



Town of Hubbardston

Financial Management Review

Division of Local Services / Technical Assistance Section

October 2009

Introduction

At the request of the Board of Selectmen, the Department of Revenue's Division of Local Services (DLS) has completed a financial management review of the Town of Hubbardston.

We have based our findings and recommendations on site visits by a Technical Assistance team consisting of staff from the Division's Technical Assistance Section, Bureau of Accounts, and Bureau of Local Assessment. During these visits and by telephone, the team interviewed and received information from the selectmen, members of the finance and capital planning committees, the town administrator, town accountant, town collector, town clerk, treasurer and assessors.

DLS staff examined such documents as the tax recapitulation sheet, warrants, annual budgets, balance sheets, cash reconciliation reports, statements of indebtedness, the town by-laws as well as other assorted financial records. Other documents reviewed included the town's outside audits for fiscal years 2006 and 2007 completed by Melanson Heath & Company, PC.

In reviewing the town's financial management practices, we have focused on: (1) town government structure in the context of the duties and responsibilities of financial officers; (2) the town's budget, warrant and capital planning processes; (3) the degree of coordination and communication that exists between and among boards, officials and staff involved in the financial management function; and (4) the general efficiency of financial operations measured by the town's success in maximizing resources and minimizing costs.

We encourage the selectmen and others, when formulating overall strategies for improving the town's financial management, to consider the observations, analyses and recommendations contained in this report. These are recommendations only and can be implemented, at the town's option, provided there is sufficient cooperation among the various boards, committees and officials.

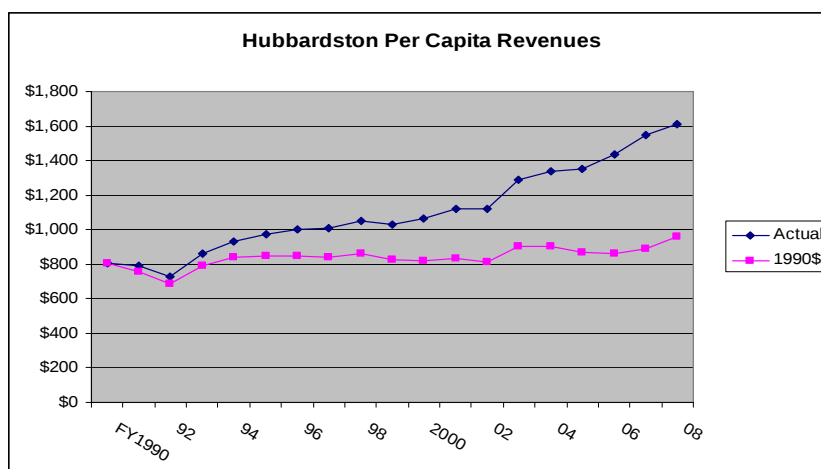
Overview

Hubbardston is an old farming town in the hill country of north-central Worcester County in central Massachusetts, bordered by Gardner and Westminister to the northeast, and Princeton and Rutland on the southeast. Barre borders on the southwest, and Phillipston and Templeton border on the northwest. Hubbardston is 19 miles northwest of Worcester and 56 miles northwest of Boston.

Originally called the "Northeast Quarter," Hubbardston was part of Rutland until it became a town in 1767. It was named for Thomas Hubbard, one of the original proprietors. The first European settlers were recorded in 1737. The community has been described by historians as a poor town in its early years, sparsely settled and almost solely agricultural. Hubbardston residents were sympathetic to Shays' Rebellion of 1786, which protested the heavy tax burden on farmers. By the 19th century, dairy and berry farming and market gardening were major enterprises. Immigrants from Ireland, French Canada, England, Sweden and Finland moved to town to work on local farms. Today, it is a largely residential community with very little commercial or industrial development.¹

At 4,461 in 2007, Hubbardston's population has more than tripled since 1970, while the state population only increased by 14.2 percent. As the town's population grew, so did its government revenues. Hubbardston's budgeted revenues more than tripled from \$2.2 million in 1990 to \$7.2 million in 2009, compared to a statewide increase of 134.0 percent. When adjusted for population and inflation as shown in Figure One, the gain by Hubbardston is a more modest 20.0 percent, nearly the same percentage gain as the comparable statewide figure. The town's

Figure One

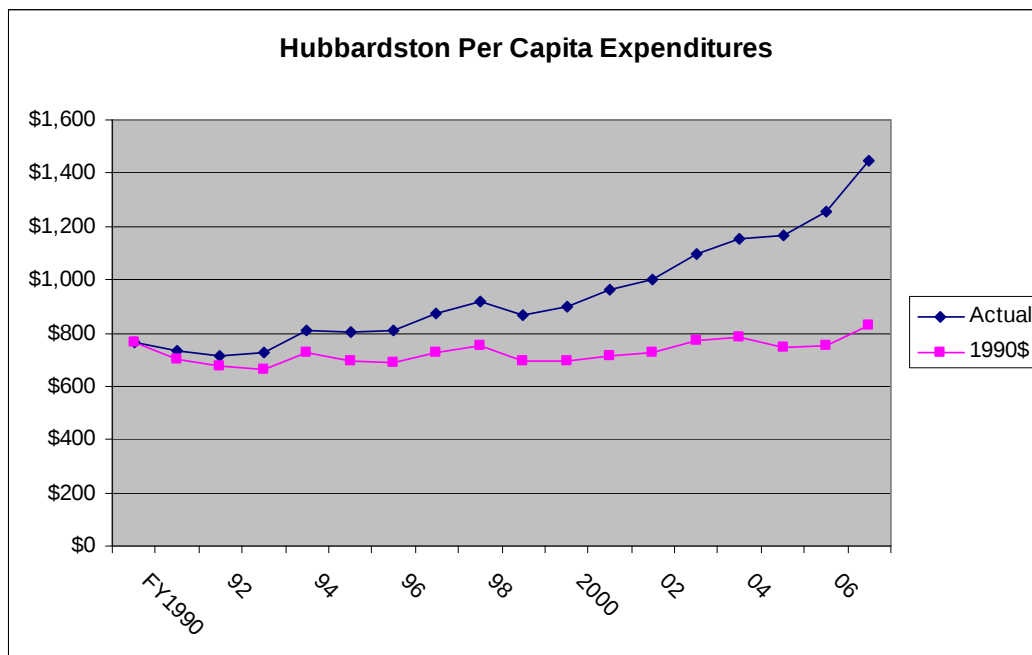


¹ In FY2009 more than 96 percent of the property value in Hubbardston is residential.

per capita revenues have consistently been almost half of the state average.

