



Town of Concord  
Concord Finance Committee

**AGENDA**

Thursday, October 16, 2025, at 6:30 PM

Concord Town House

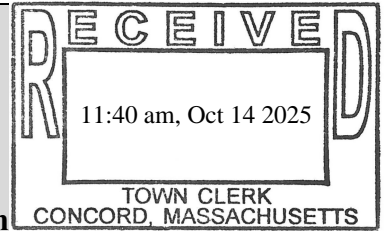
22 Monument St., 2<sup>nd</sup> Fl. Select Board Conference Room

*Notice of public meeting as required by M.G.L. Chpt.30A §18-28*

**HYBRID IN-PERSON AND VIRTUAL MEETING VIA ZOOM**

Join the meeting: <https://us02web.zoom.us/j/88079218861>

Meeting ID: 880 7921 8861 Dial in: 1-646-931-3860



*Please be advised that this open meeting is being broadcast live via Zoom and MMN and recorded for playback online, video-on-demand viewing at <https://concordma.gov/2409/Government>. The listings of matters are those reasonably anticipated by the Chair 48 hours before said meeting, which may be discussed at the meeting. Not all items listed may be addressed. Items may be taken out of order and at times differ from those listed below. Other items not listed may also be brought up for discussion to the extent permitted by law. **Video or call will be muted upon joining meeting please use the "raise your hand" feature in the zoom meeting to ask to speak. ATTENDEES ARE REMINDED THAT BY ATTENDING THIS MEETING THAT YOU CONSENT TO YOUR LIKENESS AND AUDIO BEING USED AND REBROADCAST BY MMN.***

6:30 PM	<b>1. Call to Order</b>
6:30 PM	<b>2. Public Comment</b> <ul style="list-style-type: none"><li>Public Comment is limited to up to 10 minutes, with no more than 2 minutes allocated to any one speaker. Public Comment is limited to items that are not on the agenda.</li></ul>
6:40 PM	<b>3. Correspondence</b> <ul style="list-style-type: none"><li>Review Correspondence (if any)</li></ul>
6:40 PM	<b>4. Meeting Minutes</b> <ul style="list-style-type: none"><li>Approve the minutes of September 25, 2025</li></ul>
6:45 PM	<b>5. Liaison Report</b> <ul style="list-style-type: none"><li>Review and discussion of compiled liaison report in the packet; additional verbal reports as needed</li></ul>
6:45 PM	<b>6. Finance Financial Policy Working Group</b> <ul style="list-style-type: none"><li>Report on status of work being done by Financial Policy Working Group</li></ul>
6:50 PM	<b>7. Concord Public Schools Response to Information Requests</b> <ul style="list-style-type: none"><li>Presentation by School Superintendent and Finance Director of responses to requests and status of FY27 budget development</li></ul>
7:30 PM	<b>ADJOURNMENT OF CONCORD FINANCE COMMITTEE MEETING AND CALL TO ORDER OF JOINT MEETING OF CARLISLE AND CONCORD FINANCE COMMITTEES</b>
7:30 PM	<b>8. CCRSD Response to Information Requests</b> <ul style="list-style-type: none"><li>Presentation by School Superintendent and Finance Director of responses to requests and status of FY27 budget development</li></ul>
8:10 PM	<b>9. Fiscal Year 2027 - Budget Guidelines</b> <ul style="list-style-type: none"><li>Discussion of factors to be considered in establishing guidelines for CCRSD FY27 budget.</li></ul>
8:30 PM	<b>10. Recap of Action Items and Adjournment of Joint Meeting</b>



**Concord Finance Committee**  
AGENDA ACTION REQUEST

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## Call to Order

**Requested by: FC Chair**

**Action Sought: Open Meeting**

### Proposed Motion(s)

Move to vote to call the October 16, 2025, Finance Committee meeting to order at XX:XX PM.

### Additional Information

None.

### Board Action

<i>Motion</i>	<i>Second</i>	<i>In favor</i>	<i>Opposed</i>	<i>Disposition</i>



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## Public Comment

**Requested by: FC Chair**

**Action Sought: Public Comment**

### Proposed Motion(s)

None anticipated.

### Additional Information

Public Comment is limited to up to 10 minutes, with no more than 2 minutes allocated to any one speaker. Public Comment is limited to items that are not on the agenda.

### Board Action

<i>Motion</i>	<i>Second</i>	<i>In favor</i>	<i>Opposed</i>	<i>Disposition</i>



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## Correspondence

Mail, letters, emails, presentations, etc.

**Requested by: FC Chair**

**Action Sought: Review correspondence**

### Proposed Motion(s)

None anticipated.

### Additional Information

### Board Action

<i>Motion</i>	<i>Second</i>	<i>In favor</i>	<i>Opposed</i>	<i>Disposition</i>



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## Minutes

**Requested by: Karlen Reed, Clerk**

**Action Sought: Approval**

### Proposed Motion(s)

MOVE to vote to approve the Finance Committee minutes for September 25, 2025.

### Additional Information

Attached are the minutes from the September 25, 2025, meeting.

### Board Action

<i>Motion</i>	<i>Second</i>	<i>In favor</i>	<i>Opposed</i>	<i>Disposition</i>

**10.9 revised KR**

**Town of Concord  
Minutes of the September 25, 2025  
Meeting of Finance Committee  
Hybrid Meeting**

**Members Present:**, Eric Dahlberg (online), John Garofalo, Pat Geyer (online), Gerard Jansen, Don Kupka, Lyndsey Lis, Karlen Reed, Paul Rodriguez, Sri Tupil (online), Lois Wasoff.

**Members Absent:** Suresh Bhatia, Peggy Briggs, Brian Conway, Kathy Cuocolo, Quazi Sadruzzaman.

**Others Attending:** Kerry LaFleur (Town Manager), Ryan Ferrara (Interim Chief Financial Officer), Zach Lamoureux (Senior Financial Analyst).

**1. Call to Order:** of the Finance Committee Meeting at 6:30 p.m. by Chair Wasoff. Materials are in the FinCom meeting packet.

**2. Public Comment:** None.

**3. Correspondence:** Chair Wasoff noted that there was no new correspondence related to FinCom action.

**4. Minutes:** Mr. Rodriguez moved to approve the minutes of August 28, 2025, as submitted in the meeting packet. Mr. Jansen seconded. Vote: 10 Yes, 0 No, 0 Abstain. The motion passed.

**5. Liaison Report:** As an addition to the liaison reports included in the packet, Chair Wasoff summarized Mr. Tupil's report on the Planning Board and will circulate his report. She reminded members that the liaisons' names are posted on FinCom's website. She also asked that liaisons introduce themselves to their liaison chairs.

**6. Financial Policy Working Group (FPWG):** Chair Wasoff noted that the FPWG meets every two weeks and recently reviewed current reserves policies as compared to neighboring towns. The FPWG will submit preliminary recommendations for general and special purpose reserve fund policies to the Select Board (SB) by year end and a formal detailed report well before warrant closure. Chair Wasoff noted that the SB may sponsor Warrant Articles on FPWG's recommendations.

**7. Hilltop Securities Presentation—Continued FinCom Discussion:** Mr. Rodriguez observed that the way Town presents financials and the way the rating agency regards Town financials are not identical. Chair Wasoff added that understanding Moody's criteria for ratings was valuable, especially regarding debt, as authorization of debt does not mean that the Town and Schools borrowed the amounts all at once (Concord has \$130 million of authorized but unissued debt). Mr. Jansen asked when a debt authorization could be removed. Mr. Ferrara noted that a Town meeting vote would be required to rescind authorized debt. Members asked if there was a best practice to rescind debt authorization and who makes that rescinding request. Mr. Ferrara explained that the Town's Finance Department makes the requests of the operating units to

“clean up,” but often there is a lag between authorization and need. Chair Wasoff observed that there is no one-size-fits-all solution for rescinding authorized debt.

### **8. Fiscal Year 2027 –Town of Concord’s Initial Response to FinCom’s Budget Information**

**Request:** In his initial response, Mr. Ferrara presented the FY27 Capital and Operating Budget status and overview, five-year budget projections, projected changes to non-budget guidelines, pension and OPEB review, overview of Town reserves, and budget schedule. End of December is the goal for working with final guidelines for his department.

FY27 Town capital projections (requested by the Departments but not yet approved by the Town Manager): capital outlay funded by cash of \$198,015; Tier 1 capital of \$3,468,122; and Tier 2 of \$8.296M. Tier 3 is not expecting any projects. The Community Preservation Committee (CPC) is reviewing \$497,153 of Town Projects for FY27. Chair Wasoff observed that CPC requests far exceed the amount available, and the requests include the amenities building and affordable housing.

Tier 1 requests include: \$673,200 for Information Systems, servers and surveillance; \$150K for a vehicle to support Concord visitors with mobility concerns; \$90K for Assessors Recertification; \$275K for Planning, \$130K equipment for Natural Resources, \$50K for a vehicle for Building Inspections, \$33K for Library, \$175K for a Senior Services van; \$524,500 for Police vehicles, tasers, other upgrades; \$469,306 Tier 1, \$29K capital outlay, and \$565K ambulance replacement for Fire (for the transition to advanced life support). Dispatch seeks \$216K Tier 1 for ambulance service. Facilities seeks \$15K and Engineering seeks \$366K. Ms. Reed noted that the Assessors’ Overlay Account is at \$2.7M (without the \$500K annual contribution for the current fiscal year), and Mr. Ferrara said that he and Town Manager Lafleur are looking at that account to see if some monies can be repurposed.

Tier 2 requests include: Recreation seeks \$852K plus \$497K from CPC, \$590K from its Revolving Fund, \$238K additional, \$1.05M for Emerson Courts, and \$1.128M for Rideout Courts. Facilities seeks \$2.5M as a placeholder for renovations to the Peabody School and \$750K for other Tier 2 general municipal building repairs and renovations. \$2.269M for engineering, including \$724K for traffic improvement based on the transportation study, such as at the Commonwealth Ave/Laws Brook intersection. Members inquired whether this was covered by last year’s \$27.5M approval for roads and traffic safety. Highway Maintenance \$800K for replacements of 2011 Swap Loaders and other vehicles; Cemetery Tier 2 request of \$850K for the cemetery Sleepy Hollow Expansion project, which Ms. LaFleur agreed could be partially funded by sales of plots. Sewer requested \$4.56M for MCI Capacity Treatment Optimization.

Concord 2024 Free Cash was certified on May 16, 2025 at \$15,898,216, with needed adjustments: \$838K to eliminate a CARES Grant deficit related to Covid-19; \$527K FY24 insurance reserves to be transferred to the Reserve Fund; \$535K capital outlay and salary reserve adjustments. These reductions, if approved at April 2026 Town Meeting, would take Free Cash down to \$13.5M. This year, the Town will send in its certification by September 31. As a priority, the Town is consolidating 20 master plans, some of which do not line up.

Employment: one FTE is requested for a new police command (\$205K), one FTE for a public safety business manager for police and fire (\$128,250); a public records administrator (\$101,250 for FTE; \$40K part-time); reinstatement of FY26 cuts for a seasonal ranger and fire department overtime (\$100K); and a COLA adjustment for non-union workers. Other expenses of approximately \$70K include Peabody School operational expenses to cover the building's carrying costs.

Revenues: Five-year projections assume annual property tax increases of 2.5% levy limit + new growth (approximately \$1 million annually) minus debt exclusions. Mr. Ferrara assumed the historical growth rate of 2.5% annually for State aid and local receipts to grow very slowly.

Town Government expenses: the FY26 budget of \$33,678,889 was forecasted to grow 3% annually to \$38,922,978 in FY31. Projections for debt service over the five years only included debt issued currently, not debt authorized and unissued or any other Tier 3 project. FY26 Joint Town and Schools' debt service of \$29,951,172 was projected to grow to \$34,044,491 FY31. Assumptions regarding Schools were imprecise but assumed to be 3% for Minuteman Tech, 3% for CPS and 4.5% for CCRSD. The Total Town and Schools expenses, therefore, were presented to grow from \$140,244,025 FY26 to \$161,784,051 FY31.

Expenses not subject to FinCom guidelines are assumed to grow at a much faster pace, including group health insurance growth of 15% annually for the next five years; property/liability insurance and worker's comp are expected to grow 10% annually. This means non-budget expense items are forecasted to grow from \$11,265,162 FY26 to \$21,431,694 FY31. Retirement Plan Fiduciary Net Positions as a percent of the System's Net Pension Liability is at 90.2% and OPEB liability is funded at 61.3%. OPEB Trust Fund is now at over \$44 million.

Town Revolving Funds: The Town's General Stabilization Fund now has \$1,098,793 and the Middle School Stabilization Fund is over \$4.1M. Beede Swim Fund has over \$4.69M, The PEG Fund has \$1.981M, the Cemetery Fund has over \$328K, and the Insurance Reserve Fund has over \$2M, the Recreation Commission Fund has over \$1.5M, the Solid Waste Disposal Fund has over \$600K, the two Sewer Funds have over \$7.4M combined, the Water Revolving Fund has over \$14M, the Light Plant has about \$23.9M, and over \$8.9M lies in the Pension Reserve Fund. Ms. Reed asked about the gifts accounts and Ms. Lafleur remarked that she will work on presenting about both gift and trust funds, the latter of which has more money. Chair Wasoff commended Mr. Ferrara for digging into these funds to report to FinCom. Mr. Kupka remarked that while it is FinCom's responsibility to report annually on these reserves, it's the first time that he has seen that much information.

**9. FinCom Metrics Update and Discussion on Tier 1/Tier 2 Capital:** Mr. Kupka reported the Employment Cost Index went up 0.2%. He will incorporate this update into the metrics. After reviewing what is and isn't subject to FinCom guidelines, Mr. Kupka reminded the Committee that Tier 1 capital was previously inside guidelines, but it was removed to allow the Town to follow the Schools' decision to introduce separate warrant articles for these expenses.

FY26 total spending for Concord grew 5.14% with in-guideline spending at 3.13%, nominal income growth reported at 3.3%, and spending not subject to guidelines (Tiers 1, 2, and 3

capital) growing by 10.9%. Examining compounded annual growth rates (CAGR) over time, Tier 1 capital has been growing 30.74% annually over two years and Tier 2 and Tier 3 capital have grown 11.14% annually over 6 years. Mr. Kupka requested that FinCom consider issuing “guidelines” for Tier 1 and 2 capital, observing that if Tier 1 and Tier 2 had not grown, total spending growth for Concord would have been 3.62% instead of 5.14%, and property taxes would not grow faster than nominal income growth.

