

Justin Paré, President  
John Simmons, Vice President  
John Costello  
Daniel Donovan  
Mark Gould, Jr.



Darius Gregory  
Andrew Shanahan  
Andrea Slobogan  
Patricia St. Pierre

Town of North Attleborough  
**TOWN COUNCIL**  
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4/7/2025 - Minutes

I. Pledge Of Allegiance

**PLEDGE OF ALLEGIANCE**

Vice-President Simmons called the meeting to order at 6:30 P.M. and lead the Committee and the audience in the pledge of allegiance.

**Members Present:**

John Simmons

Craig Cameron

John Costello

Pat St. Pierre

Dan Donovan

John Donohue

**Members Absent:**

Kathleen Prescott

**Staff Present:**

Town Manager Michael Borg

Town Council Clerk, Kerrin Billinghoff

Assistant Assessor Cheryl Smith

Town Accountant Linda Catanzariti

Assistant Accountant Tammy Baillargeon

Human Resource Director Cheryl Butts

Human Resource Confidential Assistant Jocelyn Pfefferle

**Residents:**

Laura Wagner

Kevin McCarthy

**Invited Guests Present:**

None at this time.

**Documents Reviewed:**

- Finance Sub-Committee Meeting Minutes 03.19.2025
- **Measure 2025-047** - To authorize the Town Manager to petition the Massachusetts General Court for a special act authorizing a means-tested senior citizen property tax exemption of \$1,000, to include a Broader Discussion for Senior Tax Proposals.  
AMENDED
- **Measure 2025-054** – Acceptance of M.G.L. c. 59, § 50: Affordable Housing Property Tax Exemption Guidelines for Municipalities in Massachusetts, including acceptance, criteria, and application procedures
- **Measure 2025-056**- Approval to withdraw, re-purpose, and transfer \$1.8mm from Capital Improvement Stabilization to fund the Health Insurance Account
- Letter from Councilor Gould to FINCOM 04.07.2025
- NAPHG Handout 02.2025
- Personal Real Estate Tax Exemptions Effective FY25
- Senior Tax Exemption Proposal- AN 04.07.2025
- FY25 Free Cash Strategy Proposal
- Revised FY25 Free Cash Strategy Proposal

**II. Approval Of Minutes**

- a. Approval of Finance Sub-Committee Minutes of March 19, 2025

Approval of Finance Sub-Committee Minutes of March 19, 2025

Councilor Donovan made a motion to approve the Finance Sub-Committee Minutes of March 19, 2025.

Councilor Costello seconded the motion.

**Motion carried 6-0.**

### III. Resident And Community Comment

None at this time.

### IV. Old Business

- a. Measure 2025-047- To authorize the Town Manager to petition the Massachusetts General Court for a special act authorizing a means-tested senior citizen property tax exemption of \$1,000, to include a Broader Discussion for Senior Tax Proposals. AMENDED

**Measure 2025-047**- To authorize the Town Manager to petition the Massachusetts General Court for a special act authorizing a means-tested senior citizen property tax exemption of \$1,000, to include a Broader Discussion for Senior Tax Proposals. AMENDED

This special act is designed to provide targeted property tax relief to seniors and help them continue to thrive and be able to afford to live in North Attleboro and additionally provides an added measure of protection from tax increases. The act is entitled: An act authorizing the city known as the Town of North Attleborough to establish a means-tested senior citizen property tax exemption.

There have been many communities in the position that North Attleboro finds itself in, cognizant of the tax burden of its senior citizens with rising assessments and taxes for those on fixed incomes. In recent years many communities have adopted special acts in order to shield their aging population that has contributed to the town for decades but finds itself in an untenable financial situation with rising health care costs, medicine, food, and general costs of living that have outpaced their fixed income.

This special act, as many other special acts passed by other communities, is pegged to the Massachusetts Circuit Breaker Income Tax Credit criteria that are substantially as follows and are more completely set forth in the attached proposed special act. This special act would compliment the Circuit Breaker credit and add a layer of protection to Senior Citizens whose income doesn't exceed:

\$72,000 for a single individual who is not the head of a household; \$91,000 for a head of household; \$109,000 for married couples filing a joint return; These amounts are adjusted annually and tied to the CPI; And other asset and residential criteria as specified in the attached special act.

Motion: To authorize the Town Manager to petition the Massachusetts General Court for a special act in the form set forth in the special act as amended entitled: "An act authorizing the city known as the Town of North Attleborough to establish a means-tested senior citizen property tax exemption", authorizing a means-tested senior citizen

property tax exemption; provided, however, that the General Court may reasonably vary the form and substance of this requested legislation within the scope of the general public objectives of this petition.

Vice-President Simmons explained that this measure was brought forth at the 3/10/2025 Town Council Meeting and was referred to the Finance Sub-Committee for further review and consideration. He explained that the Council did not want to rush this. We all felt that this deserved a broader-based discussion to help as many residents as possible.

Vice-President Simmons noted that Councilor Gould submitted a letter that will be a part of the record and included in the Minutes as a document submitted.