Of Hubbardston's \$7.2 million FY2009 revenues, the lion's share was funded by local property taxes (70.2 percent); local receipts accounted for another 16.1 percent and state aid for 8.4 percent. The town's average single-family tax bill was \$2,738 in fiscal 2009, and has historically averaged 33 percent below the state average since fiscal 2000. While significantly lower than the state-wide average, the increase in the average tax bill has lagged the state since 2000 (a 50.0 percent increase in Hubbardston compared to a 59.0 percent increase statewide). With a single tax rate of \$9.51 per \$1,000 in 2009, Hubbardston's tax rate is 20 percent lower than the Worcester County average residential tax rate of \$11.88 per \$1,000. The town consistently taxes close to its full levy capacity.² In addition to the regular property tax, Hubbardston is one of the 142 communities that have adopted the Community Preservation Act (CPA).³ The town's CPA property tax surcharge cost the average taxpayer \$27 in FY2009.

Figure Two



As local government budgets are revenue driven, the trends in Hubbardston's expenditures are nearly identical to the trends in revenues. Hubbardston's spending on all town

² Excess levy capacity averaged 0.2 percent from FY2000 to FY2009.

³ Hubbardston voters adopted the CPA in 2006 with two local option exemptions from the 1.5 percent CPA property tax surcharge: the low/moderate income exemption and the exemption of the first \$100,000 of property value. CPA funds are segregated for the acquisition and preservation of open space, the creation and support of affordable housing, and the acquisition and preservation of historic buildings and landscapes.

services more than tripled between FY1990 and FY2007, almost twice the rate of increase in comparable spending by all Massachusetts cities and towns. When adjusted for the town's greater population, as shown in Figure Two, town spending almost doubled; when further adjusted for inflation, however, Hubbardston municipal spending per capita is virtually the same in FY2007 as it was in FY1990.

Figure Three

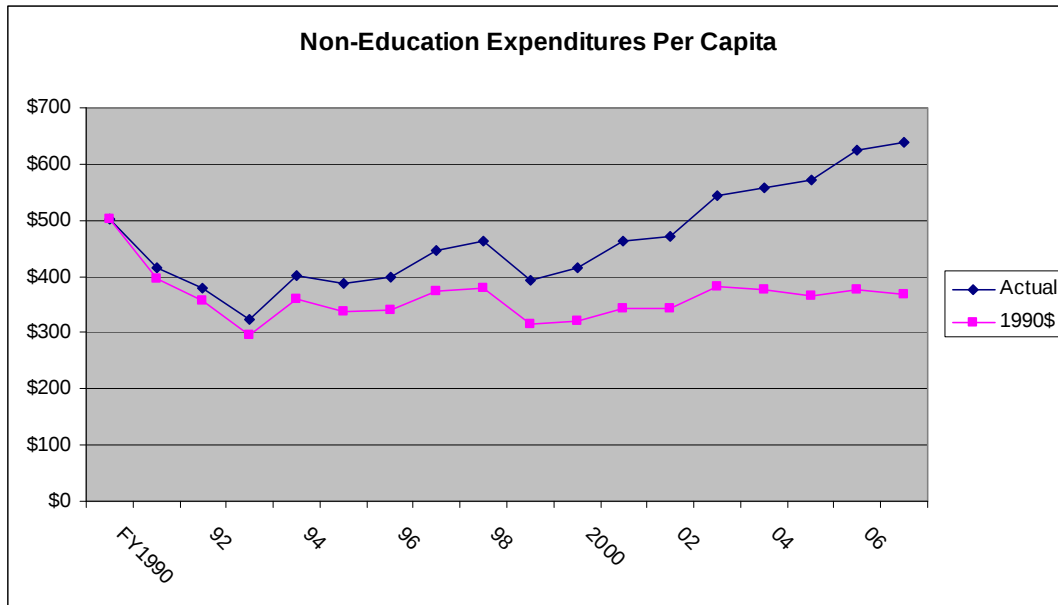


Figure Three shows the trend in Hubbardston's municipal spending on all functions other than education. When comparing Figures Two and Three, one can determine that education spending in FY1990 was less than half the municipal budget (34.2 percent). Today, as in most cities and towns, more than half of the Hubbardston municipal budget is consumed by education (55.9 percent in FY2007). The other point to emerge from Figure Three is that, outside of education, Hubbardston spending for both operating and capital needs is almost one-quarter less per capita in constant dollars today than it spent in FY1990.

Hubbardston's government and fiscal management fall under the control of a mix of elected and appointed officials. A three-member board of selectmen is the executive branch of government. It appoints the accountant, the collector, the treasurer and the town administrator who coordinates the day-to-day financial activities of the town and oversees department managers. The town administrator serves as the town's personnel director and is responsible for presenting an annual budget plan to the selectmen and finance committee each year, and managing the day to day operations of government, including supervising the town's financial

officers. The three-member board of assessors, one of whom is the deputy assessor, is elected, as are the seven members of the finance committee.

The FY2008 budget process was well defined and ran smoothly, adhering to a formal budget calendar. The town financial team (town administrator, accountant, collector, deputy assessor and treasurer) developed a revenue estimate for the upcoming fiscal year in the fall. The town administrator prepared a balanced budget proposal for the selectmen and finance committee. The board of selectmen prepared the final budget version for town meeting consideration, and the finance committee delivered its recommendations on the selectmen's budget to town meeting in June.

The process did not proceed so smoothly during the development of the FY2009 budget. In an effort to submit a balanced budget without reducing spending, the selectmen placed ten separate Proposition 2 ½ override questions on the ballot on three dates in 2008 for spending in FY2009. All ten failed. The largest question for \$635,000 would have fully funded the regional school district assessment and provided monies for additional town services; it failed by only 33 votes out of nearly 1,200 cast. As is often the case after a close override vote, the selectmen placed a menu of eight lesser items on a subsequent ballot for voter consideration. All eight ballot questions failed by an average margin of more than 500 votes out of 1,500 cast, or a two-to-one margin. Producing a balanced budget required cuts in almost all town offices: police officers, firefighters and highway workers were let go; the library budget was all but eliminated; and, office hours in all town hall offices were cut. Of the few items that escaped the budget cuts was the assessment for the regional school district, which received a 2.5 percent increase.

To their credit, town leaders have pursued regional approaches to providing government services in order to save taxpayers dollars. Hubbardston purchases health insurance for town employees through the Quabbin Regional School District after evaluating participation in the state's Group Insurance Commission. It pays an annual assessment to the town of Rutland which provides emergency dispatch services for the two towns; the accountant has estimated that the town saves \$80,000 annually because of the arrangement. The town also shares animal control services with the neighboring town of Templeton. Additional partnerships to save costs by sharing services with neighboring towns are not immediately on the horizon for the lack of willing partners with mutual needs.

The town also lacks any significant sources of reserves. Hubbardston ended FY2009 with \$175,453 or 2.4 percent of its budget, in its stabilization fund. While the town began the decade with a healthy balance equal to 11.1 percent of its FY2000 budget, it has depleted its stabilization fund in recent years. The town has another six special purpose stabilization funds with a total of \$138,184 that are dedicated for specific purposes. With the exception of the \$89,603 in the Assessors' Property Tax Update Stabilization Fund, the other special purpose

funds are dedicated to equipment and capital purchases for the police, fire, highway departments and the maintenance of municipal buildings, including the library. The town has also generated very little free cash in recent years. In FY2009 Hubbardston began the year with free cash of \$64,844, or less than one percent of its annual budget for the second straight year; free cash in the first half of the decade averaged more than four percent of the previous year's budget.