Members questioned whether the guidelines baseline is an appropriate starting point, whether the capital plan discussion should include a look at depreciation schedules, and whether a better guideline for capital spending is a percent of operating budget. Members also suggested using a zero-growth budget and go line by line to understand the base; others suggested setting of boundaries on Tier 1 and Tier 2 capital spending and including it in the FinCom Report. Chair Wasoff noted that FinCom will hear from Schools at the October meeting.

**10: Adjournment:** Ms. Reed and Ms. Geyer will post the approved minutes. Mr. Jansen moved to adjourn this meeting. Mr. Rodriguez seconded. Chair Wasoff adjourned the meeting at 8:47pm.

**YouTube video, September 25, 2025:** [https://www.youtube.com/watch?v=nF68D\\_aUjUI](https://www.youtube.com/watch?v=nF68D_aUjUI)

**Meeting Documents Link, September 25, 2025:**  
[https://concordma.gov/AgendaCenter/ViewFile/Agenda/\\_09252025-13293](https://concordma.gov/AgendaCenter/ViewFile/Agenda/_09252025-13293)



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## **Liaison Report**

Review and Discussion of Compiled Liaison Report

**Requested by: FC Chair**

**Action Sought: None**

### **Proposed Motion(s)**

None anticipated.

### **Additional Information**

Review and discussion of completed liaison report if any in addition to written reports provided in the meeting packet.

### **Board Action**

<i>Motion</i>	<i>Second</i>	<i>In favor</i>	<i>Opposed</i>	<i>Disposition</i>

Concord Finance Committee

Liaison Reports for October 16, 2025 meeting

**Land Use Working Group (Kathy Cuocolo):**

The Land Use Working Group and its three subcommittees continued their work of fact finding and brainstorming during the later part of September. Nothing significant to report since our last update.

**CMLP (Don Kupka):**

1. The Light Plant Board voted to delay implementation of time-of-day billing until April 1 for two reasons:

(a.) The Town will be changing from quarterly to monthly billing for waste removal in January and this charge will now appear on the CMLP bill. The Town doesn't want to change too many things at one.

(b.) The Board felt that the impact of the new rate structure on heat pump customers will be less obvious if the change occurs in April, which is between the heating and cooling seasons, rather than in January, which is in the middle of the heating season.

2. The Light Plant held a rate hearing for customers who are enrolled in the Town's ETS rate plan. Under this plan approx. 130 residential customers are heating their homes with electric thermal storage devices at greatly reduced rates under a CMLP incentive program that was intended to increase power consumption overnight. Under the new Time-of-Day rate structure, these customers will see an increase of about \$1,000 on average, varying up to \$2,700. Several participants voiced concern that by cancelling their reduced rate schedule the Town would be going back on its word. The Light Board deferred action on the matter pending further deliberation.

**School Committee (Eric Dahlberg, Pat Geyer):**

Both School Committees met on Wed 10/8 in Carlisle. Topics included budget updates and previews of responses to FinCom requests for info as part of our guidelines process. These same responses will be presented at our Thu 10/16 meeting.

**CPC (Peggy Briggs):**

A listing of all applications submitted to CPC this year is attached. The total requested in 17 applications is \$5,020,458. The updated amount available has been requested from CPC; it will be less than the funds requested.

At the CPC meeting on October 7 there were presentations on 5 applications, as follows:

- Conservation and Digitization of Town Records - \$36,000
- CCHS Amenities Building - \$1,417,655
- Concord Municipal Affordable Housing Trust - \$785,500

Thoreau Farm Trail - \$600,000  
Wright Tavern Energy Project - \$250,000

There was limited discussion of the applications, just questions.

The CPC will meet again on October 14 and October 28 to hear from the other applicants.

**Minuteman (Brian Conway):**

The Minuteman finance committee met on September 29; the school committee will be meeting on October 21. Minuteman will be presenting its responses to the information request it received from FinCom in August at either the October 30 or November 20 FinCom meeting.

**Planning Board (Sri Tupal, prepared for September 25 FinCom meeting):**

Discussion on the Main Street West Concord subdivision. Discussion on the felling of trees was discussed, and improved tree bylaws were recommended. There was an action items update on Envision Concord. The following items are in progress:

- **Historic Preservation Plan:** Targeted for completion by the end of 2025.
- **Neighborhood Conservation Districts:** Discussed as self-governing groups; the Planning Board will participate as a partner, not as the lead.
- **Green Zoning and Sustainability:** Recommended review of 3–5 site plans.
- **MBTA Zoning Updates:** To be addressed this year.
- **Public Space Enhancements:** Consideration within the next 3–5 years, subject to CPA funding.
- **Housing Production Plan:** To be initiated and planned as funding allows.
- **Mixed-Use Bylaws:** Currently in progress.
- **Accessory Dwelling Unit (ADU) Bylaws:** Updates underway.
- **Zoning Board Amendment:** To be combined with Business/Residence Bylaws (in progress).
- **Tree Bylaw Amendment:** Proposed for ATM 2026.
- **Transportation & Mobility Plan:** In development with the Transportation Committee and CPW.
- **Parking Requirements:** Updates to provide relief under consideration.

**Concord Municipal Affordable Housing Trust (Lyndsey Lys):**

Update from meeting held on October 9 to be given at October 16 meeting.

## CPC Applications Received, September 19, 2025

CPA Project #	Project Name	Applicant	Co-Applicant	Project Description	Category	Amount Requested	CPC Member assignment
Housing Projects						\$880,500	
TM26-01	Housing Production Plan	Town of Concord		Housing Production Plan	Housing	\$56,000	
TM26-02	RHSO	Town of Concord		Town of Concord's participation in the Regional Housing Service Program	Housing	\$39,000	
TM26-03	Concord Municipal Affordable Housing Trust	Town of Concord - Concord Municipal Affordable Housing Trust		Implement Housing Production Plan strategies by advancing priority production projects	Housing	\$785,500	
Open Space and Recreation Projects						\$3,505,378	
TM26-04	Conservation Fund	Town of Concord- Division of Natural Resources			Open Space	\$500,000	
TM26-05	Assabet River Bridge	Town of Concord - Planning Division			Open Space & Recreation	\$490,570	
TM26-06	CCHS Amenities Building	Concord-Carlisle Regional School District	Concord		Recreation	\$1,417,655	
TM26-07	Rideout Park-Courts Renovations	Town of Concord Recreation Department	Concord Recreation Commission		Recreation	\$497,153	
TM26-08	Thoreau Farm Trail	Thoreau Farm Trust			Open Space and Recreation	\$600,000	
Historic Preservation						\$584,580	
TM26-09	Concord Reformatory and West Concord Thematic Preservation Survey	Town of Concord-Planning	Concord Historical Commission	To hire a preservation consultant to conduct historic preservation survey work on MCI Concord and West Concord	Historic Preservation	\$100,000	
TM26-10	Concord Free Public Library Storm Window Installation	Concord Free Public Library			Historic Preservation	\$50,000	

TM26-11	Concord Art Community Garden Rehabilitation and Restoration	Concord Art Association		Historic Preservation	\$50,605
TM26-12	Concord Museum Emerson Study Window Replacement	Concord Museum		Historic Preservation	\$50,000
TM26-13	Concord Scout House Exterior Preservation	Concord Scout House		Historic Preservation	\$20,000
TM26-14	Conservation and Digitization of Town Record Books, Volumes 1-5	Town of Concord - Town Archives	Conservation and Digitization of Town Record Books, Volumes 1-5	Historic Preservation	\$36,000
TM26-15	Wright Taven Energy Project	Wright Tavern		Historic Preservation	\$250,000
TM26-16	Thoreau Surveys Preservation and Access Project	Concord Free Public Library Corporation - Special Collections		Historic Preservation	\$27,975
	Administration				\$50,000
TM26-17	Staff and Technical Services	Town of Concord-Planning	Administrative support for the CPC	Administration	\$50,000
<b>TOTAL Requested for Town Meeting 2026 (FY27 funding)</b>					<b>\$5,020,458</b>



**Concord Finance Committee**  
AGENDA ACTION REQUEST

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## **Financial Policy Working Group**

Report on first meeting of the Financial Policy Working Group

**Requested by: FC Chair**

**Action Sought: None/Informational**

### **Proposed Motion(s)**

None anticipated.

### **Additional Information**

Discussion regarding the progress of the Financial Policy Working Group.

### **Board Action**

<i>Motion</i>	<i>Second</i>	<i>In favor</i>	<i>Opposed</i>	<i>Disposition</i>



**Concord Finance Committee**  
AGENDA ACTION REQUEST

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## **Concord Public Schools Response to Information Requests**

Presentation by Concord Public Schools Regarding the Finance Committee Annual Budget Data Request

**Requested by: FC Chair**

**Action Sought: None/Informational**

### **Proposed Motion(s)**

None anticipated.

### **Additional Information**

Presentation by the Concord Public Schools School Superintendent and Finance Director regarding the Finance Committee's Annual Budget Data Request. Attached is the response from the Concord Public Schools.

### **Board Action**

<i>Motion</i>	<i>Second</i>	<i>In favor</i>	<i>Opposed</i>	<i>Disposition</i>

# CONCORD PUBLIC SCHOOLS CONCORD-CARLISLE REGIONAL SCHOOL DISTRICT

120 MERIAM ROAD    CONCORD, MA 01742    PHONE: 978.318.1500    FAX: 978.318.1537    [www.concordps.org](http://www.concordps.org)

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To: Concord Finance Committee  
From: Robert Conry, Assistant Superintendent of Finance & Operations  
Cc: Dr. Laurie Hunter, Superintendent of Schools  
Date: October 8, 2025  
RE: CPS Annual Budget Data Request – FY27 Guideline

I am writing to provide the information requested in the Concord Finance Committee's *Annual Guidelines Request Letter*.

## **ZERO BASED APPROACH**

Concord Public Schools (CPS) and Concord-Carlisle Regional School District (CCRS) use a zero based budget process that is strongly endorsed by the School Committee. The zero-based approach means that last year's budget is not carried over from year to year, rather the budget is built from scratch each year, based on the detailed needs identified in each school, with the operational infrastructure to support it.

Relevant data points are used to analyze proposals for incremental resources, whether it be staffing, or other resources, such as materials, services, or equipment. The Leadership Team works together to prioritize the various requests, and overall budget capacity is also considered in determining what additional resources can be included in the budget. Ultimately the Superintendent makes the final decision on what to include in the Preliminary Budget proposal to the School Committees.

The Preliminary Budget presentation is scheduled to occur at a December 2025 School Committee meeting.

## **Overall Spending – Five Year Projections**

These files are being shared as a separate attachment.

## **Spending Level Changes**

Spending level changes may be required to implement aspects of our district's Strategic Plan. District Administration will work to implement elements of the plan in a thoughtful way, leveraging existing resources where possible, and identifying funding sources for some of the expenses that may be one time in nature, for example, creating additional outdoor learning spaces.

In addition, the District is reviewing its Math support across the elementary schools. ELA Specialist roles are built into the staffing budget at each school, but Math does not have specialists. Currently, Assistant Principals serve as support and leadership in Math instruction but also have many other responsibilities, so the viability and sustainability of the current staffing model requires further review. As opportunities arise for reallocation of resources, Math Specialist roles will be given serious consideration in the budget process.

## **FY25 Budget and Year End Update**

A link to the CPS FY25 Year End Budget Reports is provided below.

<https://resources.finalsite.net/images/v1758819196/concordpsorg/vhcktmxuw1rbmeouc6jz/9-25-2025SCOMReport-FY25BINDERv2-alldocs.pdf>

**The link includes the following information:**

### **General Fund Summary with Budget transfers**

The report categories on both reports are aligned with the major DESE Functional Spending Categories; explanations of significant variances (adjustments to the original budget) are provided within the report, below the financial data.

### **Other Funds**

The exhibit also includes information on key revolving funds, and on grant funding received by the district. Competitive grants are highlighted/shaded on the report. The district regularly pursues grant funding opportunities to offset costs of initiatives and curriculum needs throughout our schools.

## **FY26 Budget Update**

It is very early in the fiscal year, with less than two months of the school year elapsed. The District will be sharing its first FY26 budget update for CPS later in the month of October. There are no significant issues or unexpected cost drivers to report at this point in the year.

### **Top Issues**

Maintaining high quality in-district special education programs continues to be a priority for the district. In addition, out of district placements are reviewed regularly to ensure students are receiving the intended services and that the placement remains suitable for the student and their education needs. The goal of the above work is to ensure students receive a free and appropriate public education in the least restrictive environment. At the same time, close attention in this area typically leads to better fiscal outcomes.

Enrollment projections will continue to be a focus area, with housing developments potentially coming on line in future years. While there is room for growth in enrollment, there are limits, and monitoring and projecting enrollment levels in the early grades will be an important annual exercise the next few years.

A robust review of existing curriculum across grades CPS will be undertaken over the next few years. New elementary ELA curriculum is being rolled out in many elementary classrooms this school year on a pilot basis, with the remainder of classrooms implementing in FY27. Funds are already built into the budget for this. Other subject areas such as Math will be reviewed in the coming years, and may have some fiscal impact. From a budgeting standpoint, we plan to reallocate the existing dollars budgeted for ELA to other subject areas in the future, to mitigate budget fluctuations. That said, there may be some years with year over year increases or decreases in the curriculum materials budget, if a specific subject area's implementation is costly relative to other subject areas.

### **Tier 1 and Tier 2 Capital Programs**

The capital plan is being developed separately, concurrently with the development of the Operating Budget. A detailed assessment of Concord Public School buildings was completed two years ago, and is a key input to developing the CPS Capital plans.

Preliminary capital plans will be shared with the School Committee, Select Board, and Town Finance Committee in the coming months. The initial capital planning meetings were included on the Town budget calendar and are pasted below as a reference:

- November 20, 2025 – Finance Committee Capital Planning Forum
- December 8, 2025 – Tri-Board Capital Planning Forum  
(Tri-Board: Select Board, Finance Committee, School Committee)

District administration will be prepared to present its plan on those dates, and to the School Committee in advance of those public meetings.

The District is aware of the financial limitations of the Town with respect to Capital, and will be mindful of that in developing the FY27 CPS Capital Budget. Requests from schools and departments are vetted and reviewed by the Superintendent and Assistant Superintendent of Finance and Operations **before** they are brought forward to the School Committee and Finance Committee.

### **Student Enrollment and Capacity**

The overall capacities as designed for each school are noted below.

Elementary Schools	450
Middle School	700
High School	1,225

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CPS based on what's asked in question 6.4. Using SIMS October except for October 2025 which is just based on current enrollment (ages 3 and up).