John Donohue made a motion to accept the letter from Councilor Gould into the record and for it to become part of the minutes.

Councilor Donovan seconded the motion.

**Motion carried 6-0.**

Vice-President Simmons asked the Committee if they wanted to tie the Senior Tax Exemption to the High School or should the two not be tied together at all?

The Committee didn't want to add additional funds to burden other residents, but they would like to help out the Seniors as best they can. The Committee is in favor of Senior Tax Relief, and ultimately decided on not tying the vote for the new High School.

Town Manager Borg stated that there are two options to fund the Tax Exemption:

1. Tax Exemption to be funded by the Overlay and include a list of qualifiers
2. Tax Exemption to be funded by the Tax Classification Hearing
  1. Residential Exemption
  2. Funded by other Taxpayers in that category

Town Manager Borg explained that Assistant Assessor Cheryl Smith was in attendance to explain the Personal Real Estate Tax Exemptions Effective FY2025 (41C & 41D) and reviewed the handout.

There was discussion amongst the Finance Sub-Committee, the Town Manager, and Assistant Assessor Cheryl Smith. Discussions included:

- Senior Circuit Breaker Qualification
- Senior Work-Off Program
- Designation of someone to work for a disabled for a senior
- 41C to 41D is a good starting point for this discussion
- Need a starting point
- Are we hitting our target audience?
- We do not want to see people forced out of their homes because they can't afford it because of the tax increase
- Home Rule Petition
- Inviting Senator Feeney and Representative Scanlon to the next meeting so they can talk about legislation.

The Finance Committee would like to invite Senator Feeney and State Representative Scanlon to the April 22, 2025 Finance Meeting to discuss. They would like to discuss the circuit breaker and updates on the various bills related to senior tax freezes and/or exemptions (either bill amounts or assessments) and to see if there is anything they are missing with the circuit breaker or other tax exemptions they are not utilizing.

Town Manager Borg ran through an example related to the Senior Tax Exemption Proposal handout. Town Manager Borg did an example on the White Board to demonstrate different scenarios.

Mr. Cameron has concerns and wants to ensure that this is need based. He stressed helping the needy and establishing criteria for the Seniors truly in need, is the ultimate goal.

It was again agreed upon to disconnect this idea from the Debt Exclusion for the new High School and un-tie this vote. This will need to be done before the next Tax Classification Hearing.

Councilor Donovan made a motion to report back to the Full Town Council to move from 41C to 41D in the Personal Real Estate Tax Exemptions Effective FY2025.

Councilor St. Pierre seconded the motion.

**Motion carried 6-0.**

Mr. Donohue made a motion to continue this discussion to the April 22, 2025 Finance Sub-Committee Meeting.

Councilor St. Pierre seconded the motion.

**Motion carried 6-0.**

The Finance Sub-Committee will invite Senator Feeney and Representative Scanlon to the April 22, 2025 Meeting.

- b. Measure 2025-054 – Acceptance of M.G.L. c. 59, § 50: Affordable Housing Property Tax Exemption Guidelines for Municipalities in Massachusetts, including acceptance, criteria, and application procedures

**Measure 2025-054 – Acceptance of M.G.L. c. 59, § 50: Affordable Housing Property Tax Exemption Guidelines for Municipalities in Massachusetts, including acceptance, criteria, and application procedures**

**SUMMARY**

- The exemption was created by St. 2023 c. 50, signed into law on October 4, 2023.
- It applies to residential unit owners renting to income-qualifying persons at affordable rates.
- Municipalities must vote to accept the exemption, with the first available fiscal year being 2025.
- Acceptance can be revoked after three years, also by vote.
- The exemption applies only to class one residential units, with no domicile requirement unless locally specified.

**SCOPE OF ABATEMENT**

- Exemption amount is locally determined, not exceeding the tax due based on assessed value.

- Residential unit owners must rent to income-qualifying persons at rates set by the municipality.
- Occupants' income must not exceed 200% of area median income, as defined by HUD.
- Units must be rented annually to qualifying persons for the entire fiscal year.

### **APPLICATIONS TO ASSESSORS**

- Applicants must submit STF 50 annually to local assessors, including signed leases and proof of income.
- Applications are due by the first actual tax bill's due date.
- Abatements granted will be charged against the overlay account, impacting annual overlay needs.

This measure was brought forth to the Town Council by Councilor Donovan. Councilor Donovan reviewed this measure with the Sub-Committee.

There was discussion amongst the Town Manager, Assistant Assessor, and the Committee. Discussion topics included:

- This would cause additional pressure on the Overlay.
- Would we be ready to absorb this in the Overlay?
- We need to be cautious about overloading the Overlay
- Overlay balance is currently \$1.2MM
- This year we will need to put in \$700,000
- \$300,000 in Exemptions
- \$80,000 for Senior Work-Off Program
- \$300,000 in Abatements
- Line Item in budge that pays for Appellate Tax Board Decisions
- Funding cap could be put on this.
- Criteria for renters
- All of the criteria would need to be figured out
- Possibly add criteria for 65 and older
- Do Sober Homes qualify?
- Can administration put together a potential proposal?
- Owner occupied is advantageous.
- **Safe Harbor**
- 40R

Councilor Donovan summarized his proposal for the residents.