Conclusion: In an effort to maintain town services, the Hubbardston board of selectmen proposed a total of 10 override questions for voter consideration in 2008; all ten were defeated. As a result, nearly all town services suffered budget cuts in FY2009. While the situation improved marginally in FY2010 and some of the cuts were restored, many town departments are still funded at or below FY2008 levels. There is little semblance of a capital plan and town buildings and roads continue to suffer from neglect. Town leaders need to undertake the policy development and long term planning necessary to provide townspeople with the services they want at a price they are willing to pay.

In that regard, the selectmen give the town administrator a great degree of control over town operations to see that necessary tasks get accomplished and the authority over town finance officers to convene a financial management team. At the same time, we observed that her relationship with town finance officers is forced. The town administrator desires to promote a team approach to town finances, but feels the other officials do not respect her financial management abilities. On the other hand, finance officers feel that they are underutilized and that the town administrator underestimates their abilities. Compounding matters, the town administrator's office is in a separate town building from the other financial officers, making the town hall environment less conducive to effective team building. In addition, relations between the select board and finance committee are also strained.

For Hubbardston to succeed, a more cooperative effort will be required by all involved.

Table of Report Recommendations

OVERALL FINANCIAL MANAGEMENT (page 7)

- 1) *Cultivate a Team Approach to Financial Management*
- 2) *Establish a Town Administrator Bylaw*
- 3) *Secure Funding for Capital Improvements*
- 4) *Modify the Budget Process to be More Inclusive*
- 5) *Develop Multi-Year Revenue and Expenditure Forecasts*
- 6) *Plan to Set Tax Rate Timely*
- 7) *Develop a Corrective Action Plan for the Annual Audit*
- 8) *Consider Combining the Treasurer and Tax Collector*
- 9) *Appoint the Board of Assessors*

INFORMATION TECHNOLOGY (page 14)

- 10) *Evaluate Installing a Network in Town Hall*
- 11) *Review Disaster Recovery Procedures*

TREASURER (page 17)

- 12) *Establish a Secure Location for all Monies*
- 13) *Pursue Tailings*

ACCOUNTANT (page 20)

- 14) *Bring Reconciliations Up-To-Date*
- 15) *Report on Accrued Sick and Vacation Time*
- 16) *Plan to Submit Schedule A on Time*

COLLECTOR (page 23)

- 17) *Make Deposits to Treasurer's Account*
- 18) *Scan Motor Vehicle Excise Bills*
- 19) *Raise Fees for Municipal Lien Certificates*

ASSESSORS (page 26)

- 20) *Place Property Records On-Line*
- 21) *Inspect All Sale Properties*

Overall Financial Management

A review of the town's overall financial management practices focuses on the procedures in place to accomplish tasks that typically cross over various municipal departments, as well as those that tend to impact town government on a global basis. Accordingly, we examined the budget process and the payroll and vendor warrant processes. We looked at long-term planning, financial monitoring practices and financial policies, as well as the effect of the town's organizational structure on the operation of government. We examined the purchasing system and personnel administration. We considered the roles and relationships among individuals together with the level of communication and cooperation that exists among offices. Finally, we reviewed local compliance with state laws and regulations relating to finance issues, adherence to acceptable form, and to timetables for the submission of periodic reports to the State Department of Revenue (DOR).

In this context, finance department heads and staff are effective in producing vendor and payroll warrants for review and approval by the selectmen. The town administrator plays the lead role in the development of the annual budget for the select board's submission to town meeting. A capital planning committee chaired by the deputy assessor evaluates capital spending requests and prioritizes project proposals for town meeting.

Staff involvement is necessary, as well, in the preparation of required submissions to DOR. The balance sheet (for free cash certification) is completed by the accountant, as is the town's Schedule A. Finally, the accountant, assessors and town clerk collaborate on the preparation of the town's Tax Recap Sheet, which is the basis of DOR approval of the annual tax rate. DOR needs to approve Tax Recap submissions by December in order to generate the first actual quarterly tax bill on time; Hubbardston met the December deadline in the last two fiscal years, however, it was late in five of the previous seven years.

During the course of our review, we noted the lack of any formal policies for the annual budget process or a requirement that multi-year revenue and expenditure forecasts be completed. As a result, the town is less prepared to deal with unanticipated revenue shortfalls, cuts in local aid or emergency needs. While the town administrator constructs a detailed revenue and expenditure estimate at the start of the budget development process, it is only a single year estimation. There is no policy requiring her to develop a multi-year forecast or a formal budget calendar to guide budget development in the future.

Hubbardston, however, has adopted official policies on reserves and the use of free cash. The town has set goals to maintain a General Stabilization Fund balance equal to five to seven percent of the previous year's general fund operating budget, and to accumulate free cash in an amount equal to at least three percent of the annual budget. The use of free cash is restricted to one-time and/or capital expenses, including funding the town's stabilization funds. Despite these

policy goals, the general stabilization fund balance is less than 2.5 percent of the annual budget and free cash, after three years of decline, is less than one percent.

Many of the people we interviewed voiced their concern about the town's capital needs and the lack of a capital funding plan. An appointed Capital Planning Committee solicits requests from town departments each year and prioritizes the capital proposals. Some smaller items typically receive appropriations in the operating budget but larger items are deferred for lack of funding. The town has established separate special purpose stabilization funds for capital purposes including the fire department, highway department, police department, municipal facilities, and the library. Together, these capital funds hold less than \$50,000. As the funding source for these stabilization funds is the town's dwindling free cash, it will take several years before these funds accumulate enough to pay for any sizeable projects.

Although not required, Hubbardston has an outside audit of its financial statements performed each year, currently by Melanson Heath & Company. The objective of an audit is to provide independent assurance that a community's financial statements are reliable, accurate and complete. As important, the independent audit is a valuable management tool for assessing the fiscal performance of a community and identifying areas that need improvement. Of the 11 control deficiencies identified in the outside auditor's latest management letter, eight were raised in the previous year's audit.

Conclusion—Town financial officials cooperate to provide that important short term financial tasks such as the preparation of warrants, the commitment and collection of taxes, reconciliations, and preparation of the annual budget recommendation are accomplished relatively smoothly and timely. At the same time, all the parties we interviewed observed that relations in town hall are strained. The selectmen expressed their regret that the finance committee seems disinterested, while the finance committee members complain that they are not actively engaged. The town administrator lamented the lack of a team atmosphere with the town's financial officers, while the deputy assessor, tax collector, town accountant and treasurer rued their lack of involvement in higher order financial matters, and the budget process in particular. Hubbardston Town Hall is deficient in the sense of teamwork which could foster collaborative thinking about long-term solutions to advance the town.

Our recommendations address this issue and other matters.