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## Variable Cost Analysis Exercise

District Leadership completed a variable cost analysis exercise in an attempt to provide a reasonable estimate of variable costs that may fluctuate with enrollment increases. To be clear, this is not a linear equation, and the specific needs and grade concentration of students and other factors can significantly alter the impact of enrollment increases.

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one student with specific needs may require additional staff costs, while others typically would not.

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Following is a rough estimate of variable cost increases for an increase in 50 CPS students:

- 1 classroom teacher @ \$100,000 (mid-range)
- 2 special education assistants \$36,000 each, \$72,000
- Curriculum materials/software of \$200 per student \$10,000  
(software is often fixed per school, consumable materials is variable)

An estimated budget increase of \$182,000 overall, on a basis of a \$47.6M budget equates to an 0.4% increase. That figure could be higher or lower depending on the specific needs of the students enrolling. This assumes no students require an out of district placement. Currently less than 1 percent (approximately 0.75%) of CPS students are out of district; if those percentages happened to apply to incoming students, there would be an additional out of district placement for every 133 additional students, with an estimated (mid-range) cost of \$125,000 in tuition, and \$30,000 in transportation.

We will continue to review and refine our projections in this area as we move forward.

### **Education Reform and Mandates**

There are no new mandates that the district is aware of. While not a mandate per se, there has been discussion about cuts to Title I funding at the federal level. The impact to CPS is anticipated to be moderate since we do not receive a large amount of Title I funds, with an estimated potential reduction of \$15,000 - \$20,000 in grant funding annually.

### **Pension / OPEB**

Not applicable for this district.

### Out of District Tuitions

The chart below provides a summary of out of district tuitions over the past five fiscal years. Circuit-breaker funds and IDEA grant funds pay for a portion of tuition costs, with the remainder covered by the general fund budget. These costs have decreased significantly with the development of in-district special education programs to meet the needs of students in our elementary and middle schools.

### **CPS – OOD Tuition Historical Data**

<b>Funding Source - OOD</b>	<b>FY21</b>	<b>FY22</b>	<b>FY23</b>	<b>FY24</b>	<b>FY25</b>
Out of District Tuitions - Total	\$ 2,833,097	\$ 1,709,279	\$ 1,778,770	\$ 1,830,810	\$ 1,662,068
C/Breaker Offset	\$ (808,000)	\$ (877,340)	\$ (907,000)	\$ (783,704)	\$ (799,934)
IDEA Offset	\$ (483,765)	\$ (481,422)	\$ (258,004)	\$ (751,980)	\$ (597,297)
<b>General Fund (net) OOD Tuitions</b>	<b>\$ 1,541,332</b>	<b>\$ 350,517</b>	<b>\$ 613,766</b>	<b>\$ 295,126</b>	<b>\$ 264,836</b>

Placement costs can vary by type of placement. In some cases, OOD placements occur partway through the year, or have a cost share arrangement when the parents reside in two separate communities. That is the case for those on the lower end of the range in the table below. Without a partial year or cost share, the low end of the range would be approximately \$65,000 for a placement at a special education collaborative.

Transportation costs are not included in the figures above; those costs are approximately \$30,000 per year per student.

<b>Year</b>	<b># of Placements</b>	<b>Range (Low)</b>	<b>Range (High)</b>
FY22	22	\$ 28,525	\$ 208,984
FY23	17	\$ 44,250	\$ 214,293
FY24	15	\$ 49,020	\$ 244,293
FY25	16	\$ 59,975	\$ 255,750
FY26	14	\$ 45,000	\$ 265,137

The chart below provides the annual revenues and expenses (usage) of Special Education Circuit-breaker funds.

### **CPS – Circuit-breaker Historical Data**

	<b>FY21</b>	<b>FY22</b>	<b>FY23</b>	<b>FY24</b>	<b>FY25</b>
<b>Beginning Balance</b>	\$ 816,588	\$ 658,282	\$ 499,122	\$ 571,338	\$ 630,684
<b>Revenue</b>	\$ 649,694	\$ 718,180	\$ 979,216	\$ 843,050	\$ 930,962
<b>Expense</b>	\$ (808,000)	\$ (877,340)	\$ (907,000)	\$ (783,704)	\$ (865,643)
<b>Ending Balance</b>	<b>\$ 658,282</b>	<b>\$ 499,122</b>	<b>\$ 571,338</b>	<b>\$ 630,684</b>	<b>\$ 696,002</b>

**Note: \$65K of the FY25 C/breaker expense was for special education contract services (all of the remaining expenses above for all years were for OOD tuition)**

Out of district tuition increases were included in FINCOM guidelines for CPS in FY26. District feedback on the exclusion of these from “guidelines” is provided in the CCRSD memo.

**Ripley Building Occupancy Data**

Below is a list of staff housed in the Ripley Administration building. Staff on this list do not have offices in other buildings. The Maintenance team is not listed here, as that team is located next to the Transportation team at the Knox Trail facility.

**Ripley Current Program Spaces**

- 5 classrooms for integrated preschool
- 2 Speech and language rooms
- 2 OT rooms
- 1 PT room
- 1 nurse’s office
- STEAM lab
- Indoor playspace/gym
- 3 conference rooms
- Launch Space (1 room)
- HR space (3 FTE)
- Finance department (6 FTE)
- Offices, Facilities Director, Food Service Director (2 FTE)
- IT department (6 FTE)
- IT Main Server Room (Air conditioned segregated space)
- Special Education / Student Services (4 FTEs)
- Teaching & Learning Dept. (5 FTE)
- Superintendent’s Office (2 FTE)
- DEIB Director office (1 FTE)
- CASE Administration space (6 FTEs)
- 3 empty classrooms that are town owned

**Annual operating costs**

Ripley building annual operating costs are summarized below.

<b>Ripley Building - Annual Operating Costs</b>		
	Amount	
Ripley Heating	\$67,171	
Ripley Electricity	\$75,382	
Ripley Water	\$1,423	
<b>Total Utilities</b>	<b>\$143,976</b>	
Snowplowing	\$0	done by internal Maint. staff
Lawn mowing	\$0	done by internal Maint. staff
Preventive maintenance, repairs	\$20,000	estimated
Custodial supplies	\$15,000	estimated
1 FTE Custodian	\$68,000	
<b>Total Maintenance / custodial</b>	<b>\$103,000</b>	
<b>Total</b>	<b>\$246,976</b>	

**Future Repair and Replacement Costs (Capital and non-capital)**

<b>Ripley Admin and Preschool</b>			
<b>Projected Repair and Replacement Costs</b>			
	<b>Cost to Repair/ Replace by</b>		
	<b>0-11 mths Costs</b>	<b>1-5 yrs Costs</b>	<b>5-10 yrs Costs</b>
Building Envelope	660,765	1,781,585	320
Architectural	-	8,408,511	168,688
Site	8,610	1,161,125	-
Electrical	-	532,658	-
HVAC	299,250	98,800	-
Plumbing	-	29,900	-
HazMat	-	271,092	120,000
	968,625	12,012,579	169,008

Note: Based on report completed by Gorman Richardson Lewis Architects in 2024

Please note that Administration has reviewed the architect’s recommendations and cost estimates, and believes that many of the items noted can be deferred, and some are not essential needs but rather improvement recommendations. The district is only planning to request items that are critical and enable the building to continue to be viable for the next few years. We are not planning to request funding for HVAC at Ripley for FY27, and believe this can be deferred a few years. With respect to the building envelope, nearly all of the projected 0-11 month costs are roof related. In the near term, targeted lower cost roof repairs will be made as needs arise, rather than a full replacement of the roof. The most critical capital need at Ripley was funded in FY26 capital, the replacement of server room HVAC, where expensive mission critical IT equipment is stored. The approved capital budget was \$15,000 for this project and this is being implemented in FY26.

**Close of Shelter**

The homeless shelter in Concord closed this past summer. Last year, in FY25, the district incurred homeless transportation costs of \$306,134. These costs will be reimbursed via McKinney-Vento transportation late in FY26. The district will be requesting that this reimbursement be added as a supplemental appropriation to the FY27 budget, similar to the process used in FY25 and FY26. This funding mechanism aligns the revenues with the costs, and mitigates the overall impact to the CPS budget.

The district received robust grant funding from the state of MA in the amount of \$489,207 to support students residing at the shelter who attended Concord Public Schools. These funds were used to support the following staff: ELL Teacher, Family Liaison, summer school teachers, and 8 multilingual instructional assistants in grades K and 1 at Willard, where most of these students attended. In addition, some funds were used for professional development of staff supporting these students.

With the closure of the shelter and loss of accompanying grant funding, all of the positions noted above were eliminated for the 2025-2026 school year.

As a result, there is no budget impact from the closure of the shelter.

As a side note, three of the CPS students relocated to shelters in other towns and have elected to continue their schooling in Concord. The district will be responsible for the transportation costs for these students for one more school year; those transportation cost will be significantly less than in FY25. Projected costs for homeless transportation are around \$45,000, and will be reimbursed on a one-year lag basis by MA Department of Elementary and Secondary Education.

### **Legal Costs and Settlements**

CPS incurred \$64,831 in legal costs for attorney's fees in FY25. These costs are built into the annual operating budget. \$70,000 were budgeted for legal fees in FY26, and a similar amount is anticipated for FY27.

The vast majority of legal fees are related to two areas of focus. The first is for special education and IEP related issues, whether it be regarding placement, or specific services being sought. The second is for personnel related matters. Other issues may arise, such as contractual issues, but the majority are related to the two items noted above.

Legal settlements are arrived at infrequently for personnel matters. For special education they are arrived at from time to time. Disputes between a school district and parent related to special education are mediated by the Bureau of Special Education Appeals (BSEA). The BSEA conducts due process hearings and renders Rulings and Decisions concerning eligibility, evaluation, placement, individualized education programs (IEP), provision of special education and procedural protections for students with disabilities. BSEA strongly encourages both parties to resolve their issues independent of the board and in fact, most issues are resolved before going to a formal hearing. Rulings at formal hearings are typically in favor of the plaintiff (parent) and can very costly for the school district, which would incur its own attorney's fees in addition to being responsible for the cost of the plaintiff's attorney's fees, plus the cost of the out of district placement being requested. While this is referred to as a settlement, it is an extension of the IEP process, with interactive engagement of families and the school district in determining the path that is viewed as best meeting the needs of a specific student. Costs of legal settlements for special education are accounted for in the same manner as an out of district tuition, and typically are also eligible for Circuit-breaker reimbursement.

### **Additional Information**

#### **Strategic Priorities**

The District recently completed a comprehensive and inclusive process to develop a new five-year Strategic Plan. This included members of district administration, teachers, students, parents, school committee members, and town officials. The current plan is linked [here](#) for your reference.

The districts' priorities are directly connected to those identified in the 2023-2028 Strategic Plan. The main objectives reflect the following:

- **Multiple Support to Students:** A continuum of intensive programs are now in place to better serve students with more significant disabilities while training, support, and integration are fostered. The expansion of regular education supports is ongoing through a tiered system in literacy, math, and social and emotional needs.
- **Mental Wellness:** Social and emotional curriculum are being updated and expanded to further student skills, especially following the pandemic's impact. Additionally, a range of services available to struggling students is expanding.
- **Cultural Competency:** A focus on Diversity, Equity, Inclusion, and Belonging (DEIB) requires extensive training, structures, and leadership. Educational programs to ensure equitable access to learning for all students is required.
- **Innovative Environments:** Preparation for the new middle school includes professional development toward teaching all students and maximizing the space the building will provide. Additionally, outdoor experiences and settings are a priority as they foster experiential and cooperative learning.

The above priorities and strategic plan initiatives is still being formulated, as we are a few months removed from the end of the planning process. We will review and may incorporate certain priority items with financial impact into the FY25 budget.

### **Circuit-breaker calculation example**

A detailed example of how Circuit-breaker is calculated is provided on the next page as a reference, in response to questions from the Finance Committee and School Committee over the past couple years on how the C/B funding is determined.





**Concord Finance Committee**  
AGENDA ACTION REQUEST

**October 16, 2025**

**8**

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## **Concord Carlisle Regional School District Response to Information Requests**

Presentation by Concord Carlisle Regional School District  
Regarding the Finance Committee Annual Budget Data Request

**Requested by: FC Chair**

**Action Sought: None/Informational**

### **Proposed Motion(s)**

None anticipated.

### **Additional Information**

Presentation by the Concord Carlisle Regional School District School Superintendent and Finance Director regarding the Finance Committee's Annual Budget Data Request. Attached is the response from the Concord Carlisle Regional School District.

### **Board Action**

<i>Motion</i>	<i>Second</i>	<i>In favor</i>	<i>Opposed</i>	<i>Disposition</i>

# CONCORD PUBLIC SCHOOLS CONCORD-CARLISLE REGIONAL SCHOOL DISTRICT

120 MERIAM ROAD    CONCORD, MA 01742    PHONE: 978.318.1500    FAX: 978.318.1537    [www.concordps.org](http://www.concordps.org)

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To: Concord Finance Committee  
From: Robert Conry, Assistant Superintendent of Finance & Operations  
Cc: Dr. Laurie Hunter, Superintendent of Schools  
Date: October 8, 2025  
RE: CCRSD Annual Budget Data Request – FY27 Guideline

I am writing to provide the information requested in the Concord Finance Committee's *Annual Guidelines Request Letter*.

## **ZERO BASED APPROACH**

Concord Public Schools (CPS) and Concord-Carlisle Regional School District (CCRSD) use a zero based budget process that is strongly endorsed by the School Committee. The zero-based approach means that last year's budget is not carried over from year to year, rather the budget is built from scratch each year, based on the detailed needs identified in each school, with the operational infrastructure to support it.

Relevant data points are used to analyze proposals for incremental resources, whether it be staffing, or other resources, such as materials, services, or equipment. The Leadership Team works together to prioritize the various requests, and overall budget capacity is also considered in determining what additional resources can be included in the budget. Ultimately the Superintendent makes the final decision on what to include in the Preliminary Budget proposal to the School Committees.

The Preliminary Budget presentation is scheduled to occur at the December 17, 2025 School Committee meeting.

## **Overall Spending – Five Year Projections**

These files are being shared as a separate attachment.

## **Spending Level Changes**

Spending level changes may be required to implement aspects of our district's Strategic Plan. District Administration will work to implement elements of the plan in a thoughtful way, leveraging existing resources where possible, and identifying funding sources for some of the expenses that may be one time in nature, for example, creating additional outdoor learning spaces.

In addition, the district will be monitoring CCHS building maintenance needs and costs, with some slight and gradual increases anticipated as some of the building systems near end of life. Some of these may be operating expenses, others may be capital budget items.

## **FY25 Budget and Year End Update**

A link to the CCRSD FY25 Year End Budget Reports is provided below.