The Committee all agreed that they would like Senator Feeney and Representative Scanlon to be in attendance at the April 22, 2025 Meeting so they can weigh in on this discussion.

Councilor Donovan made a motion to continue the discussion on this topic to the April 22, 2025 Finance Sub-Committee Meeting.

Councilor St. Pierre seconded the motion.

**Motion carried 6-0.**

## V. New Business

- a. Measure 2025-056- Approval to withdraw, re-purpose, and transfer \$1.8mm from Capital Improvement Stabilization to fund the Health Insurance Account

**Measure 2025-056-** Approval to withdraw, re-purpose, and transfer \$1.8mm from Capital Improvement Stabilization to fund the Health Insurance Account

### **Purpose:**

The purpose of this measure is to address a projected deficit in the Town's Health Insurance Account by voting to withdraw and re-purpose \$1.8 million from the Capital Improvement Stabilization Fund. This transfer will ensure that the Town has sufficient funds to meet its health insurance obligations through the remainder of the fiscal year, thereby maintaining essential health coverage for Town employees and retirees.

### **Justification:**

Projected Deficit – The Town's health insurance budget is currently experiencing a premium-to-claims experience ratio of 110% and climbing, indicating that the costs of claims are exceeding the budgeted amount. Without additional funding, the Town will face a shortfall in meeting its health insurance obligations by late April or early May.

Recognizing this potential deficit, the Town Council previously set aside funds from FY25 Free Cash as part of a proactive funding strategy to address this anticipated shortfall.

Taking action now allows the Town to avoid the risk of a funding shortfall, which could otherwise require emergency measures or disruption in services. This transfer is a measured and responsible approach to maintaining financial stability and operational continuity.

By approving this measure to withdraw and re-purpose these funds, the Town Council will ensure that health insurance claims are fully funded through the fiscal year, thereby protecting employee benefits and upholding the Town's financial integrity.

Town Manager Borg reviewed the 5.54MM FY25 Free Cash Strategy Proposal and reviewed the moving of funds that he is proposing in the New FY25 Free Cash Strategy Proposal. Town Manager Borg explained why the funds needed to be moved to the different buckets and discussed the Insurance Deficit.

- FY25 Free Cash \$5.54MM Original Proposal
  - Pension Liability \$500K
  - OPEB Liability \$200K
  - Stabilization Fund \$300K
  - Health Insurance Stabilization Fund \$1.3MM
  - CIP Stabilization Fund Tri-County Vocational HS \$2.2MM
  - Capital Improvements \$500K
  - Snow & Ice \$500K
  
- FY25 Free Cash \$5.54MM Revised Proposal
  - Pension Liability \$250K
  - OPEB Liability \$750K/\$1.25MM
  - Stabilization Fund \$0
  - Health Insurance Fund \$1.8MM \*Subject to Increase
  - CIP Stabilization Fund Tri-County \$1.9MM
  - Capital Improvements \$1.05MM
  - Snow & Ice \$0

Next, Town Manager Borg reviewed the NFP Handout for Monthly Medical & RX Claims Summary dated February 2025. He explained that insurance is increasing everywhere. Insurance is projected to go even higher than anticipated.

There was discussion about Insurance amongst the Town Manager and the Committee Members. Discussion topics included:

- Very concerned about the increase in Insurance
- High-Deductible Plans
- Opt Out Program
- Average Cost per Plan \$30,000.00
- Currently 25%-75% Split
- What if we went to a 30%-70% Split?
- Claims are at a 12% to 14% increase
- Have we explored other carriers?
- Negotiations with Unions?
- At 65 Years Old you go to Medicare
- Claims History
- Will more people jump on to this plan because of the Opt-Out Program?
- Pharmacy Benefits are over \$4MM per year
- Non-Municipal Companies are at a 60%-40% split
- Funds were put into Capital Stabilization to earn interest

Town Accountant Linda Catanzariti gave the following balances:

- General Stabilization      \$7.8MM
- Capital Stabilization      \$7.4MM
- Free Cash                      \$2.0MM

Human Resources Director Cheryl Butts and Human Resources Confidential Assistant Jocelyn Pfefferle were in attendance to answer any questions about Insurance that the Committee may have had.

Councilor Donovan made a motion to refer Measure 2025-056- Approval to withdraw, re-purpose, and transfer \$1.8mm from Capital Improvement Stabilization to fund the Health Insurance Account back to the Full Town Council with a positive recommendation.

Councilor St. Pierre seconded the motion.

**Motion carried 6-0.**

## **VI. Adjournment**

Mr. Donovan made a motion to adjourn.

Councilor St. Pierre seconded the motion.

**Motion carried 6-0.**

**Meeting adjourned at 8:32PM.**