Recommendation 1: Cultivate a Team Approach to Financial Management

We recommend that town officials strive to improve relations between the different parties involved in the financial management of the town. Everyone we interviewed in town hall voiced general feelings of mutual distrust between and among policy makers and town officials. Many indicated the main issues were around the sharing of information and the lack of involvement in decision making. To open formal channels of communication and to better

coordinate financial affairs, many towns have had success in fostering a team atmosphere by convening joint meetings. Therefore, we recommend that the board of selectmen and finance committee meet jointly on a quarterly basis, and that the town administrator convene her financial management team monthly. In particular, our recommendations on capital funding and the budget process provide additional opportunities for policy makers and financial officers to share information and work collaboratively.⁴ For this effort to be successful, the board of selectmen needs to adopt an active lead role.

Recommendation 2: Establish a Town Administrator Bylaw

We recommend that the board of selectmen sponsor a town bylaw that establishes the powers and duties of the town administrator position. The town administrator is appointed by and reports to the board of selectman. Her duties and responsibilities are defined in her three-year employment contract and include the responsibility for leading the budget process from its initial formulation to its final conclusion, and her roles as chief administrative officer, personnel director and purchasing agent of the town. She is, by contract, responsible for supervising and evaluating department heads and coordinating and managing all town operations. To demonstrate their support for the concept of central management and the town administrator, the board of selectman should propose that her job description be quantified and defined in a new town bylaw.

Bylaws establish codes, policies, and procedures under which municipal government operates (e.g., personnel rules, zoning regulations, and health codes). They should describe specific roles and duties of local officials and multi-member boards, and prescribe procedures for budget development and the capital improvement program. The current Hubbardston bylaws contain no mention of a town administrator. A town administrator bylaw would acknowledge and formalize her responsibility for supervising and evaluating department heads and empower her with true authority to manage town government on a daily basis. If sponsored by the selectmen, their support of the administrator position would be affirmed.

Recommendation 3: Secure Funding for Capital Improvements

We recommend that the town establish a recurring funding source for capital improvements. An effective capital improvement program should be consistently funded from year-to-year, backed by policies that guide the use of debt, dollar outlays and capital exclusions as funding mechanisms. Among the options the town should consider are:

⁴ These are Recommendations 3 and 4, respectively.

- 1) Identify a percent of free cash to use toward capital outlays;
- 2) Specify an amount to be available for debt service for capital improvements as a percent of recurring general revenues;
- 3) Establish guidelines to determine when a capital improvement qualifies for funding through a capital exclusion;
- 4) Define capital needs as a function of annual asset depreciation which should be calculated under the requirements of GASB 34;
- 5) Dedicate special assessment or betterment revenues to support long term debt.

We further recommend that the town consolidate its capital special purpose stabilization funds into a single fund for all capital purposes. The town has established separate stabilization funds for the fire department, highway department, police department, municipal facilities and the library with a collective balance of less than \$50,000. While these areas all have legitimate capital needs, few capital projects get funded because of the small amounts in each individual fund. The town already has an appointed Capital Planning Committee which prioritizes all town capital requests and could make recommendations on how these funds could be allocated from year to year.

Finally, policy makers need to make it clear to town meeting how necessary it is to fund a capital program. Capital needs are ongoing throughout town, and should be considered an annual budget expenditure. This is a perfect item for consideration at the joint meetings of the selectmen and finance committee which we recommended earlier.

Recommendation 4: Modify the Budget Process to be More Inclusive

We recommend that the town modify its budget process and adopt formal budget guidelines. The process for adopting a balanced FY2009 operating budget was delayed and divisive. While budget development for FY2010 went much smoother, there are no policies in place to guide the town in future years. In fact, everyone we would expect to be heavily involved in the budget process—the town administrator, selectmen, finance committee members and the town’s financial officers—expressed some dissatisfaction with the process. While everyone fulfilled their responsibilities according to the budget calendar established by the town administrator, the main complaint was that each party felt their role was minimized.

Therefore, we recommend the town adopt budget policies that contain the following components to establish a more inclusive process:

Early start - The budget process should begin early in the fall with a budget calendar agreed to by the town administrator, the selectmen and the finance committee with deadlines that all parties agree to. In the next step, revenue projections are developed by the town administrator. We expect that to arrive at estimates, she would work with the accountant and other financial management team members, as well as department heads whose offices

generate revenue. The finance committee chair should also be advised of, if not involved in, the process.

Consensus - We recommend that the town administrator prepare and present projections of revenues and of fixed costs (e.g., health care coverage, pension obligations, debt service, etc.) to a joint meeting of the selectmen and finance committee. To facilitate long-term thinking, a multi-year forecast should be produced. A consensus accepting the projections should be recorded. If possible, an agreement should be reached on how future increases in revenue projections will be divided. Budget guidelines should emerge from this process and be circulated to department heads with a request for appropriation needs. As adjustments occur to state aid, if any, the town administrator should communicate and confirm to the selectmen and finance committee the previous consensus on the allocation of the additional revenue.

Lineal Process - Once department requests are received, a lineal budget process should follow. Typically, the town administrator would meet with department heads to review requests and would then develop a budget for presentation to the selectmen. The selectmen would review, with the town administrator, her budget recommendation. If desired, they would meet with managers of major town departments only. Subject to any changes, the selectmen would approve the town budget and forward it to the finance committee. Once the finance committee completes its review of the line item budget and other articles, and incorporates its changes, if any, the budget would be made ready for town meeting.

Communication - Necessary to the process is a high level of communication. Joint meetings serve this purpose. The exchange of information should be on-going among the town administrator, the selectmen, the finance committee and town's financial officers, particularly as they get deeper into the process. In this way, town leaders can present a unified budget position at town meeting which will go far to build public confidence in the process and the persons involved.

Recommendation 5: Develop Multi-Year Revenue and Expenditure Forecasts

We recommend that the town administrator, in coordination with the financial officers and finance committee, develop revenue and expenditure forecasts for the next three-to-five fiscal years. Building revenue and expenditure assumptions helps community leaders to enhance fiscal stability through planning, and quantify the future financial commitment required for current policy decisions. Forecasting reveals trends in revenue and spending, and enables a community to build capital and infrastructure improvements into a financial plan. More

importantly in the case of Hubbardston, a rigorous, well designed forecast can be a useful tool for educating residents on the town's fiscal position and demonstrating some level of fiscal competence to the citizens.

DLS offers a free forecasting tool that can be downloaded off the Internet at the "Financial Management Assistance" page at www.mass.gov/dls. The tool draws the town's historical data from DOR databases and presents it in an organized way. It then offers a structured method for developing a multi-year forecast. Such a tool would help the town administrator, selectmen and finance committee to analyze the impact of different fiscal scenarios such as changes in local aid, the impact of additional debt service, or the passage of a Proposition 2 ½ override.

We understand that the current town administrator does produce a detailed, single-year expenditure and revenue estimate as part of her budget development process. Extending her forecast over a longer time horizon will illustrate the multi-year impact of certain budget decisions and help to encourage long-term thinking.

