

**Town of Brentwood Municipal Budget Committee
Minutes of August 18, 2025 Meeting held at Town Office**

Members Present: Jim Hajjar (Chair), Michelle Siudut (Secretary), Gabbie Kelly (left at 6:22), Dan Hebert (left at 6:45), Letty Bedard (Selectboard rep)

Excused absences: Kat Niemoski, Alina Arida

Hajjar called the meeting to order at 5:02 pm. The pledge of allegiance was recited.

Motion by Kelly, seconded by Bedard to approve the June 16 2025 meeting minutes; approved 4-0-1.

Motion by Bedard, seconded by Siudut to approve the July 24 2025 Recreation site walk minutes; approved 3-0-2.

Motion by Hebert, seconded by Bedard to approve the Aug 11 2025 Fire department site walk minutes; approved 5-0.

Motion by Hebert, seconded by Kelly to approve the Aug 14 2025 library site walk minutes; approved 4-0-1.

Selectboard Report - Letty Bedard

*BOS is on bi-weekly summer schedule; weekly meetings resume Sept 1.

*New finance director has been hired; Bedard is not sure of her start date.

*Hajjar asked if the department heads have been notified that all budget requests will be requested in advance. Bedard will inquire at tomorrow's BOS meeting.

*Bedard explained how the budgeting process has historically worked; Hajjar's hope is that all budgets will be submitted earlier to allow time for consideration of the tax cap. Discussion about presenting 3 columns (original department request, BS approved, BC approved)

*Bedard suggests putting forth warrant articles for any large increase so as not to try to contain EVERY request inside the budget.

*Kelly said under the cap, the committee must provide departments with a realistic (within cap parameters) expectation. Hajjar hopes BOS and BC will work together to decide what should be funded.

*Hajjar said, per DRA, approved appropriations go by the order of the warrants on the ballot. Bedard suggests adding language regarding approval above cap on each warrant because sometimes warrants are moved around on the day of meeting.

*Kelly suggested holding additional public meetings to explain tax cap parameters.

*Bedard stated that certain contracted items are exempt from inclusion in the tax cap - will need to look up those specific items.

*Hajjar stated HB200, which passed, states for warrant articles proposing bonds, notes or other multiple year estimates, only the first year's amount will be held to the tax cap.

*Question as to the status of last year's financials/reconciliations. Bedard said "it's up to date" but she is not certain if that means everything has been corrected.

*The new accounting software system is MTS. Bedard is not sure if it has been implemented yet.

Swasey School Report - Dan Hebert

*The SAU Finance dept has been working all summer to complete their final report; which should be finished next week. This will give us the unreserved fund balance.

*Swasey Board has been on summer vacation. Their next meeting is scheduled for Sep 8.

*Hajjar asked how the school figures out their encumbrances (most expenses are expected/anticipated such as monthly invoices, etc.). Bedard said she has not seen our town use the encumbrance line on reports; she suspects it is because the town uses the word “encumbrance” in a different way.

Old Business

Hajjar reviewed the remaining site walk schedule, which is outlined at the end of these minutes.

Health Insurance Subcommittee. Hajjar, Siudut and TA met with HealthTrust, which is a non-profit risk pool for municipalities. New rates will be available in October. SB297 (the bill that projected towns would need to pay additional 4% to HealthTrust) did not pass the legislature. Current offerings/costs of health insurance and dental insurance were reviewed, possible ways to improve costs while maintaining good health plans will be discussed at a future meeting. Hajjar wants to provide a total compensation chart, which would be helpful for current employees, budgeting purposes, and hiring.



Brentwood Municipal Budget Committee

FY2025 Health Insurance Summary

Medical Plan	Coverage	# Participant	2025 Invoice	Town Cost	FT Emp (mo)	Town %	Emp %	Town Highest Cost	Yearly Town Cost per Employee	Yearly Employee Cost
AB20(01)-RX10/20/45 (platinum \$0 deduct)	Single	7	\$1,320.84	\$1,320.84	\$0.00	100%	0%	\$110,950.56	\$15,850	\$0
	Couple	4	\$2,641.67	\$1,981.25	\$660.42	75%	25%	\$95,100.12	\$23,775	\$7,925
	Family	1	\$3,566.26	\$2,674.70	\$891.57	75%	25%	\$32,096.34	\$32,096	\$10,699
ABSOS20/40/1KDED (Gold \$1K deduct)	Single	3	\$1,094.04	\$1,094.04	\$0.00	100%	0%	\$39,385.44	\$13,128	\$0
	Couple	1	\$2,188.08	\$1,981.25	\$206.83	91%	9%	\$23,775.03	\$23,775	\$2,482
	Family	6	\$2,953.90	\$2,674.70	\$279.21	91%	9%	\$192,578.04	\$32,096	\$3,350
NO ELECTION		5	\$108.33	\$108.33		100%	0%	\$6,499.80	\$1,300	\$0
MC3(01)-RX10/20/45	Single		\$834.92			0%	0%		\$0	\$0
MCNRX(01)	Single		\$333.92			0%	0%		\$0	\$0
		27						TOTAL	\$500,385.33	
								Add 3 at highest plan	\$96,289.02	
								TOTAL BUDGET	\$596,674.35	
								FY2025 appropriation	\$561,524.00	
								possible deficit	(\$35,150.35)	