<https://resources.finalsite.net/images/v1757335785/concordpsorg/ygiklz4el2ma7gh0unuf/9-10-2025SCOMReport-FY25FinancialYearEndReportCCRSDBINDEr.pdf>

**The link includes the following information:**

### **General Fund Summary with Budget transfers**

The report categories on both reports are aligned with the major DESE Functional Spending Categories; explanations of significant variances (adjustments to the original budget) are provided within the report, below the financial data.

### **Other Funds**

The exhibit also includes information on key revolving funds, and on grant funding received by the district. Competitive grants are highlighted/shaded on the report. The district regularly pursues grant funding opportunities to offset costs of initiatives and curriculum needs throughout our schools.

Information on **OPEB Trust Fund** and **Excess and Deficiency** are also included in the report.

## **FY26 Budget Update**

It is very early in the fiscal year, with less than two months of the school year elapsed. The District will be sharing its first FY26 budget update for CPS later in the month of October. There are no significant issues or unexpected cost drivers to report at this point in the year.

### **Top Issues**

Maintaining high quality in-district special education programs continues to be a priority for the district. In addition, out of district placements are reviewed regularly to ensure students are receiving the intended services and that the placement remains suitable for the student and their education needs. The goal of the above work is to ensure students receive a free and appropriate public education in the least restrictive environment. At the same time, close attention in this area typically leads to better fiscal outcomes.

Enrollment projections will continue to be a focus area, with housing developments potentially coming on line in future years. While there is room for growth in enrollment, there are limits, and monitoring and projecting enrollment levels will be an important annual exercise the next few years.

Enrollment shifts also have a significant impact on how CCRSD assessments are apportioned between the two towns. District administration will monitor trends and share updates with town boards/committees.

### **Tier 1 and Tier 2 Capital Programs**

The capital plan is being developed separately, concurrently with the development of the Operating Budget. Preliminary capital plans will be shared with the School Committee, Select

Board, and Town Finance Committee in the coming months. The initial capital planning meetings were included on the Town budget calendar and are pasted below as a reference:

- November 20, 2025 – Finance Committee Capital Planning Forum
- December 8, 2025 – Tri-Board Capital Planning Forum  
(Tri-Board: Select Board, Finance Committee, School Committee)

District administration will be prepared to present its plan on those dates, and to the School Committee in advance of those public meetings.

The District is aware of the financial limitations of the Town with respect to Capital, and will be mindful of that in developing the CCRSD Capital Plan. Requests from schools and departments are vetted and reviewed by the Superintendent and Assistant Superintendent of Finance and Operations **before** they are brought forward to the School Committee and Finance Committee.

### **Student Enrollment and Capacity**

The overall capacities as designed for each school are noted below.

Elementary Schools	450
Middle School	700
High School	1,225

The three elementary schools all run either three or four sections per grade level, depending on the enrollment each year. Most are currently four sections. When numbers are small, we consolidate sections. When numbers are larger, four classrooms per grade are maintained. The middle school targets section sizes of 20. High school sections are reviewed at the individual level. As a practice, it is rare for us to run a course with fewer than 15 students in it.

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At CCHS, staffing additions are often added 0.25 FTE at a time, as additional sections are needed for certain courses or subjects, when enrollment is increasing. Reductions often occur the same way, as enrollment declines.

Following is a rough estimate of variable cost increases for an increase in 25 CCHS students:

- 0.25 classroom teacher @ \$100,000 (mid-range) = \$25,000
- 0.25 special education tutor @ \$44,000 each, \$11,000
- Curriculum materials/software of \$200 per student \$5,000  
(software is often fixed per school, consumable materials is variable)

In summary, for an increase of 25 students, the estimated budget increase would be \$41,000 overall, on a basis of a \$40.4M budget, which equates to an 0.1% increase. That figure could be higher or lower depending on the specific needs of the students enrolling. This assumes no students require an out of district placement. If there were an additional out of district placement, the estimated (mid-range) cost would be \$125,000 in tuition, and \$30,000 in transportation.

We will continue to review and refine our projections in this area as we move forward.

### **Education Reform and Mandates**

There are no new mandates that the district is aware of. While not a mandate per se, there has been discussion about cuts to Title I funding at the federal level. The impact to CPS is anticipated to be moderate since we do not receive a large amount of Title I funds, with an estimated potential reduction of \$5,000 - \$10,000 in grant funding annually.

### **Pension / OPEB**

Pension assessments are assessed by the Concord Retirement Board to CCRSD for non-MTRS staff members. The majority of staff at CCRSD are enrolled in MTRS which is funded via contributions from members, plus state contributions. The district does not contribute to MTRS. The district coordinates with the Concord Retirement Board to obtain budget guidance annually on its pension assessments.

Information on the OPEB Trust balance is included in the FY25 Year End Report, which is linked earlier on this document.

### **Out of District Tuitions**

The chart below provides a summary of out of district tuitions over the past five fiscal years. Circuit-breaker funds and IDEA grant funds pay for a portion of tuition costs, with the remainder covered by the general fund budget. These costs have decreased significantly with the development of in-district special education programs to meet the needs of students in our elementary and middle schools.

### **CCRS – OOD Tuition Historical Data**

<b>Funding Source - OOD</b>	<b>FY21</b>	<b>FY22</b>	<b>FY23</b>	<b>FY24</b>	<b>FY25</b>
Out of District Tuitions - Total	\$ 2,893,887	\$ 2,914,727	\$ 3,181,234	\$ 3,724,751	\$ 4,399,277
C/Breaker Offset	\$ (1,065,259)	\$ (872,560)	\$ (1,039,516)	\$ (1,595,178)	\$ (1,341,467)
ESSER II Offset	\$ -	\$ -	\$ (85,886)	\$ -	\$ -
IDEA Offset	\$ (389,206)	\$ (411,820)	\$ (407,913)	\$ (483,765)	\$ (517,857)
<b>General Fund (net) OOD Tuitions</b>	<b>\$ 1,439,422</b>	<b>\$ 1,630,347</b>	<b>\$ 1,647,920</b>	<b>\$ 1,645,808</b>	<b>\$ 2,539,953</b>

Placement costs can vary by type of placement. In some cases, OOD placements occur partway through the year, or have a cost share arrangement when the parents reside in two separate communities. That is the case for those on the lower end of the range in the table below. Without a partial year or cost share, the low end of the range would be approximately \$65,000 for a placement at a special education collaborative.

Transportation costs are not included in the figures above; those costs are approximately \$30,000 per year per student.

<b>Year</b>	<b># of Placements</b>	<b>Range (Low)</b>	<b>Range (High)</b>
FY22	39	\$ 32,462	\$ 186,052
FY23	33	\$ 35,726	\$ 190,777
FY24	36	\$ 33,940	\$ 268,702
FY25	44	\$ 14,213	\$ 268,383
FY26	41	\$ 42,746	\$ 311,432

The chart below provides the annual revenues and expenses (usage) of Special Education Circuit-breaker funds.

### **CCRS – Circuit-breaker Historical Data**

	<b>FY21</b>	<b>FY22</b>	<b>FY23</b>	<b>FY24</b>	<b>FY25</b>
<b>Beginning Balance</b>	\$ 1,065,259	\$ 872,560	\$ 847,380	\$ 1,084,542	\$ 1,110,989
<b>Revenue</b>	\$ 872,560	\$ 847,380	\$ 1,276,678	\$ 1,621,625	\$ 1,484,600
<b>Expense</b>	\$ (1,065,259)	\$ (872,560)	\$ (1,039,516)	\$ (1,595,178)	\$ (1,343,467)
<b>Ending Balance</b>	<b>\$872,560</b>	<b>\$847,380</b>	<b>\$1,084,542</b>	<b>\$1,110,989</b>	<b>\$1,252,123</b>

Note: C/breaker expenses for FY25 include \$2,000 for SPED contract services.

### **Inclusion or Exclusion from Finance Committee Guidelines**

Out of district tuition increases were excluded from the FINCOM guidelines for CCRDS in FY26. This was extremely helpful to CCHS and enabled CCHS to maintain core programs and class sizes in an abnormal year when there were several unbudgeted out of district placements, as those types of cuts would have been the only way to reach guideline in FY26. A decrease in out of district expenditures is projected for the FY27 budget based on current information, as there are a larger than normal group of students graduating or aging out at the end of this school year. Regardless of whether they are included or excluded from FINCOM guidelines, district administration does **not** plan to reallocate savings to fund other CCHS expenses. As a result, a lower than normal budget increase is anticipated this year, as shown in the five year projections.

### **Debt Service**

Below is a schedule of debt service for all existing outstanding debt.

<b>Concord - Carlisle RSD - Debt Summary</b>						
<b>Issuance</b>	<b>FY26</b>	<b>FY27</b>	<b>FY28</b>	<b>FY29</b>	<b>FY30</b>	<b>FY31</b>
CCHS BLDG 30M BOND issued 3/15/15	\$1,747,966	\$1,714,474	\$1,680,981	\$1,647,488	\$1,613,995	\$1,580,502
CCHS BLDG March 2016 BOND	\$151,250	\$148,950	\$146,650	\$144,350	\$141,762	\$139,175
CCHS BLDG 19.165M BOND REF 6/1/21	\$1,614,750	\$1,558,250	\$1,501,750	\$1,445,250	\$1,383,750	\$1,338,750
BANS (Landfill, Access Road)	\$281,067	\$245,000	\$235,000	\$225,000	\$215,000	paid off
<b>Ending Balance</b>	<b>\$3,795,033</b>	<b>\$3,666,674</b>	<b>\$3,564,381</b>	<b>\$3,462,088</b>	<b>\$3,354,507</b>	<b>\$3,058,427</b>

### **Ripley Building Occupancy Data**

Below is a list of staff housed in the Ripley Administration building. Staff on this list do not have offices in other buildings. The Maintenance team is not listed here, as that team is located next to the Transportation team at the Knox Trail facility.

#### **Ripley Current Program Spaces**

- 5 classrooms for integrated preschool
- 2 Speech and language rooms
- 2 OT rooms
- 1 PT room
- 1 nurse's office
- STEAM lab
- Indoor playspace/gym
- 3 conference rooms
- Launch Space (1 room)
- HR space (3 FTE)
- Finance department (6 FTE)
- Offices, Facilities Director, Food Service Director (2 FTE)
- IT department (6 FTE)
- IT Main Server Room (Air conditioned segregated space)
- Special Education / Student Services (4 FTEs)

- Teaching & Learning Dept. (5 FTE)
- Superintendent's Office (2 FTE)
- DEIB Director office (1 FTE)
- CASE Administration space (6 FTEs)
- 3 empty classrooms that are town owned

### Annual operating costs

Ripley building annual operating costs are summarized below.

Ripley Building - Annual Operating Costs		
	Amount	
Ripley Heating	\$67,171	
Ripley Electricity	\$75,382	
Ripley Water	\$1,423	
<b>Total Utilities</b>	<b>\$143,976</b>	
Snowplowing	\$0	done by internal Maint. staff
Lawn mowing	\$0	done by internal Maint. staff
Preventive maintenance, repairs	\$20,000	estimated
Custodial supplies	\$15,000	estimated
1 FTE Custodian	\$68,000	
<b>Total Maintenance / custodial</b>	<b>\$103,000</b>	
<b>Total</b>	<b>\$246,976</b>	

### Future Repair and Replacement Costs (Capital and non-capital)

Ripley Admin and Preschool			
Projected Repair and Replacement Costs			
	Cost to Repair/ Replace by		
	0-11 mths Costs	1-5 yrs Costs	5-10 yrs Costs
Building Envelope	660,765	1,781,585	320
Architectural	-	8,408,511	168,688
Site	8,610	1,161,125	-
Electrical	-	532,658	-
HVAC	299,250	98,800	-
Plumbing	-	29,900	-
HazMat	-	271,092	120,000
	968,625	12,012,579	169,008

Note: Based on report completed by Gorman Richardson Lewis Architects in 2024

Please note that Administration has reviewed the architect's recommendations and cost estimates, and believes that many of the items noted can be deferred, and some are not essential needs but rather improvement recommendations. The district is only planning to

request items that are critical and enable the building to continue to be viable for the next few years. We are not planning to request funding for HVAC at Ripley for FY27, and believe this can be deferred a few years. With respect to the building envelope, nearly all of the projected 0-11 month costs are roof related. In the near term, targeted lower cost roof repairs will be made as needs arise, rather than a full replacement of the roof. The most critical capital need at Ripley was funded in FY26 capital, the replacement of server room HVAC, where expensive mission critical IT equipment is stored. The approved capital budget was \$15,000 for this project and this is being implemented in FY26.

### **Close of Shelter**

The homeless shelter in Concord closed this past summer. Last year, in FY25, the district incurred homeless transportation costs of \$60,001. These costs will be reimbursed via McKinney-Vento transportation late in FY26, which get applied to CCRSD as general fund revenues.

The district received homeless grant funding from the state of MA in the amount of \$84,751 to support students residing at the shelter who attended Concord-Carlisle High School. These funds were used to support the following a tutor and Reading Specialist.

There is no budget impact from the closure of the shelter.

As a side note, there is one CCHS student that relocated to a shelter in another town and has elected to continue their schooling in Concord. The district will be responsible for the transportation costs for these students for one more school year; those transportation costs will be significantly less than in FY25. Projected costs for homeless transportation are around \$18,000, and will be reimbursed on a one-year lag basis by MA Department of Elementary and Secondary Education.

### **Legal Costs and Settlements**

CCRSD incurred \$52,912 in legal costs for attorney's fees in FY25. These costs are built into the annual operating budget. \$40,000 was budgeted for legal fees in FY26, and a similar amount is anticipated for FY27. Those budgets are in line with prior year trends.

The vast majority of legal fees are related to two areas of focus. The first is for special education and IEP related issues, whether it be regarding placement, or specific services being sought. The second is for personnel related matters. Other issues may arise, such as contractual issues, but the majority are related to the two items noted above.

Legal settlements are arrived at infrequently for personnel matters. For special education they are arrived at from time to time. Disputes between a school district and parent related to special education are mediated by the Bureau of Special Education Appeals (BSEA). The BSEA conducts due process hearings and renders Rulings and Decisions concerning eligibility, evaluation, placement, individualized education programs (IEP), provision of special education and procedural protections for students with disabilities. BSEA strongly encourages both parties to resolve their issues independent of the board and in fact, most issues are resolved before going to a formal hearing. Rulings at formal hearings are typically in favor of the plaintiff (parent) and can very costly for the school district, which would incur its own attorney's fees in addition to being responsible for the cost of the plaintiff's attorney's fees, plus

the cost of the out of district placement being requested. While this is referred to as a settlement, it is an extension of the IEP process, with interactive engagement of families and the school district in determining the path that is viewed as best meeting the needs of a specific student. Costs of legal settlements for special education are accounted for in the same manner as an out of district tuition, and typically are also eligible for Circuit-breaker reimbursement.