Recommendation 6: Plan to Set Tax Rate Timely

We recommend that the selectmen and finance officers agree on a calendar and deadlines for setting the annual tax rate. Hubbardston was successful in having a tax rate set on time in FY2008 and FY2009, but was several months late in several prior years. To continue in this positive vein, annual discussion about the tax rate certification process should take place, preferably in a financial management team meeting. A calendar for completing the town's Tax Recapitulation Sheet with deadlines should be developed. Responsibilities should be reviewed, understood and accepted. A plan to monitor progress should be agreed to and one person should be assigned the task of guiding the Tax Recapitulation through to completion.

Recommendation 7: Develop a Corrective Action Plan for the Annual Audit

We recommend that the town administrator formulate a corrective action plan to address any weaknesses identified by its private auditor and this management review. When weaknesses in a management structure are identified, a corrective action plan should be developed, indicating what steps will be taken, who will be responsible, and when the action will be completed. Many cities and towns have appointed an audit committee to perform this function. At the very least, the town administrator should monitor the implementation of a corrective action plan and periodically inform the selectmen and finance committee of progress made. Effective use of the recommendations of the audit report and financial

management review can assist the town in improving its financial controls and practices, which can lead to increased public confidence in local government.

Recommendation 8: Consider Combining the Treasurer and Tax Collector

We recommend that the town combine the offices of treasurer and tax collector and establish the positions treasurer/collector and assistant treasurer/collector. Except for a part-time clerk shared by the accountant and treasurer, the treasurer and tax collector work alone with no one available who can respond to inquiries or perform the responsibilities of the office in their absence. Because there are so many parallels in the responsibilities (e.g., collecting, counting, posting, depositing, and reconciling receipts) of these offices, increasingly communities are combining the treasurer's and collector's operations to improve cash management and to gain efficiencies. For Hubbardston, this consolidation of responsibilities and staff could be accomplished through a special act of the legislature or the adoption of a home-rule charter (see City and Town Charters - Adoption, Revision and Amendments). This recommendation should not be construed as reflecting a poor opinion of either of the incumbent office holders. Rather, this recommendation reflects our opinion that consolidating these offices would provide better coverage and make organizational sense for such a small community. Indeed, this may be something the town wants to consider for the long term as turnover in these positions occurs.

Recommendation 9: Appoint the Board of Assessors

We recommend that the town convert the board of assessors from an elected to an appointed board. Assessing offices throughout Massachusetts vary in how the workload is allocated among the assessing board, in-house staff, and outside consultants. Regardless of size, however, fundamental duties and responsibilities must be accounted for and carried-out effectively to preserve public confidence that the system of taxation is consistent and equitable. In Hubbardston, the day-to-day activities of the assessors' office have been delegated to professional staff and consultants, led by the deputy assessor. The board meets, only as needed, primarily to approve or reject abatement and exemption requests. On balance, the duties and responsibilities of the assessors' office are not policy oriented, but ministerial and carried out in accordance with laws and regulations. As such, we recommend that the town would be served best if members of the board of assessors were appointed, rather than elected.

Information Technology

Computers and technology play a vital role in municipal financial management today. On the revenue side, computers are used by the assessor to maintain property values and to generate the property tax and motor vehicle excise commitments; the collector takes the assessor's commitments electronically to generate the tax bills, and then to post receipts and manage receivables; the treasurer records the turnovers of town monies to his department to track the town's cash position. On the expenditure side, data from vendor invoices and employees' time is entered into the computer system so that the accountant can generate the vendor and payroll warrants for the selectmen's approval; the treasurer signs the computer-generated checks and tracks the disbursements in his electronic cash book. Cash balances and receivables are all reconciled on electronically generated reports. Debt schedules, revenue and expenditure reports, annual budgets, and balance sheets are all maintained in electronic files. E-mail is used regularly to communicate and to provide internal access to information. A town website provides e-mail links to town offices, access to town documents and forms, and a link to pay taxes on-line. Computers play a key role in virtually every element of the town's finances.

The town has a Computer Oversight Committee to oversee the technology needs of the town. The committee, appointed by the select board, includes the town administrator and two town residents who are IT professionals. They meet at least twice a year to budget purchases, to decide on the replacement rotation for equipment and software updates, and to create a capital plan. The police and fire departments share a computer network with the Town of Rutland because of the shared emergency dispatch call center mentioned earlier; they are the only town departments that are networked. The town retains an outside consultant, Central MA Geeks, to troubleshoot the police and fire network. Otherwise, computer troubleshooting and routine maintenance tasks fall to the town administrator in the absence of the town's fire chief, who had this responsibility before he was injured on duty.

The town web site was designed and is hosted by IntraImage, Inc., a Hubbardston firm. The website is well designed and has many of the items we typically recommend for town sites: town bylaws, budget and election information, contact information for town offices, meeting agendas, dates and minutes, a link to pay bills online, and many town reports and forms. The notable exceptions are the absence of property tax values on the assessors' page and the town's capital plan.

A survey of town offices revealed 30 stand alone desktop computers of various age in use. Operating systems include a variety of Windows versions and Microsoft Office products. All computers have e-mail capacity, internet access and frequently updated anti-virus software. Otherwise, the accountant uses municipal financial software from Business Management Systems, Inc. (BMSI), a New Hampshire firm; the collector uses Point Software; and, the

assessor's office uses Vision Appraisal Technology's computer aided mass appraisal (CAMA) software. Despite the different packages in use, the necessary flow of financial information between offices occurs, but not seamlessly. The treasurer complains that the accountant's BMSI software does not export well to Excel and the collector regrets that Point Software will not share its bar code with her deputy collector, which unnecessarily adds to costs in her office. Each office is responsible for their own daily backups; most town hall offices store their daily data backups in the Town Clerk's safe and perform a weekly system backup. A technology replacement plan was developed several years ago, but is currently funded at only \$2,000 per year; the plan would replace all town computers in 30 years at this funding level.

Conclusion— The biggest impediment to the optimal use of technology to facilitate the financial management of Hubbardston is the lack of a network and the multitude of financial software applications in use. A network will improve the ability to share data between offices, simplify backup procedures, and improve system security. Our recommendations address this issue.

Recommendation 10: Evaluate Installing a Network in Town Hall

We recommend that the Computer Oversight Committee investigate the options for networking the town's computers. The physical position of town offices in different buildings was cited as the single impediment to establishing a network of computers in Hubbardston several years ago when the level of technology required running cables or wires to link computers in a network. Today, however, advances in technology have provided several less costly alternatives to hard wire connections. The investment in a network and a dedicated server will allow town offices to access, transfer and share data much more efficiently, and merits serious consideration.

Recommendation 11: Review Disaster Recovery Procedures

We recommend that officials commit to a written information technology (IT) recovery plan. Although the town has taken precautionary steps to protect critical data, including performing routine backups, we suggest that officials work toward finalizing and committing to a written recovery plan. Such a plan addresses the following issues:

- Identify the maximum acceptable down-time for municipal operations and the maximum acceptable data loss (in terms of days);
- Ensure that the routine backup and storage of data allows the above targets to be met;

- Build and implement a well-documented, written plan that sets-out the steps to be taken in the event of a minor or major data loss event. Test and update the plan regularly;
- Train staff so that their individual and collective response is immediate and confident in the case of an event. Assign responsibilities and identify outside people or consultants to be contacted; and,
- Analyze the cost of the recovery program and allocate the resources necessary to implement it. Balance the value of data with the cost of recovery.