- Town pays 100% for single coverage and 75% for couple/family coverage of platinum plan
- Town pays the town portion of platinum plan for couple/family gold plan coverage. This equates to town paying 91% for couple/family gold plans (100% of single plan)
- If employee does not sign up for health insurance, town pays employee \$1300 per year bonus.
- Budget estimated based on all participants being full-time (\$500,385) plus 3 additional participants at highest rate plan in case of mid-year additions (\$96,289). Total equals \$596,674
- Note – Appears FY2025 appropriation was calculated based on 2024 HealthTrust rates



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2025 Dental Insurance Summary

Dental Plan	Coverage	# Enrolled	Monthly Cost	Town Cost	Employee Cost	Town %	Employee %	Town Total Yearly Cost	Employee Yearly Cost
OPTION 5 FLX	Single	1	\$ 18.80	\$ 18.80	\$ -	100%	0%	\$ 225.60	\$ -
OPTION 5 FLX	2-Person	1	\$ 36.76	\$ 18.80	\$ 17.96	51%	49%	\$ 225.60	\$ 215.52
OPTION 5 FLX	Family	2	\$ 72.37	\$ 18.80	\$ 53.57	26%	74%	\$ 451.20	\$ 642.84
OPTION 1C FLX	Single	9	\$ 54.36	\$ 54.36	\$ -	100%	0%	\$ 5,870.88	\$ -
OPTION 1C FLX	2-Person	4	\$ 105.04	\$ 54.36	\$ 50.68	52%	48%	\$ 2,609.28	\$ 608.16
OPTION 1C FLX	Family	6	\$ 189.38	\$ 54.36	\$ 135.02	29%	71%	\$ 3,913.92	\$ 1,620.24
		23						Total Year	\$ 13,296.48
Option 5 - 50% Prevent/Basic, No Major, \$500/yr Dental Max									
Option 1C - 100% Prev, 80% Basic, 50% Major, \$1000/yr Dental Max									

- ❑ Town offers two plans
 - Option 5 is flex plan that covers only 50% preventive/basic and no major dental - \$500/yr max
 - Option 1C is flex plan that covers 100% preventive, 80% basic, \$500 major dental - \$1000/yr max
- ❑ HealthTrust stated that our rates are higher than typical because we offer two dental plans (most municipalities only offer one plan)
- ❑ If we only offer the 1C flex plan, the single rate gets reduced from \$54.36 down to \$49.39 per month (a savings of \$4.97 per month or 9.1%)

Bedard reviewed some of the items regarding healthcare that are presently in the Employee handbook. Discussion of “no election” payment; is it actually an incentive?
The Committee expressed appreciation to Hajjar for the data provided.

New Business

*Current expenditure report. Hajjar had emailed the report to the Committee, with questions to TA and responses.

*HB200 was signed into law, which now requires 3/5 majority & ballot vote to override the tax cap.

Public Comment

*Ched Miller (Dudley Road) -

- Encouraged looking at school budgets as those are really the highest portion of our taxes. He inquired about current SAU bonds, which are Swasey solar panels and Coop expansion.
- His company’s approach had been for departments to come in with 0 budget and then justify every expense they asked for.
- He suggested identifying which areas (staffing, or whatever) will - or will not - fall under the 4%.
- Departments need to understand the CHALLENGE of staying in this 4% cap.
- “Benefits” are a much larger portion of compensation than they used to be, so those need to be looked at. We need to consider *every* expense in order to stay w/in the tax cap.
- There needs to be a PROCESS and there needs to be leadership support.

Motion by Bedard, seconded by Siudut to adjourn; meeting adjourned at 6:46 pm.

Upcoming Meetings - All meetings are open to the public and livestreamed on Brentwood YouTube channel. Site visits are not livestreamed or recorded, but the public is welcome to attend.

Aug 21 2025 at 4:30 pm - Highway Site Visit

Aug 28 2025 at 4 pm - Town Administrator site visit for Assessing, Code Enforcement, Debt Service, Executive Office, Finance, General Government, Government Buildings, Information Systems, Insurance, Joint Loss Management, Legal, Mosquito Control, Recycling, Street Lighting, Town Administrator, Waste Disposal, Welfare. Immediately after this site visit, we will tour the Grange Building.

Sept 4 at 4:30 pm - Police Site Visit

Respectfully submitted,
Michelle Siudut, Secretary