## **Additional Information**

### **Strategic Priorities**

The District recently completed a comprehensive and inclusive process to develop a new five-year Strategic Plan. This included members of district administration, teachers, students, parents, school committee members, and town officials. The current plan is linked [here](#) for your reference.

The districts' priorities are directly connected to those identified in the 2023-2028 Strategic Plan. The main objectives reflect the following:

- **Multiple Support to Students:** A continuum of intensive programs are now in place to better serve students with more significant disabilities while training, support, and integration are fostered. The expansion of regular education supports is ongoing through a tiered system in literacy, math, and social and emotional needs.
- **Mental Wellness:** Social and emotional curriculum are being updated and expanded to further student skills, especially following the pandemic's impact. Additionally, a range of services available to struggling students is expanding.
- **Cultural Competency:** A focus on Diversity, Equity, Inclusion, and Belonging (DEIB) requires extensive training, structures, and leadership. Educational programs to ensure equitable access to learning for all students is required.
- **Innovative Environments:** Preparation for the new middle school includes professional development toward teaching all students and maximizing the space the building will provide. Additionally, outdoor experiences and settings are a priority as they foster experiential and cooperative learning.

Specific initiatives related to the strategic plan are being formulated on an ongoing basis. If those initiatives have costs associated with them, we will review and incorporate them into the budget planning process.

### **Circuit-breaker calculation example**

A detailed example of how Circuit-breaker is calculated is provided on the next page as a reference, in response to questions from the Finance Committee and School Committee over the past couple years on how the C/B funding is determined.



CPS/CCRSD FY27 Budget  
*Concord Finance Committee Guidelines Presentation*

October 8, 2025  
School Committee Meeting

To be presented at October 16, 2025  
Concord Finance Committee meeting

# Key Strategic Planning Initiatives

The districts' priorities will focus on those identified in the recently completed 2023-2028 Strategic Plan. The main objectives reflect the following:

- Multiple Support to Students: A continuum of intensive programs are now in place to better serve students with more significant disabilities while training, support, and integration are fostered. The expansion of regular education supports is ongoing through a tiered system in literacy, math, and social and emotional needs.
- Mental Wellness: Social and emotional curriculum are being updated and expanded to further student skills, especially following the pandemic's impact. Additionally, a range of services available to struggling students is expanding.

# Key Strategic Planning Initiatives (cont'd)

- Cultural Competency: A focus on Diversity, Equity, Inclusion, and Belonging (DEIB) requires extensive training, structures, and leadership. Educational programs to ensure equitable access to learning for all students is required.
- Innovative Environments: Preparation for the new middle school includes professional development toward teaching all students and maximizing the space the building will provide. Additionally, outdoor experiences and settings are a priority across all schools as they foster experiential and cooperative learning.

# CPS Preliminary Five Year Projections by Funding Source

<b>ALL FUNDS</b>	<b>FY26</b>	<b>FY27</b>	<b>FY28</b>	<b>FY29</b>	<b>FY30</b>	<b>FY31</b>
<b>DISTRICT EXPENDITURES</b>	<b>\$ 51,571,672</b>	<b>\$ 53,371,185</b>	<b>\$ 55,175,097</b>	<b>\$ 57,040,094</b>	<b>\$ 58,921,324</b>	<b>\$ 60,864,742</b>
% increase vs. prior year		3.5%	3.4%	3.4%	3.3%	3.3%
<b>FUNDING SOURCES</b>	<b>FY26</b>	<b>FY27</b>	<b>FY28</b>	<b>FY29</b>	<b>FY30</b>	<b>FY31</b>
GRANTS	\$ 1,575,357	\$ 1,591,110	\$ 1,622,932	\$ 1,655,391	\$ 1,688,499	\$ 1,722,269
REVOLVING	\$ 1,564,281	\$ 1,642,495	\$ 1,675,345	\$ 1,708,852	\$ 1,743,029	\$ 1,777,890
CIRCUIT BREAKER	\$ 800,000	\$ 816,000	\$ 840,480	\$ 865,694	\$ 891,665	\$ 918,415
<b>SUBTOTAL</b>	<b>\$ 3,939,638</b>	<b>\$ 4,049,606</b>	<b>\$ 4,138,758</b>	<b>\$ 4,229,938</b>	<b>\$ 4,323,193</b>	<b>\$ 4,418,574</b>
<b>REMAINDER-GENERAL FUND</b>	<b>\$ 47,632,034</b>	<b>\$ 49,321,580</b>	<b>\$ 51,036,339</b>	<b>\$ 52,810,157</b>	<b>\$ 54,598,130</b>	<b>\$ 56,446,168</b>
General Fund Increase		3.5%	3.5%	3.5%	3.4%	3.4%

# CPS Preliminary Five Year Projections – Growth Rates

EXPENSE CATEGORY	FY26	FY27	FY28	FY29	FY30	FY31
<b>TEACHERS / CTA</b>	\$ 28,201,309	\$ 29,160,154	\$ 30,151,599	\$ 31,176,753	\$ 32,205,586	\$ 33,268,370
Percent change-Teacher Salaries		3.40%	3.40%	3.40%	3.30%	3.30%
<b>NON-TEACHERS SALARIES</b>	\$ 14,288,549	\$ 14,760,071	\$ 15,247,153	\$ 15,750,309	\$ 16,254,319	\$ 16,774,457
Percent change-Non teacher Salaries		3.30%	3.30%	3.30%	3.20%	3.20%
<b>SUPPLIES &amp; MATLS</b>	\$ 2,610,781	\$ 2,702,158	\$ 2,796,734	\$ 2,894,620	\$ 2,995,931	\$ 3,100,789
Percent change-Supplies & Matls		3.50%	3.50%	3.50%	3.50%	3.50%
<b>CONTRACT SVCS</b>	\$ 2,509,979	\$ 2,597,828	\$ 2,688,752	\$ 2,782,858	\$ 2,880,258	\$ 2,981,067
Percent change-Contract Svcs		3.50%	3.50%	3.50%	3.50%	3.50%
<b>OOD TUITIONS</b>	\$ 1,421,772	\$ 1,535,514	\$ 1,596,934	\$ 1,660,812	\$ 1,727,244	\$ 1,796,334
Percent change-OOD Tuitions		8.00%	4.00%	4.00%	4.00%	4.00%
<b>OTHER EXPS</b>	\$ 1,309,048	\$ 1,348,320	\$ 1,388,770	\$ 1,430,433	\$ 1,473,346	\$ 1,517,546
Percent change-Other Exps		3.00%	3.00%	3.00%	3.00%	3.00%
<b>UTILITIES</b>	\$ 1,230,234	\$ 1,267,141	\$ 1,305,155	\$ 1,344,310	\$ 1,384,639	\$ 1,426,178
Percent change-Utilities		3.00%	3.00%	3.00%	3.00%	3.00%

## NOTES

1) Teachers / CTA line includes 3.0% COLA increase plus steps/lanes advancement, net of cost savings on replacement hires

# CCRS D Preliminary Five Year Projections – Funding Source

All Funds	FY26	FY27	FY28	FY29	FY30	FY31
<b>TOTAL EXPENDITURES</b>	<b>\$ 45,178,448</b>	<b>\$ 46,169,667</b>	<b>\$ 47,451,648</b>	<b>\$ 48,786,873</b>	<b>\$ 50,023,015</b>	<b>\$ 51,187,016</b>
		2.2%	2.8%	2.8%	2.5%	2.3%
FUNDING SOURCES	FY26	FY27	FY28	FY29	FY30	FY31
GRANTS	\$ 1,071,223	\$ 1,081,936	\$ 1,103,574	\$ 1,125,646	\$ 1,148,159	\$ 1,171,122
REVOLVING	\$ 2,400,273	\$ 2,448,278	\$ 2,497,244	\$ 2,547,189	\$ 2,598,133	\$ 2,650,095
CIRCUIT BREAKER	\$ 1,322,000	\$ 1,600,000	\$ 1,600,000	\$ 1,550,000	\$ 1,596,500	\$ 1,644,395
<b>SUBTOTAL</b>	<b>\$ 4,793,496</b>	<b>\$ 5,130,214</b>	<b>\$ 5,200,818</b>	<b>\$ 5,222,835</b>	<b>\$ 5,342,791</b>	<b>\$ 5,465,612</b>
<b>REMAINDER- GENERAL FUND</b>	<b>\$ 40,384,951</b>	<b>\$ 41,039,453</b>	<b>\$ 42,250,830</b>	<b>\$ 43,564,039</b>	<b>\$ 44,680,224</b>	<b>\$ 45,721,404</b>
General Fund Increase		1.6%	3.0%	3.1%	2.6%	2.3%
GENERAL FUND REVENUE	FY26	FY27	FY28	FY29	FY30	FY31
Chapter 70	\$ 3,421,429	\$ 3,646,578	\$ 3,755,975	\$ 3,831,095	\$ 3,907,716	\$ 3,985,871
Chapter 71	\$ 825,815	\$ 825,815	\$ 842,331	\$ 859,178	\$ 876,361	\$ 893,889
Other Revenue	\$ 330,000	\$ 275,000	\$ 275,000	\$ 275,000	\$ 275,000	\$ 275,000
E&D	\$ 300,000	\$ 250,000	\$ 250,000	\$ 250,000	\$ 200,000	\$ 200,000
<b>Subtotal</b>	<b>\$ 4,877,244</b>	<b>\$ 4,997,393</b>	<b>\$ 5,123,306</b>	<b>\$ 5,215,272</b>	<b>\$ 5,259,078</b>	<b>\$ 5,354,759</b>
<b>Net Assessment to Towns</b>	<b>\$ 35,507,707</b>	<b>\$ 36,042,061</b>	<b>\$ 37,127,523</b>	<b>\$ 38,348,766</b>	<b>\$ 39,421,146</b>	<b>\$ 40,366,644</b>
		1.5%	3.0%	3.3%	2.8%	2.4%

# CCRSB Preliminary Five Year Projections – Excluding Debt

All Funds	FY26	FY27	FY28	FY29	FY30	FY31
<b>TOTAL EXPENDITURES</b>	<b>\$45,178,448</b>	<b>\$46,169,667</b>	<b>\$47,451,648</b>	<b>\$48,786,873</b>	<b>\$50,023,015</b>	<b>\$51,187,016</b>
		2.2%	2.8%	2.8%	2.5%	2.3%
FUNDING SOURCES	FY26	FY27	FY28	FY29	FY30	FY31
GRANTS	\$ 1,071,223	\$ 1,081,936	\$ 1,103,574	\$ 1,125,646	\$ 1,148,159	\$ 1,171,122
REVOLVING	\$ 2,400,273	\$ 2,448,278	\$ 2,497,244	\$ 2,547,189	\$ 2,598,133	\$ 2,650,095
CIRCUIT BREAKER	\$ 1,322,000	\$ 1,600,000	\$ 1,600,000	\$ 1,550,000	\$ 1,596,500	\$ 1,644,395
<b>SUBTOTAL</b>	<b>\$ 4,793,496</b>	<b>\$ 5,130,214</b>	<b>\$ 5,200,818</b>	<b>\$ 5,222,835</b>	<b>\$ 5,342,791</b>	<b>\$ 5,465,612</b>
<b>REMAINDER- GENERAL FUND</b>	<b>\$40,384,951</b>	<b>\$41,039,453</b>	<b>\$42,250,830</b>	<b>\$43,564,039</b>	<b>\$44,680,224</b>	<b>\$45,721,404</b>
General Fund Increase		1.6%	3.0%	3.1%	2.6%	2.3%
<b>Debit Service / Assessment</b>	<b>\$ 3,795,033</b>	<b>\$ 3,666,674</b>	<b>\$ 3,564,381</b>	<b>\$ 3,462,088</b>	<b>\$ 3,354,507</b>	<b>\$ 3,058,427</b>
<b>GENERAL FUND EXCL. DEBT</b>	<b>\$36,589,918</b>	<b>\$37,372,780</b>	<b>\$38,686,449</b>	<b>\$40,101,951</b>	<b>\$41,325,717</b>	<b>\$42,662,976</b>
Increase % excl. debt		2.1%	3.5%	3.7%	3.1%	3.2%

# CCRSB Preliminary Five Year Projections – Growth Rates

EXPENSE CATEGORY	FY26	FY27	FY28	FY29	FY30	FY31
<b>Teachers / CCTA Salaries</b>	\$ 17,200,175	\$ 17,784,981	\$ 18,371,885	\$ 18,978,157	\$ 19,604,437	\$ 20,251,383
Percent Change - CCTA Salaries		3.4%	3.3%	3.3%	3.3%	3.3%
<b>Non-Teacher's Salaries</b>	\$ 8,893,300	\$ 9,186,779	\$ 9,489,942	\$ 9,803,110	\$ 10,126,613	\$ 10,460,791
Percent Change - Non-Teacher's Sals		3.3%	3.3%	3.3%	3.3%	3.3%
<b>OOD Tuitions</b>	\$ 4,326,879	\$ 4,067,266	\$ 4,209,621	\$ 4,356,957	\$ 4,509,451	\$ 4,667,282
Percent Change - OOD Tuitions		-6.0%	3.5%	3.5%	3.5%	3.5%
<b>Insurance</b>	\$ 3,195,463	\$ 3,451,100	\$ 3,623,655	\$ 3,804,838	\$ 3,995,080	\$ 4,194,834
Percent Change - Insurance		8.0%	5.0%	5.0%	5.0%	5.0%
<b>Contract Svcs</b>	\$ 2,260,702	\$ 2,339,826	\$ 2,415,871	\$ 2,494,387	\$ 2,575,454	\$ 2,659,156
Percent Change - Contract Svcs		3.5%	3.2%	3.3%	3.3%	3.3%
<b>Supplies and Materials</b>	\$ 2,437,774	\$ 2,523,096	\$ 2,598,789	\$ 2,676,752	\$ 2,757,055	\$ 2,839,767
Percent Change - Supplies and Matls		3.5%	3.0%	3.0%	3.0%	3.0%
<b>Other</b>	\$ 966,103	\$ 995,086	\$ 1,024,939	\$ 1,055,687	\$ 1,087,357	\$ 1,119,978
Percent Change - Other		3.0%	3.0%	3.0%	3.0%	3.0%
<b>Retirement</b>	\$ 882,980	\$ 909,469	\$ 918,564	\$ 927,750	\$ 788,587	\$ 709,729
Percent Change - Retirement		3.0%	1.0%	1.0%	-15.0%	-10.0%
<b>Utilities</b>	\$ 845,039	\$ 870,390	\$ 896,502	\$ 923,397	\$ 951,099	\$ 979,632
Other		3.0%	3.0%	3.0%	3.0%	3.0%
<b>OPEB</b>	\$ 375,000	\$ 375,000	\$ 337,500	\$ 303,750	\$ 273,375	\$ 246,038
Percent Change - OPEB		0.0%	-10.0%	-10.0%	-10.0%	-10.0%
<b>Debt Assessment</b>	\$ 3,795,033	\$ 3,666,674	\$ 3,564,381	\$ 3,462,088	\$ 3,354,507	\$ 3,058,427
Percent Change - Debt Assessment		-3.4%	-2.8%	-2.9%	-3.1%	-8.8%