Treasurer

The treasurer is a community's cash manager and, as such, has custody of all municipal money. Included is the responsibility to make certain that town receipts are deposited into appropriate bank accounts and to monitor balances to ensure that sufficient funds are available to cover town obligations as they become due. The treasurer invests town funds and manages debt to maximize investment income and meet cash flow needs. To fulfill these responsibilities, the treasurer maintains a cashbook, debt schedule, check registers, and various logs to track balances for grants, trusts and revolving funds as well as other special revenue funds. As a financial control, the treasurer is obligated to reconcile cash balances and debt, internally, and then with the accountant on a regular basis. Finally, the treasurer maintains tax title accounts, conducts sales of land and prepares documents to petition for foreclosure. In Hubbardston, the treasurer's office is also responsible for payroll and benefits administration.

The Hubbardston treasurer is a town resident and was first appointed in 2003. The position is budgeted for three days a week. He spends all day Monday and Wednesday and Friday afternoons in Hubbardston, and serves as the treasurer in the Town of Brookfield the other days of the week. In FY2009, the part-time clerk he shared with the accountant was eliminated for budgetary reasons, but the position was restored in the FY2010 budget year. The seven-hour a week clerk alternates weeks between the two offices; one week she does filing, some administration of benefits and stuffs the checks for mailing in the treasurer's office; the other week she does data entry for the accountant in preparation of the vendor and payroll warrants. The treasurer also plans to train the clerk to generate the payroll in his absence during the coming year.

The treasurer maintains his cash book and debt schedules in Excel spreadsheets. The cash book tracks the cash position in the town's 15 checking and investment accounts. It records turnovers from the collector and other departments, and disbursements through vendor and payroll warrants. The treasurer reconciles his cash book, internally against bank statements and externally against the accountant's general ledger, on a monthly basis. During FY2009, the treasurer and accountant fell six months behind their mutual goal of reconciling cash before the close of the following month, but they plan to catch up before year's end now that the part-time clerk position has been restored.

The office receives tax title accounts from the collector once a year. Upon receipt, the treasurer sends a notice to delinquent taxpayers offering to enter into a payment agreement before he pursues the tax foreclosure process. If he receives no response, the account is referred to a tax title attorney who pursues the foreclosure process. The tax title balance in Hubbardston is relatively low, only \$64,000. The town has a small number of tax possessions that are only of

value to abutters but for one large parcel with five buildable house lots which the town plans to sell when the real estate market improves.

The treasurer invests town funds according to a cogent set of investment guidelines designed to balance the investment goals of safety of principal, liquidity and yield while meeting all legal requirements, including federal arbitrage rules. He also uses the services of a financial advisor, First Southwest, to assist in the investment of funds and the issuance of town debt. The town has very little long-term debt, but often issues short-term debt in May for cash flow purposes.

The office is largely responsible for payroll and benefits administration. The clerk enters the detail from employee time sheets submitted by departments into Harpers payroll software to generate the payroll warrant and payroll checks. Town employees are paid biweekly in the same week that vendors are paid; 75 percent receive their payments through direct deposit. We often recommend that towns schedule their vendor and payroll payments in alternate weeks to spread the workflow, but this schedule suits Hubbardston because of the manner in which the treasurer and accountant share the services of their clerk. As for benefits, the town provides three health insurance options for employees, HMO Blue and a Blue Cross preferred provider organization option through the Quabbin Regional School District, and Fallon on its own. Employees pay 35 percent of the cost of their health coverage, the town 65 percent. The town also provides a \$10,000 life insurance benefit for full-time employees. Retirement benefits for the town's 16 active retirees are managed and provided through the Worcester Regional Retirement System.

Conclusion—Overall, the treasurer appears to have systems in place to ensure that the responsibilities of the office are fulfilled and adequate checks and balances exist with other finance offices. However, by the treasurer's own admission, the security of departmental receipts and tailings both require some attention. Our recommendations address these issues.

Recommendation 12: Establish a Secure Location for all Monies

We recommend that the treasurer establish security procedures for departments that take in money. It is common that various municipal departments accept money over the counter or by mail as payment of fees or in exchange for services. Most departments generally turnover receipts to the treasurer on a regular basis, however, for those that do not and because other departments can hold money for days at a time, the town should establish security measures for retaining funds over time. At a minimum, a policy should require that departments store funds in a locked box which should be placed in a secure location overnight, such as a locked desk draw, file cabinet, safe or vault. While we always encourage the transfer of town receipts between responsible individuals, a safe, lockbox, or cash register

offers a secure alternative. In addition the town administrator should ensure that any town employee receiving money is bonded.

Recommendation 13: Pursue Tailings

We recommend that the office research the returned or unclaimed checks, commonly referred to as tailings. The treasurer is aware that Hubbardston has a current listing of unclaimed checks issued to pay employees and vendors, refund municipal taxes or charges, or pay other municipal obligations. Any check that is not cashed within three years of issuance is deemed abandoned under MGL Chapter 200A §5. A municipal treasurer holding abandoned checks may turn them over to the state treasurer (Chapter 200A §7). Alternatively, the treasurer may advertise the unclaimed checks himself and hold hearings to settle any claims (Chapter 200A §9A). Having complied with all legal requirements of Chapter 200A, any remaining unclaimed monies are credited to the municipality's general fund.

Accountant

The accountant has a legal obligation to oversee all financial activity of a municipality. Through the maintenance of independent records and by following well-defined procedures, the office documents the flow of money into and out of municipal accounts and plays a role in the system of checks and balances established by statute to monitor and protect local assets. To fulfill this responsibility, she prepares warrants; maintains a general ledger where receipts, expenditures and all other town financial activity are recorded; reconciles cash and debt with the treasurer and receivables with the collector monthly; produces a monthly expenditure report and is involved in the annual budget process. The accountant also tracks revenue, is required to maintain a detailed record of the town debt, and to report annually on the town's liability for accrued sick leave and vacation time.

Among required submissions to DOR, the accountant is responsible for producing the town's annual Schedule A by October 31 and its year-end Balance Sheet (for free cash certification). Finally, the accountant works with the assessors and town clerk in the preparation of the town's Tax Recap Sheet. Hubbardston has been frequently late in its submissions of the Schedule A to DOR.