# CCRSD Preliminary Five Year Projections- Town Assessments

	FY26	FY27	FY28	FY29	FY30	FY31
<b>Net Assessment to Towns</b>	<b>\$ 35,507,707</b>	<b>\$ 36,042,061</b>	<b>\$ 37,127,523</b>	<b>\$ 38,348,766</b>	<b>\$ 39,421,146</b>	<b>\$ 40,366,644</b>
		1.5%	3.0%	3.3%	2.8%	2.4%
<b>Concord Share (%)</b>	<b>76.63%</b>	<b>74.84%</b>	<b>75.81%</b>	<b>75.42%</b>	<b>75.58%</b>	<b>76.29%</b>
<b>Carlisle Share (%)</b>	<b>23.37%</b>	<b>25.16%</b>	<b>24.19%</b>	<b>24.58%</b>	<b>24.42%</b>	<b>23.71%</b>
<b>Concord Share (\$)</b>	<b>27,209,556</b>	<b>26,973,878</b>	<b>28,146,376</b>	<b>28,922,640</b>	<b>29,794,502</b>	<b>30,795,713</b>
<b>% Increase - CONCORD</b>		-0.9%	4.3%	2.8%	3.0%	3.4%
<b>Carlisle Share (\$)</b>	<b>8,298,151</b>	<b>9,068,182</b>	<b>8,981,148</b>	<b>9,426,127</b>	<b>9,626,644</b>	<b>9,570,931</b>
<b>% Increase - CARLISLE</b>		9.3%	-1.0%	5.0%	2.1%	-0.6%
<b>*** BASED ON CURRENT ENROLLMENT LEVELS, ROLLED FORWARD ANNUALLY; NO NEW HOUSING FACTORED IN ***</b>						

# Next Steps

- Budget development and review for CPS and CCRSD
- **December 17, 2025:** Initial FY27 Budget Presentation to School Committee
- **January 7, 2026:** FY27 Public Hearing on School Budgets
- **Mid-late January:** Ch. 70 and Ch. 71 funding projections released

QUESTIONS ?

**From:** Laurie Hunter lhunter@concordps.org  
**Subject:** Invitation to Help Shape the CCHS Vision of a Graduate  
**Date:** October 10, 2025 at 8:03 AM  
**To:** Lois Wasoff lwasoff.fincom@icloud.com



Good Morning Lois,  
I am hoping you would be willing to share this invitation with the entire Finance Committee.

I'm reaching out as a member of the Concord-Carlisle High School Vision of a Graduate (VoG) Design Team to personally invite you to participate in an important community initiative this year.

***What is a Vision of a Graduate?***

The Vision of a Graduate is a collective statement that identifies the skills, attributes, and dispositions we want all CCHS graduates to possess by the time they walk across the graduation stage. It articulates what we believe our students should know and be able to do to thrive both in their lives beyond high school and in an ever-changing world.

***Why We're Reaching Out to You***

We're seeking a wide range of voices and perspectives from parents, alumni, students, educators (PK through University), business owners, civic leaders, and other community members to ensure that this vision truly reflects the values and aspirations of our entire Concord-Carlisle community. Your insights and experiences would be an invaluable part of this process. Developing a comprehensive and well-rounded Vision of a Graduate requires a diversity of voices, and we believe your unique insights are essential to our success.

***About the Sessions***

We'll be hosting a series of three sessions at Concord-Carlisle High School (500 Walden Street, Concord, MA 01742) from 6:30 - 8:00 PM on the following three dates:

- Wednesday, October 29, 2025
- Tuesday, January 20, 2026
- Wednesday, March 11, 2026

Each session will build on the one before it, so we hope participants can attend all three evenings to help us develop and refine the Vision of a Graduate over time.

Please note that these sessions will focus specifically on the Vision of a Graduate, and it is not a forum for general feedback about the high school, but rather a collaborative design process centered on defining what success looks like for all CCHS graduates.

If you're interested in joining us, please take a moment to complete this brief RSVP form:

[VoG Community Input Session RSVP](#)

Thank you for considering this invitation and for helping us shape a vision that reflects the collective hopes of our community. We would be honored to have your voice at the table.

Best,  
Laurie

--

Dr. Laurie Hunter  
Superintendent of Schools  
Concord Public Schools and Concord-Carlisle Regional School District  
120 Meriam Road  
Concord, MA 01742  
978-318-1500



# A Perfect Storm: Cities and Towns Face Historic Fiscal Pressures

An Analysis of Fiscal Pressures on Massachusetts Municipalities

OCTOBER 2025





**Cities and towns across Massachusetts provide many of our most essential public services, including everything from clean water and safe streets to high-quality schools and dependable emergency services. These are the quality-of-life services that impact the lives of residents every day.**

Offering these vital services requires substantial expertise, consistent leadership, and adequate funding. But funding has become an especially acute challenge for municipalities all across Massachusetts, caught as they are between inflation-driven increases in costs and binding constraints on their ability to raise new revenue.

Fixing what ails Massachusetts municipalities, and creating the conditions for municipalities to thrive, requires an honest assessment of the challenges, along with careful attention to the distinct needs and capacities of different locales.

Virtually all cities and towns in Massachusetts face budgetary challenges, but the challenges confronting rural towns can be quite different from what you find in gateway cities or Boston suburbs.

The Massachusetts Municipal Association partnered with the Center for State Policy Analysis at Tufts University to plumb the key factors shaping municipal budgets and to identify the most effective, targeted solutions.

We found that:



Rising costs and sluggish state aid are putting enormous pressure on local budgets across Massachusetts.



A prohibition against local sales and income taxes, combined with a 2.5 percent cap on property tax increases, prevent municipalities from raising adequate revenue on their own to respond to community needs.



Different municipalities are being affected in very different ways. For example, rural towns have been forced to curtail spending in key areas, like education. By contrast, gateway cities have boosted education spending, thanks to an infusion of targeted state aid, but are falling behind in virtually all other areas of local spending.

What follows is a fuller exploration of these core findings, including background on municipal finance in Massachusetts, and a detailed presentation of the different issues facing rural, urban, and suburban locales.

## THE MANY RESTRICTIONS ON MUNICIPAL FINANCE

Massachusetts has a strict set of rules for how cities and towns fund fire departments, public schools, and other core services. Chief among them is that cities and towns don't get to set their own strategies for raising revenue.

Local income taxes are prohibited, and local sales taxes are restricted to very limited levies on hotels and meals. Motor vehicle excise taxes are a core part of local revenues, but they are subject to minimal growth and economic volatility.

This leaves the property tax as the overwhelming source of revenue for all Massachusetts municipalities. And even here there are strict limits put in place by a 1980 ballot question called Proposition 2½.<sup>1</sup> As the name suggests, the cardinal rule is that property tax revenue cannot increase by more than 2.5 percent from year to year (allowing for adjustments to reflect new and upgraded buildings).

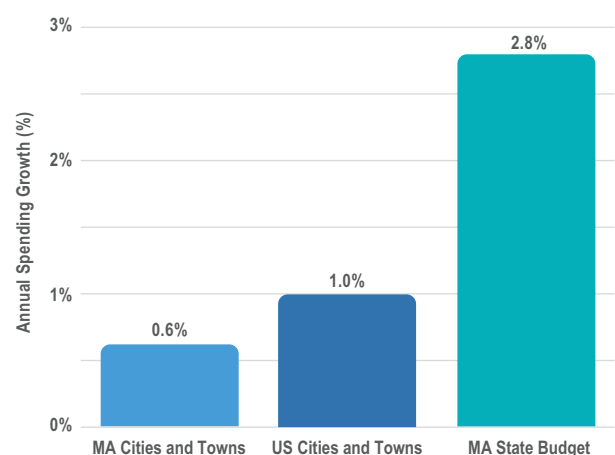
There is a limited exception, where a city or town can raise property taxes by more than 2.5 percent in a given year to fund vital investments in things like new school buildings or to fill short-term budget shortfalls. But the relief is temporary and it requires a costly and uncertain public referendum.

A comparison with cities and towns in other states highlights this constraint. Between 2010 and 2022 (the most recent year available), real, inflation-adjusted spending on current operations in Massachusetts municipalities grew at just 0.6 percent per year, which is slower than the U.S. average for local spending growth. It's also vastly slower than the growth in real spending through the state budget, which has risen at roughly 2.8 percent per year.

Proposition 2½ was intended to limit local spending, but real spending growth of 0.6 percent per year suggests the constraints may be too restrictive. This austere growth in spending has made it extremely difficult for cities and towns to attract staff, repair roads, and generally fund the essential services their residents demand.

*Real, inflation-adjusted spending on municipal operations grew at just 0.6 percent per year — far slower than the U.S. average.*

**FIGURE 1**  
**Massachusetts Municipalities Have Been Frugal**  
Annual change in total operating spending, 2010-2022



U.S. Census Bureau, MassBudget's Budget Browser, CSPA calculations

1. See Appendix for more on this law.

One way cities and towns have sustained core services is with help from state lawmakers. For decades, the state has proved a vital ally and essential backstop for municipal needs, offering several invaluable streams of support, including for public schools, roads, and other government services.

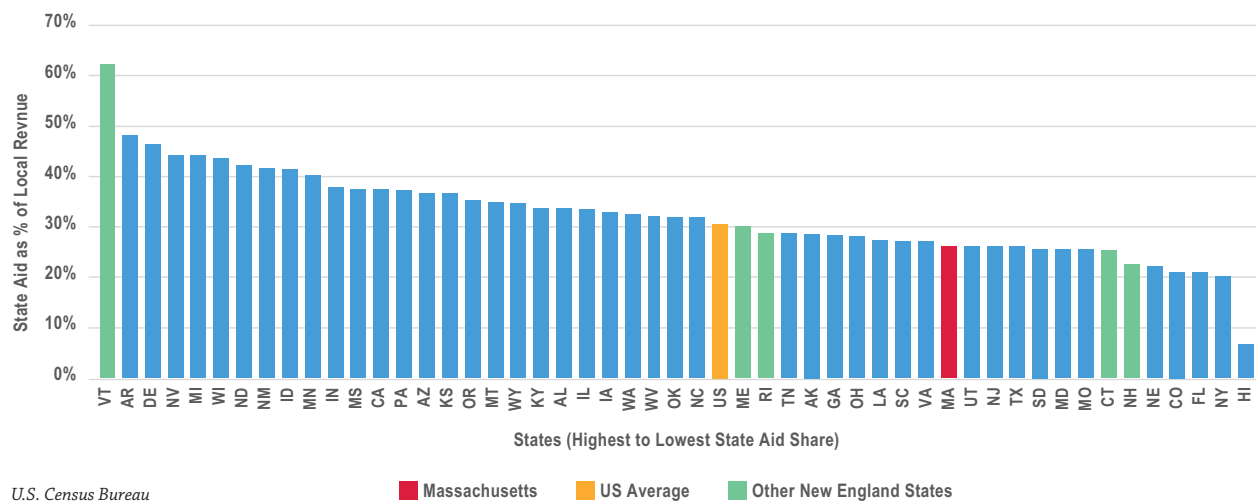
State aid has been a lifeline for cities and towns. But it’s also true that, compared to other states, state aid in Massachusetts doesn’t stand out as particularly generous.

Nationwide, cities and towns get about 31 percent of their revenue via state aid. Here in Massachusetts, it’s 26 percent.

**FIGURE 2**

**State Aid as Share of Local Revenue by State**

Percentage of local government revenue from state government



U.S. Census Bureau

Also, a lot of the state money comes with its own restrictions, making it hard to flexibly deploy. That leaves one substantial but falling source of unrestricted state support, which gets the guttural shorthand UGGA, for Unrestricted General Government Aid.

**A Tightening Vice**

Beyond the core structural challenges facing cities and towns in Massachusetts — state aid that doesn’t quite compensate for revenue restrictions imposed by state law — there are two key reasons that municipal budgets face particular strains right now:

- **Inflation** — The 2.5 percent cap on annual property tax increases doesn’t include any kind of adjustment for inflation. Obviously a 2.5 percent increase in tax receipts is a lot more manageable in a low-inflation environment, when costs are growing 1-2 percent per year, as they did through the 2010s. When costs grow over 3 percent per year, as they have since COVID, cities and towns are effectively obligated to cut real spending every year.
- **Disappearing Federal Aid** — In the immediate aftermath of the COVID pandemic, the federal government provided substantial direct assistance to cities and towns, but that support has now ended and was always intended to be temporary.

## Technical Note

One important caveat, before we dive more deeply into the distinct issues facing rural, suburban, and urban municipalities. We are focused chiefly on operating budgets, meaning the flow of annual revenue and annual spending in cities and towns.

There are other important pieces of the municipal finance puzzle, including capital investments and long-term pension liabilities. And these are separate in some ways, with their own distinct timeframes, rules, and regulations.

But the operating budget is the hub, as all the other activities ultimately show up on this annual ledger — whether in the form of bonds that need to be repaid or as retirement benefits that come due.

### TALE OF THREE CITIES

Every city and town strives to build a sound budget — a plan for funding vital public services while keeping taxes manageable for residents. But the impediments and trade-offs vary mightily from place to place.

The rural towns of western Massachusetts are very different from the Boston suburbs, and none of those could be mistaken for a gateway city on the south coast.

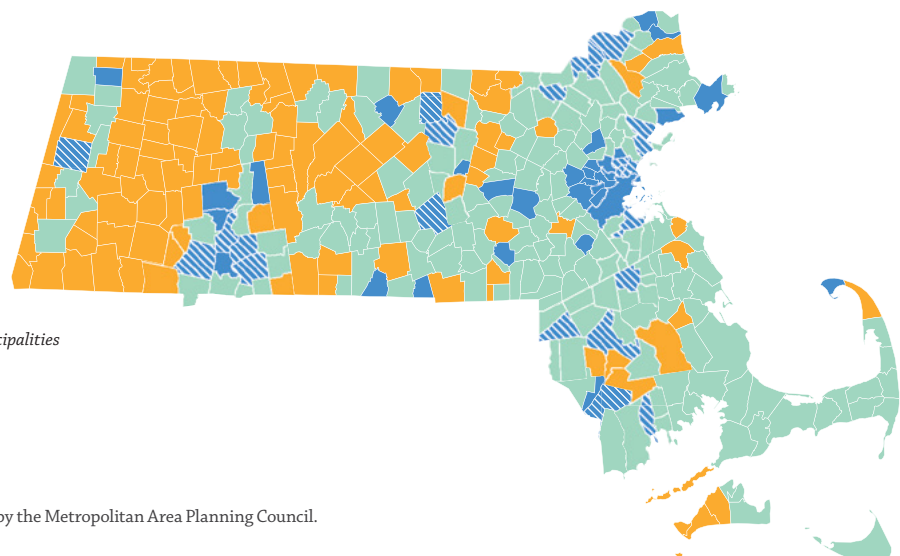
Accounting for these distinctions is essential to understanding the budgetary challenges faced by cities and towns. But having cut the data in dozens of different ways, we found that a huge amount of the underlying variation can be captured with a relatively simple collection of categories.<sup>2</sup>

- **Rural** towns, which includes a mix of more sparsely developed areas, primarily in western and central Massachusetts but also in other parts of the state.
- Mature **suburbs**, extending from greater Boston to the north shore and out to Cape Cod, as well as some areas in the central and western parts of the state.
- Inner core and **urban** areas, which combines Boston-adjacent communities with various cities around the state.
- **Gateway cities**<sup>3</sup>, which is actually a subset of the urban areas, but with some distinct characteristics.

**FIGURE 3**

#### MA Municipalities: Community Categories

- Rural
- Suburban
- Urban
- Gateway (Urban subset)



*Note: Gateway cities are a subset of urban municipalities*

2. Adapted from a full taxonomy developed by the Metropolitan Area Planning Council.

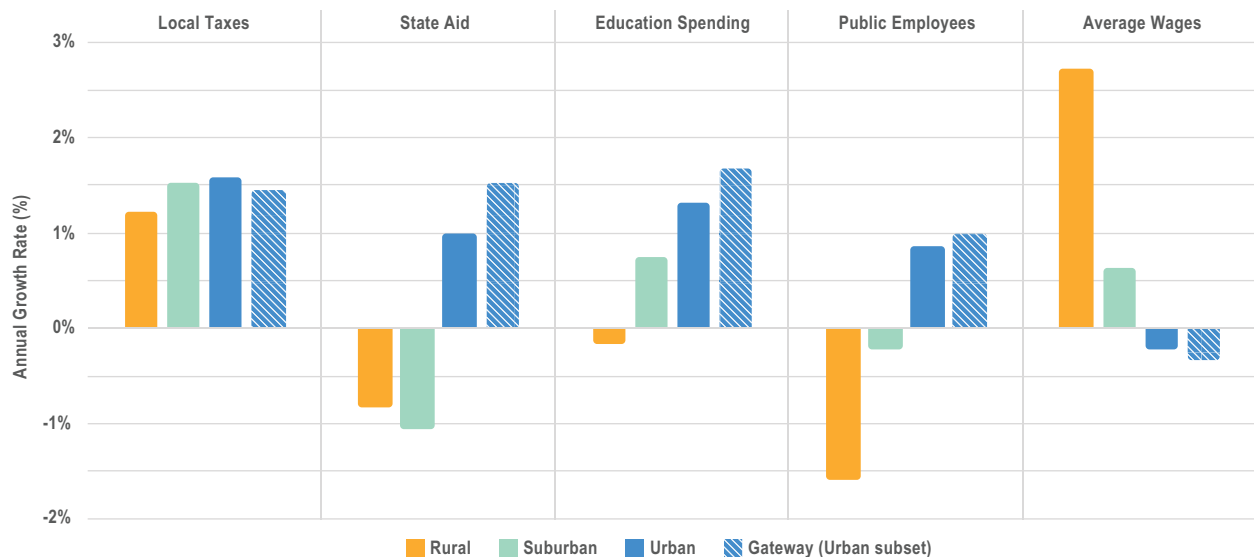
3. See Appendix for definition.

To get a preliminary sense of the sometimes dramatic differences among these city and town types, consider Figure 4, which shows annual spending and revenue growth across a few key categories, from 2010 to 2024.

While tax collections have grown at roughly similar rates across all city and town types, huge divergences in state aid, education spending, and public employment highlight the vastly different budgetary pressures affecting rural towns, suburban enclaves, and gateway cities.

The dramatic, downward-pointing columns show rural and suburban towns have seen outright declines in real state aid, which has limited their ability to invest in education. And note how aggressively rural towns have had to raise salaries to keep their starkly shrinking public workforce from being truly hollowed out.

**FIGURE 4**  
**Budgetary Pressures Vary Dramatically Among City and Town Types**  
 Annual growth rate, 2010–2024



Division of Local Services, CSPA calculations

There’s a lot more to say about the distinct challenges facing municipalities of different sizes, and in different regions. But before we dig deeper, it’s worth emphasizing the one key challenge that all Massachusetts municipalities seem to share, namely the decline in unrestricted state aid (UGGA).

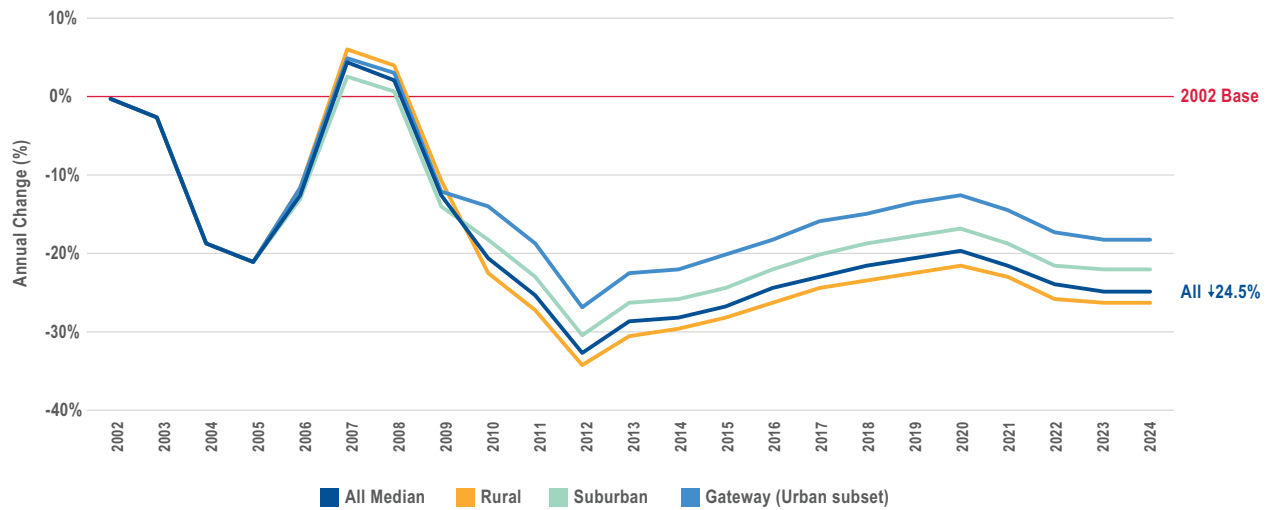
*Since 2002, unrestricted state aid has fallen 25% overall — hitting every type of city and town across the Commonwealth.*

### A Common Need: UGGA

Different as they are, virtually all municipalities in Massachusetts have seen similar dropoffs in unrestricted state support. Since 2002, when adjusted for inflation, UGGA has fallen 25 percent overall, and essentially that same 20-30 percent for every type of city and town across the Commonwealth.

**FIGURE 5**  
**Unrestricted Aid Has Fallen for Virtually All Municipalities**

Percent change, 2002–2024



Division of Local Services; CSPA calculations

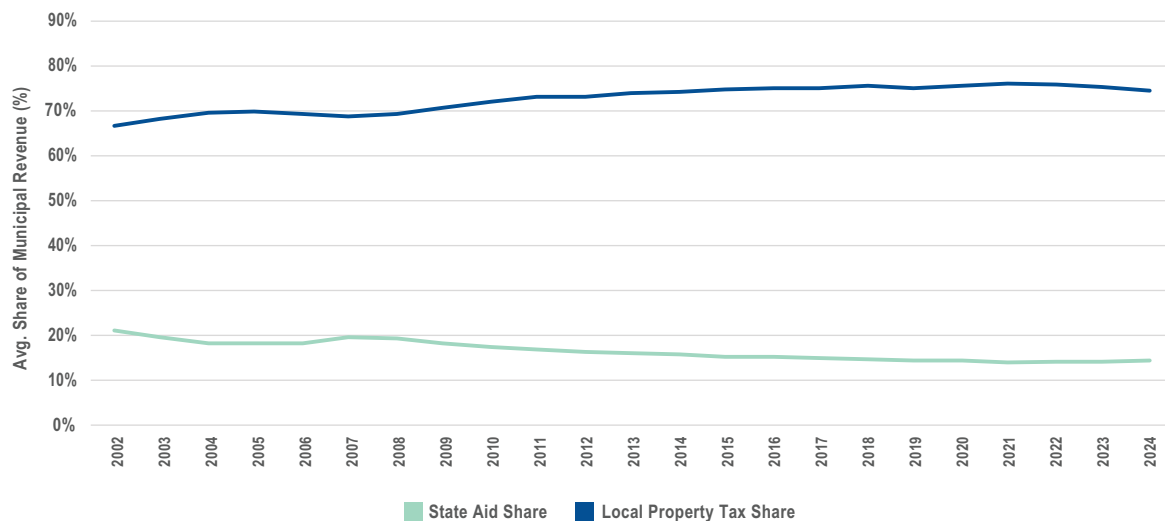
A decade after the true trough of the great recession, UGGA support has stalled at a relatively low level — despite many years of strong state revenue growth and healthy economic conditions.

Losing UGGA dollars, in this way, is particularly difficult for stressed municipal budgets, because it’s a rare stream of support that can be flexibly redirected to address evolving needs — whether that means extra road repairs after a pothole-cratering spring or additional tutoring for students struggling with pandemic learning loss.

*Losing UGGA dollars hits hardest, because it’s one of the few funds cities and towns can use flexibly.*

**FIGURE 6**  
**State Aid vs. Property Taxes as a Portion of Municipal Budgets**

Share of municipal revenue, 2002–2024



Division of Local Services

Percentages do not sum to 100% because other revenue sources (federal aid, fees, etc.) are excluded.

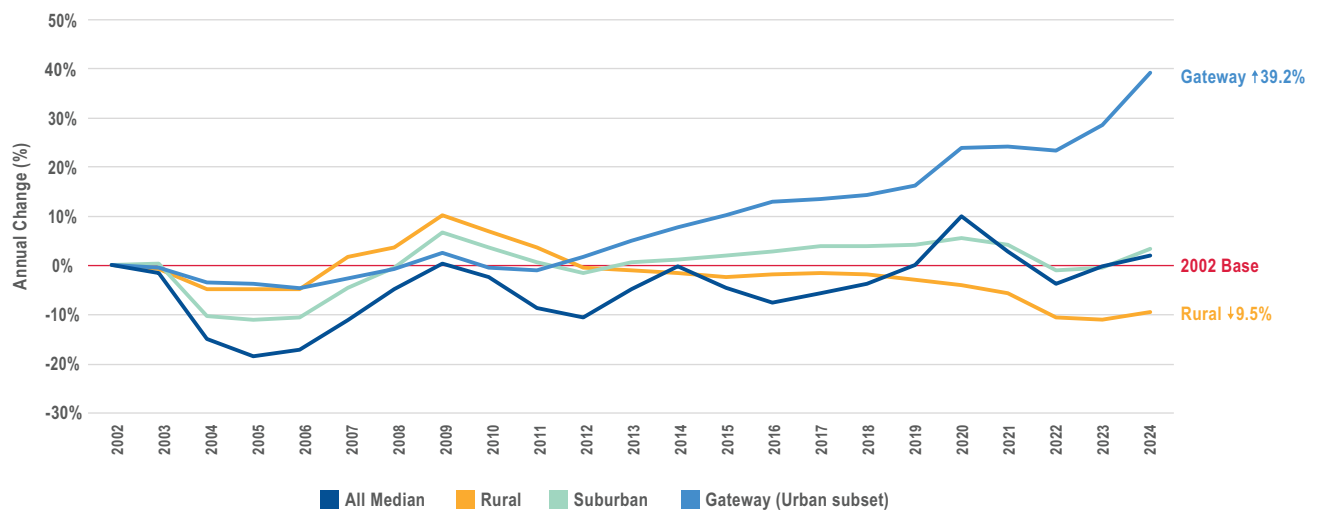
## Unequal Education Aid

Overall aid for public education has been increasing in recent years, thanks in part to investments through the Student Opportunity Act. But it would be flatly inaccurate to assume that these infusions have compensated for declines in UGGA — or even less defensibly, that they have actually left cities and towns better off.

Increases in education aid have largely been limited to urban areas and gateway cities, as illustrated in Figure 4 (on p. 6). This is the continuation of a longstanding pattern in education funding through Chapter 70, the state’s primary program. Even before the recent acceleration, gateway cities had seen a large and relatively steady increase in education-related aid. By contrast, the average municipality has seen basically no change over this same timeframe, and rural towns have lost education support.

**FIGURE 7**  
Education Aid Inconsistent Across City and Town Types

Percent change, 2002–2024

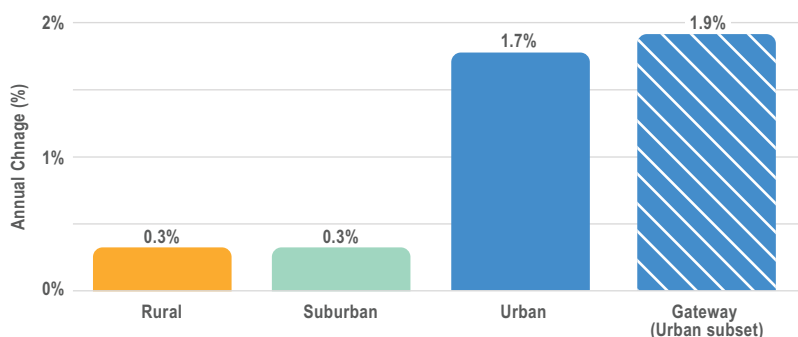


Division of Local Services; CSPA calculations

And while you might reasonably think that these gaps in education aid reflect population changes, with rural towns losing young people faster than cities, that doesn’t seem to be a key driver. Figure 8 shows persistent gaps even after adjusting for the size of the school-age population.