The Hubbardston town accountant is a salaried position budgeted for a 32-hour work week. A part-time clerk shared with the treasurer, eliminated from the FY2009 budget, was restored for FY2010. The clerk almost exclusively performs data entry for the bi-weekly vendor and payroll warrants. Last year, the accountant had to pick up the workload of the former clerk, which amounted to about 3,000 vouchers each year and payroll entries for the town's 47 employees bi-weekly. As a result of the staff reduction, other important tasks such as filing the Schedule A and monthly reconciliations of cash with the treasurer were given short shrift; the town's Schedule A was filed almost seven months late and reconciliations of cash with the treasurer fell about six months behind their mutual goal to reconcile their records before the end of the ensuing month. At the same time, and to her credit, the accountant did carefully monitor revenues and was able to forewarn the board of selectmen in time to take corrective action to balance the FY2009 budget when it became apparent that local receipts would fall short of estimates.

With the restoration of the part-time clerk and more experience in municipal accounting, the accountant is confident that she will file the Schedule A on time this year. Both the accountant and treasurer are mindful of the importance of frequent and timely reconciliations and have already begun to catch up on the backlog.

Another important responsibility that has fallen by the wayside is the task of maintaining a record of town employees' accrued sick and vacation time. Among her duties, the accountant must annually report, for the purposes of GAAP accounting for financial statements, employee

sick and vacation time vested and accrued. This reflects the obligation of the town under contracts to compensate employees, upon retirement, for all or a portion of their sick and vacation time earned, but not taken. This could be remedied by altering the payroll process so that this information is captured and reported by the town's payroll service, Harper's.

Conclusion—The accountant is devoted to learning the intricacies of municipal accounting. Prior to the last two years in Hubbardston, her experience includes 20 years of corporate and consulting accounting. To make the transition to municipal accounting, she attends the annual accountant's school and specialized classes offered by the town's outside auditor to keep abreast of changes in reporting standards and legal requirements. She also typically works beyond the budgeted 32 hours a week and would like to be even more involved in the annual budget process.

The accounting function is paramount to the credibility and integrity of town financial records. While most basic accounting functions are being adequately fulfilled, we would advise the town accountant to follow through on her commitment to catch up on reconciling cash with the treasurer, to begin reporting on the accrued sick and vacation time of town employees and to submit required state reports on time.

Recommendation 14: Bring Reconciliations Up-To-Date

We recommend that the accountant take the lead role in bringing reconciliations of the town's cash and receivable balances with the treasurer and collector up-to-date. The accountant and treasurer were in the practice of reconciling cash and receivable balances monthly and before the close of the ensuing month, but fell about six months behind in FY2009 with the loss of a shared staff person. With this position restored in the FY2010 budget, they intend to bring their efforts up-to-date before the close of calendar 2009.

We fully support their goal because of the importance of reconciliations in safeguarding town revenues. We recognize that this is a shared responsibility but believe that this is an area where the town accountant should take a lead role. Shortly after the close of each month, the accountant should prepare cash and receivable balance reports for all funds that will be compared with the treasurer and collector data. If differences exist, the parties should meet to discuss and identify possible problems. Reconciliation results should be reported to the town administrator. Frequent reconciliations make it easier to locate and correct posting errors, minimizing the additional workload at year's end and ensuring the cash and assets of the community are secure.

Recommendation 15: Report on Accrued Sick and Vacation Time

We recommend that the town accountant centralize record keeping for accrued employee sick leave and vacation time. Among her responsibilities, the accountant must annually report, for the purposes of GAAP accounting for financial statements, employee sick and vacation time vested and accrued. This reflects the obligation of the town under contracts to compensate employees, upon retirement, for all or a portion of their sick and vacation time earned, but not taken. For many communities, this represents a future, and oftentimes unfunded liability, which can only be determined and planned for with proper procedures for the collection and maintenance of employee payroll information. In Hubbardston, no uniform procedure is in place and the liability is unknown.

As a matter of establishing internal controls, we recommend that a system be installed where employees fill-in daily hours and sign bi-weekly timesheets indicating time worked as well as sick and vacation time taken. A standard form should be developed for use by department heads in reporting complete bi-weekly payroll information to the treasurer and accountant. With technology upgrades, the transfer of timesheet and other payroll information can be accomplished electronically easing any additional burden to re-key data. In addition, payroll software applications, including Harper's Payroll Services, are capable of automatically tracking employees' balance of sick, vacation and personal time. We understand that the accountant and treasurer understand the seriousness of this reporting requirement and have indicated that the issue will be resolved by year end.

Recommendation 16: Plan to Submit Schedule A on Time

We recommend that the accountant plan now to begin preparing the town's Schedule A. Closing the town's books and producing a balance sheet at fiscal year-end is a fundamental responsibility of the town accountant. At the very least, this task requires that reconciliations of cash and receivables be complete and variances accounted for, that debt is reconciled, and that final adjustments are made for accruals, etc. Once the books are closed, financial statements for review by the independent auditor can be prepared and records will be in condition to flow into a Schedule A format.

We also encourage the accountant to determine if the BMSI software can be programmed to generate financial data in formats and groupings that reflect those required in the Schedule A. The Hubbardston accountant is relatively new to municipal accounting and inherited a complete set of town financial records, albeit on paper, not electronically. She has already begun restructuring the outdated chart of accounts. If the chart of accounts is restructured in this way, the amount of work necessary to complete the Schedule A can be reduced, and the prospects for meeting the October 31 deadline can increase.

Collector

The Hubbardston collector is appointed by the board of selectmen and has served as the town collector for 21 years. Prior to her appointment, the position was combined with the treasurer. As the town collector, she possesses the authority to collect real and personal property taxes, excises, betterments as well as other charges and payments due the town. Despite her longevity in office, she continues to attend the Massachusetts Collectors and Treasurers Association's school each year, and has nearly completed the coursework to become a certified treasurer. Today, she fills in as the assistant treasurer and covers the treasury functions when the treasurer is absent. She has no staff, and closes the office during lunch.

The collector's office issues approximately 2,500 real estate tax bills and 140 personal property tax bills quarterly, and collects about 30 parking tickets per year. She prints the real estate bills in house and ships them to a direct mail contractor, Mark Altman & Associates, for stuffing and mailing. The deputy collector, Kelly and Ryan, receives the motor vehicle excise information directly from the Registry of Motor Vehicles, presents the commitment to the assessors for review and approval, and then issues about 5,400 motor vehicle excise tax bills. The collector is also legally responsible for administering the boat excise, but with an average tax bill of \$21 and only 55 bills in FY2008 the excise probably costs the town more in administrative costs to collect than it generates in revenue.

Collections are counted and posted in Point Software to taxpayer accounts as payments are received, and deposited to a collector's bank account daily. Almost 40 percent of all real estate collections are processed by bank escrow services. The collector uses scanning wands to record the real estate and personal property tax payments to her Point Software tax collection software. She enters the motor vehicle excise payments into her recordkeeping software manually because Point Software will not share its bar code technology with the deputy collector who prepares the town's excise bills.

In addition to the mail and customer payments at the collections counter, the town accepts payments through the internet with an on-line service provided by UniBank. Payments received at UniBank On-Line are posted to Point Software electronically; the funds are transferred to a Fidelity account twice a week by a courier at no cost to the town. The collector deposits checks and cash received by mail and over the counter daily to a local bank. She turns all funds over to the treasurer every Monday, and more often during busy collection periods. The deputy collector deposits his collections of delinquent motor vehicle excises to a town controlled bank account. The collection fees due to the deputy are paid through the warrant process, as DLS prefers.