**FIGURE 8**  
Aid Differentials Persist on Per-Student Basis

Annual change in Chapter 70 aid per child, 2010–2023



Division of Local Services, U.S. Census Bureau, CSPA calculations

*The divergence in state aid has stark implications for local budgets.*

For cities and towns, the implications of this divergence in state aid are stark, because school spending is the single biggest part of most municipal budgets.

## Impediments to Raising Local Taxes

Remember that Massachusetts imposes strict limits on the ability of cities and towns to raise property taxes, with a general cap of 2.5 percent per year (plus some additional to account for new construction).

So when state aid declines, and public services are threatened, cities and towns can't simply respond by raising more local revenue.

Overrides are one potential response. They function as a kind of escape hatch from the 2.5 percent growth cap, allowing cities and towns to increase property taxes above otherwise allowed levels to meet clearly specified needs like school funding, park beautification or general operating support.

But while overrides can be powerful tools for municipalities facing hard budget choices, they are expensive, slow, short-lived, and logistically out of reach for the majority of Massachusetts municipalities.

Start with the expensive and slow part. Overrides can't be passed through the normal policy-making channels typically used by city councils or town meetings. They require explicit public approval via referendum, which means a lengthy public outreach campaign with real costs and uncertain results.

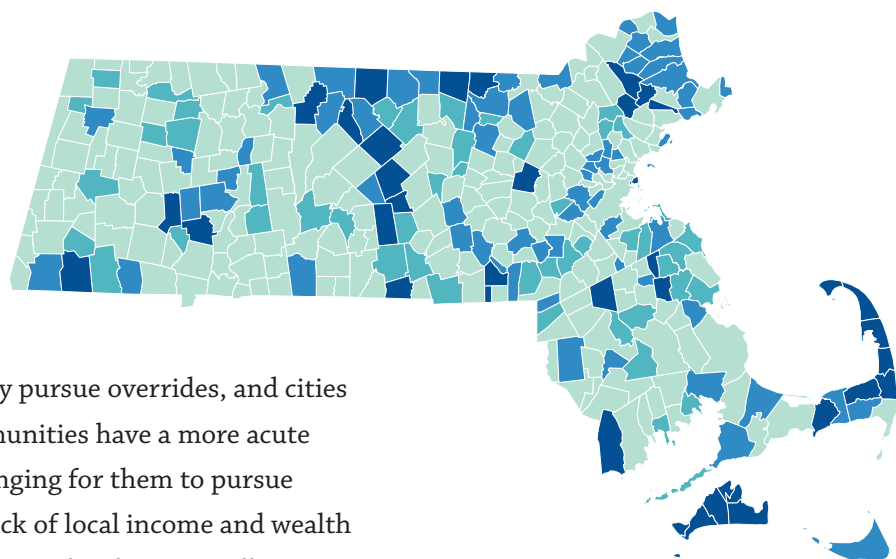
And each effort is a one-off — a short-term fix for what is often a deeper mismatch between the services residents desire and the city or town's restricted ability to raise sufficient revenue.

The bulk of cities and towns (nearly 200 out of 351) have pursued exactly zero overrides over the last 15 years, which shows how ill-suited the override process is for most municipalities.

Overwhelmingly, it's the suburban towns that have been able to pass overrides in recent years, helping them to maintain services when local needs exceed the state-imposed tax restrictions. But even among suburbs, overrides remain strangely clustered geographically, suggesting that suburbs need to build up a kind of local culture for overrides before they can be effectively used.

**FIGURE 9**

**MA Municipalities:  
Total Override Initiatives  
2010–2024**



*Division of Local Services*

Meanwhile, rural towns rarely pursue overrides, and cities almost never do. These communities have a more acute problem: not only is it challenging for them to pursue temporary overrides, but a lack of local income and wealth makes it difficult for them to raise local taxes at all.

The tax cap set by Proposition 2½ is a ceiling, not a mandate. Cities and towns can always raise revenue by less than 2.5 percent if they find that more feasible. And this creates “excess levy capacity” that municipalities can make use of in future years (at least in theory).

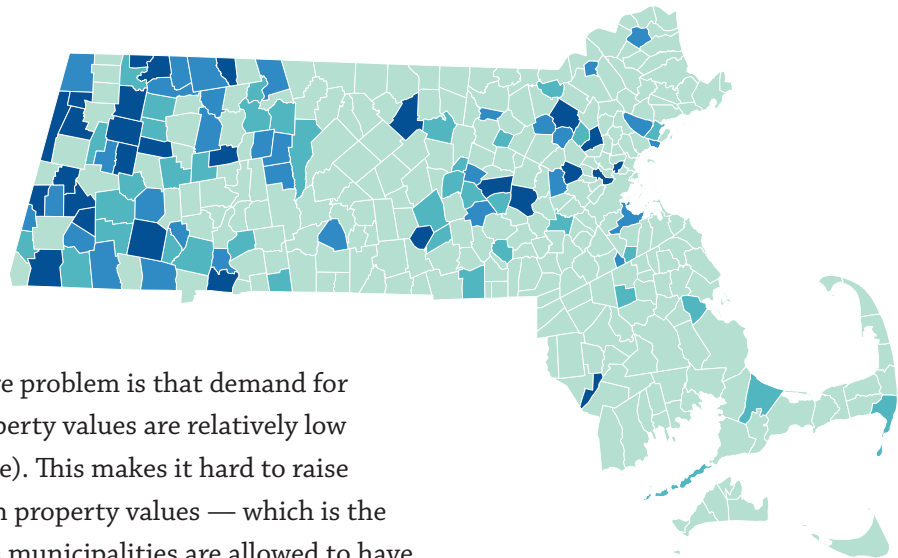
Rural towns and gateway cities have far more of this excess levy capacity than their suburban neighbors. What this suggests is that they face local tax constraints even more severe than the already-strict 2.5 percent state rule. Figure 10 shows the nature of this constraint, which is actually quite different between rural towns and gateway cities.

**FIGURE 10**

**MA Municipalities:  
Excess Levy Capacity**

Percentage of maximum, 2024

- < 5%
- 5-10%
- 10-15%
- >15%



*Division of Local Services*

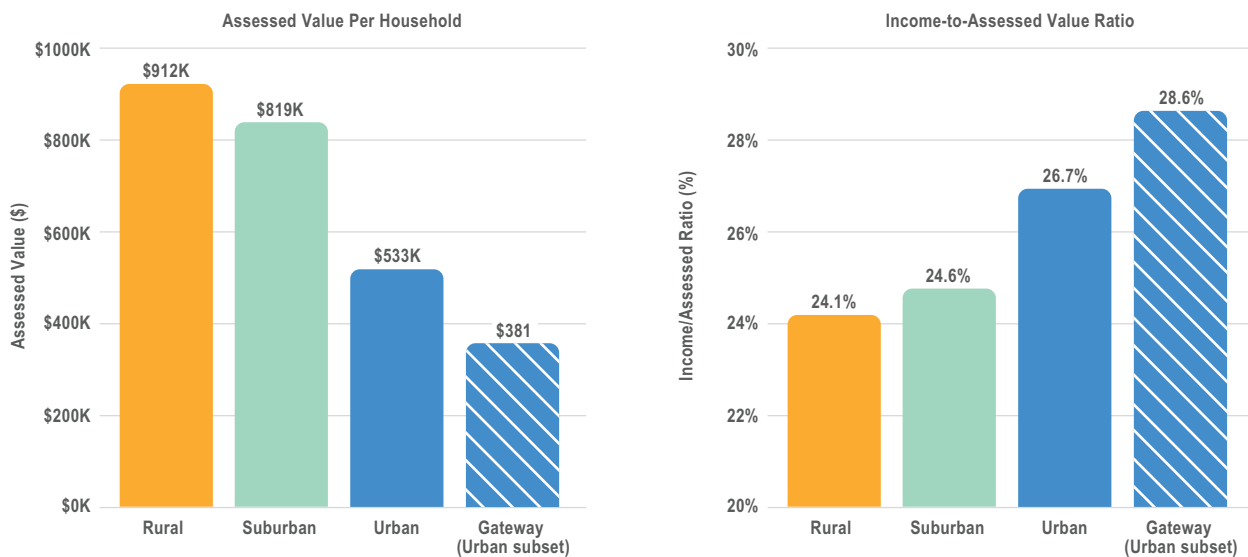
Among gateway cities, the core problem is that demand for real estate is limited, and property values are relatively low (compared to the state average). This makes it hard to raise money through a direct tax on property values — which is the only major tax Massachusetts municipalities are allowed to have.

Rural towns face a different issue. Property values in these areas are actually strong enough to make property taxes a reliable source of revenue. But rural towns tend to have older (and fewer) residents and more retirees, who don’t collect enough annual income to cover typical property tax bills. The result, again, is that rural towns struggle to raise enough local revenue to fund the kinds of services their residents want.

**FIGURE 11**

**Rural Towns and Gateway Cities Lack Tax Capacity**

Rural towns lack income; gateway cities lack land value



*Division of Local Services, Census Bureau, CSPA calculations*

## SUMMING UP THE ISSUES

Put this all together and the true challenge of municipal finance becomes clear.

1. State aid in Massachusetts is less generous than the U.S. average.
2. Flexible state aid (through UGGA) has fallen for all cities and towns.
3. Given the 2.5 percent cap on local tax increases, the best tool for suburban towns is often an expensive and temporary override.
4. Rural towns and gateway cities lack the local income and wealth to respond at all.
5. While rising education aid has enabled substantial new investments across urban Massachusetts, it hasn't provided the same level of benefits to rural and suburban towns.

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## METHODOLOGICAL NOTES

Unless otherwise noted, details about municipal spending and revenue are drawn from the Massachusetts Division of Local Services Gateway. This includes information about local spending, taxation, state aid, overrides, assessed property values, Chapter 70 support, and more. Dollar values are adjusted for inflation using the Consumer Price Index, accessed through the St. Louis Federal Reserve's Fred platform and pegged to fiscal 2024. Results reflect unweighted (simple) averages across cities and towns, where each city and town is treated as an equal fiscal unit.

The division of municipalities into rural, suburban, and urban clusters is based on a taxonomy developed by the Metropolitan Area Planning Council, with "country suburbs" shifted into the rural category.

Spending comparisons across U.S. states rely on data from the 2010 and 2022 Census of State and Local Government Finance, issued by the U.S. Census Bureau. During our research window, 2022 was the most recent available release. Growth of state budgetary spending reflects data from the Massachusetts Budget and Policy Center's Budget Browser.

The American Community Survey provided local population numbers for our comparison of per capita education spending across cities and towns. It was also the source of data for total household income used to calculate the ratio of income to assessed value.

## APPENDIX

### Gateway Cities

Gateway cities are midsize urban centers that anchor regional economies and once served as centers of industry. They have been working to reinvent themselves, often in the face of economic and social challenges.

State law (Ch. 23A, Sec. 3A) defines a gateway city as a municipality with:

- Population greater than 35,000 and less than 250,000
- Median household income below the state average
- Rate of educational attainment of a bachelor's degree or above that is below the state average

There are 26 gateway cities in Massachusetts: Attleboro, Barnstable, Brockton, Chelsea, Chicopee, Everett, Fall River, Fitchburg, Haverhill, Holyoke, Lawrence, Leominster, Lowell, Lynn, Malden, Methuen, New Bedford, Peabody, Pittsfield, Quincy, Revere, Salem, Springfield, Taunton, Westfield, Worcester.

### Proposition 2½

Approved by Massachusetts voters in 1980, Proposition 2½ limits the amount of revenue a city or town may raise, or levy, from local property taxes each year to fund municipal operations.

The law (M.G.L. Ch. 59, Sec. 21C) places two constraints on the local levy:

1. A community cannot levy more than 2.5% of the total full cash value of all taxable property in the community (called the levy ceiling).
2. A community's allowable levy for a fiscal year (called the levy limit) cannot increase by more than 2.5% of the maximum allowable limit for the prior year, plus a factor for new growth (property added to the tax rolls). The 2.5% increase limitation applies to the levy limit, and not to individual property tax bills.

Proposition 2½ allows two types of voter-approved increases in taxing authority:

**Override:** An override increases the amount of property tax revenue a community may raise in the year specified and in future years. An override must be approved as a ballot question by a majority of voters in a municipal election. The override must be for a set dollar amount, and the money must be spent toward the identified purposes. An override is used to provide funding for municipal expenses likely to recur or continue into the future, such as annual operating and fixed costs.

**Exclusion:** An exclusion increases the amount of property tax revenue a community may raise for a limited or temporary period of time in order to fund specific projects. It does not increase the community's levy limit nor become part of the base for calculating future years' levy limits. The exclusion may be used to raise additional funds only for capital purposes, such as public buildings, public works projects, land and equipment acquisitions.

It's also worth noting that state law requires municipal budgets to be balanced each year.



# The Voice of Massachusetts Cities and Towns

Representing 351 municipalities and the local officials who lead them

The MMA is the nonprofit, nonpartisan trade association for the municipal officials of Massachusetts. As policy experts, advocates, and connectors, we are collaborative and responsive — bringing local leaders together to:

- Articulate a clear and united municipal message
- Develop and advance shared policy goals
- Share information and best practices
- Work collectively to increase the efficiency and effectiveness of municipal service delivery



Massachusetts  
Municipal  
Association

3 Center Plaza, Suite 610  
Boston, Massachusetts 02108  
617.426.7272 | [www.mma.org](http://www.mma.org)



**Concord Finance Committee**  
AGENDA ACTION REQUEST

**October 16, 2025**

**9**

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## **Fiscal Year 2027 Budget Guidelines**

Discussion of Fiscal Year 2027 Budget Guidelines

**Requested by: FC Chair**

**Action Sought: None/Informational**

### **Proposed Motion(s)**

None anticipated.

### **Additional Information**

Discussion of factors to be considered in establishing guidelines for the Concord Carlisle Regional School District Fiscal Year 2027 budget development.

### **Board Action**

<i>Motion</i>	<i>Second</i>	<i>In favor</i>	<i>Opposed</i>	<i>Disposition</i>



**Concord Finance Committee**  
AGENDA ACTION REQUEST

**October 16, 2025**

**10**

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## Recap of Action Items - Adjournment

**Requested by: FC Chair**

**Action Sought: Recap/Adjourn**

### Proposed Motion(s)

Move to vote to adjourn the October 16, 2025, Finance Committee meeting at XX:XX PM.

### Additional Information

### Board Action

<i>Motion</i>	<i>Second</i>	<i>In favor</i>	<i>Opposed</i>	<i>Disposition</i>