The collector maintains an up-to-date receivable control that is reconciled with the accountant every month. In accordance with state law, the office responds to requests for

municipal lien certificates promptly. Delinquent accounts are pursued in a timely manner; demands are issued within 14 days; two follow up letters are issued before a notice of advertisement is sent; still delinquent accounts are typically moved into tax title in November, and transferred to the treasurer.

All of the collector's work is accomplished in a 32-hour work week. The office hours have fluctuated over the last several years. In FY2008, the collector was budgeted to work a 38-hour week. That was reduced to a 28-hour week in FY2009. For FY2010, the collector successfully argued at town meeting to have her budget increased to the current 32-hour week. The schedule includes Monday evening hours for taxpayers' convenience but no Friday hours.

Conclusion - The collector's office performs all of the statutory duties of the office well. In addition, the collector has worked out relationships for her banking needs in a way that avoids any bank fees for the town. Our few recommendations suggest ways in which she might modestly improve the town's cash flow, ease the workload of the office, and raise additional fees for the town.

Recommendation 17: Make Deposits to Treasurer's Account

We recommend that the collector deposit all receipts into an account maintained by the town treasurer. Currently, tax, excise, and other payments received by the collector are deposited into a bank account under her control. Turnovers to the treasurer occur every Monday, and more often during busy collection periods. We recommend instead that the tax collector make her deposits directly into an interest bearing bank account under the control of the treasurer. As deposits occur, the tax collector would continue to prepare and deliver a departmental turnover sheet to the treasurer, with an attached copy of the deposit slip. The collector would retain a copy of the turnover sheet and provide an additional copy to the accountant, as required by law. As a result, deposits made directly to the treasurer's account immediately begin to earn interest, both the treasurer and the accountant's records will accurately reflect the town's cash standing, and rather than reconciling bank accounts, the collector can focus on reconciliation of the receivable control.

As a practical matter, we understand that collectors sometimes choose to receive funds into their bank accounts to guard against bounced checks. However, the treasurer already monitors for insufficient funds among checks received in other department turnovers, so performing the same function relative to collector receipts should not be problematic or very time consuming.

Recommendation 18: Scan Motor Vehicle Excise Bills

We recommend that the collector meet with her software vendor and deputy collector to negotiate a way for her to process the motor vehicle excise collections with scanning wands.

The collector uses scanning wands to read a bar code placed on the real estate and personal property bills to post collections. With the wands, she only has to verify that the payment amount, i.e. the cash or check, is the same as the amount due when processing payments. If the motor vehicle excise bills were similarly coded, she could avoid the time-consuming task of data entry for the 5,400 motor vehicle excise bills, as well as avoiding data entry errors.

Recommendation 19: Raise Fees for Municipal Lien Certificates

We support the tax collector's recommendation that the town adopt MGL c. 60, §23B, a local option which allows the town to charge more than the standard \$25 for municipal lien certificates (MLCs). Communities that adopt this local option provision may charge more than \$25 to issue an MLC in the following cases: for residential properties of four or more families, \$100; for commercial, industrial and public utility properties, \$150; and, for farms and forests, \$50. The Hubbardston tax collector plans to seek local acceptance of this provision at the Fall 2009 town meeting.

Assessors

The assessors' office is responsible for valuing all the town's real and personal property, assigning tax payments to owners, and generating the commitments authorizing the collector to collect real estate tax, personal property tax and motor vehicle excise payments. In Hubbardston there is a three-member elected board of assessors who determine property values, new growth and the overlay. One of the assessors is the deputy assessor who performs all the administrative and clerical functions of the assessing office within a 32-hour workweek with the assistance of a 14-hour per week clerk. She also serves as the chair of the town's capital planning committee. The office is open to the public a total of 23 hours a week between Monday and Thursday, including some evening hours; there are no Friday office hours.

To ensure that residents are taxed equitably and accurately, an assessing office maintains and updates property records with information received in response to mailings, from deeds and through the on-site inspection of sale properties and properties where a building permit has been issued. Additional information is gathered during an on-going property measure and list program. Upon resident application, assessors act on and track exemptions and abatements. They estimate new growth and conduct classification hearings. The assessors recommend the annual overlay and provide levy information for use in the Tax Recap Sheet submitted to DOR for setting the tax rate. The office is required by DOR to document an annual property value adjustment analysis and to prepare for state certification of property values every three years; FY2010 is a recertification year.

The volume of work in the Hubbardston assessing department involves 2,180 residential real estate parcels, 42 commercial/industrial parcels, 60 parcels of mixed use and 75 parcels in agricultural, forestry or recreational use. There are an additional 141 personal property accounts. All are billed on a quarterly basis. Over the course of one year, motor vehicle commitments total about 5,400 accounts. A real estate full measure and list is conducted every ten years, a complete inventory of personal property is conducted every six years. The next full measure and list is scheduled for FY2013. The assessors granted 45 personal property and 15 real estate abatements in FY2009. The town has adopted M.G.L. Ch. 59 §5 clause 54th which exempts personal property valued at less than \$5,000 from personal property taxation.

Most office functions are performed in-house by the deputy assessor. Building permit inspections are performed by an outside contractor, DataStat. Sales inspections are conducted by another contractor, Vision; only sale properties identified by the deputy assessor as priority sales are inspected. Vision also provides the appraisal software for the assessing office computers to store property data and consulting services to aid in property valuation analyses. The assessors are very satisfied with the quality of the consulting services and the performance of the software.

Conclusion – Overall, the assessing office performs adequately. However, with part-time staff and only 23 office hours per week, taxpayers would benefit if they were able to access property tax records over the internet. In addition, the quality of property tax information would improve if all, not just a select few, sales were inspected. Our recommendations address these issues.

Recommendation 20: Place Property Records On-Line

We recommend that the town place its property records on-line. In order to reduce foot traffic and free-up staff time, a growing number of assessing offices make property records available to the public on line. In this way, residents, appraisers and others can independently and conveniently search property records and print field card type information without creating office disruptions. In addition to minimizing office traffic, it offers convenience and flexibility to taxpayers. It also sends a message to taxpayers about progressive customer service and the use of technology.

Recommendation 21: Inspect All Sale Properties

We recommend that the assessors inspect the interior and exterior of all sale properties. Often, a sale property may have been upgraded without a permit or allowed to deteriorate to an extent that the assessors' files do not accurately reflect its true characteristics or condition. A new owner may provide information or describe changes to the property through a sales questionnaire, but that information is not always reliable. Not being aware of the exact condition of properties at the time of the sale affects the assessors' ability to analyze market data. Teaming up with other departments (e.g., fire department and building inspector) scheduled to visit these properties, because of a pending property sale, would ensure timely, interior inspections for the assessing database. It also will reduce the number of scheduled visits to the same properties.

Acknowledgements

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