

Tisbury Finance and Advisory Committee
6:30PM, Wednesday, October 22, 2025
By Zoom Cloud Conference

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Present: Chair – Nancy Gilfoy, Louise Clough, Ruth Konigsberg,
Alex Meleney, Elaine Miller, Rachel Orr, Allan Rogers,

Others: Recorder Marni Lipke,

* TFC members late arrivals, early departures or partial attendance.

Call Meeting to Order

- The Tisbury Finance and Advisory Committee (FinCom or TFC) was called to order at 6:33PM.

(Recorder's note: Discussions are summarized and grouped for clarity and brevity.)

Budget Guidance Letter

(See documents on file and below Committee Reports.)

- This was generally a letter of instruction on new budget protocol:
 - Departments putting budgets into Munis
 - sending the Munis to Town Administrator Joe LaCivita office,
 - capital spreadsheet in a different process, etc.
- Finance Department staff changes presaged another difficult budget process.
 - Assistant Treasurer Kim Serpa will retire with Finance Director Jonathan Snyder, and Assistant Accountant John Minnehan will fill her position.
 - The Accountant's Office had to honor a 60 day Union mandated waiting period before advertising the Assistant Accountant position.
- Policy was that Capital spending warrant articles (usually Free Cash funded) were the purview of the Tisbury Select Board (TSB)/Town Administrator.
 - Warrant articles were due in early December.
- Current unknowns included health insurance (see below: Assoc. of Town Finance Com. Report) and the Cost of Living Adjustment (COLA) which the Personnel Board would set this week.
- In a discussion over setting percentage limits:
 - the FinCom was reminded of last year's \$200,000 warrant article covering Classification/Compensation salary increases to be incorporated into this year's Dept. budgets resulting in some steep increases; and
 - that large portions of the budget were not actually under FinCom control.
- In consideration of the FinCom's role in the letter drafting and policy process. There was a wish to discuss FinCom concerns and big picture issues with the Town Administrator before the letter was drafted—although the Collins Center Ability to Pay Analysis (see 9/3/25 Minutes p.4) should address some of this.

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- It was unclear whether the FinCom would meet with the TSB and Mr. LaCivita before or after Department budgets were in hand.
- Mr. LaCivita intended to accompany Dept. Heads at their FinCom interviews.
- The FinCom noted that Tisbury was part of a distressing trend as reported in an article on fiscal difficulties of all Commonwealth Towns.
- *ALLAN ROGERS MOVED TO APPROVE DRAFT #3 BUDGET GUIDANCE LETTER ALEX MELENEY SECONDED; MOTION PASSED: 7 AYES, 0 NAYS, 0 ABSTENTIONS: ELAINE MILLER—AYE, ALEX MELENEY—AYE, RUTH KONIGSBERG—AYE, RACHEL ORR—AYE, LOUISE CLOUGH—AYE, ALLAN ROGER—AYE, NANCY GILFOY—AYE.*

Budget Update

- The FinCom would receive the first budget draft on January 5th and hold its first meeting on January 7th. Dept. budgets should be available before the winter holidays.
- Budgets would have the same format as previously.
- Empty positions and staff increases would be included.
- The Finance Dept. expected to close Fiscal Year 2025 (FY25) books by Nov. 1st and so should have reasonable Free Cash and FY26 revenue estimates.

Reports from Association of Town Finance Committees Annual Meeting

(See documents on file.)

- Although each town had its individual process, there were standard guidelines with the components that went into good budgeting: financial policies, capital improvements, Free Cash, Debt, Financial Trend Monitoring System (FTMS), etc.
- Oak Bluffs received the Distinguished Budget Award 7 years running. Both Oak Bluffs and Edgartown gathered budget information (whether to the Town Administrator or the Accountant) and posted all information on their Town websites: department budgets, vacant positions, retirement projections, local receipts, etc.
- The Collins Analysis was a good beginning for FTMS, and Tisbury had set some financial policies however a few still needed to be discussed and finalized.
- A 10 year spreadsheet for Arlington, MA encompassing projected: revenues, appropriations, capital budget, total capital, etc., predicted a \$28,000,000 deficit in 2028 when they anticipated an 8% override. The ability to estimate future problems allowed for planning and kept taxpayers informed.
- A session on health insurance walked through the current status of the medical and drug industries giving reasons why insurance rates were likely to rise in double digits until the industry recovered.

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- Post Covid years saw cancer patients coming in at stage 3-4 instead of pre-Covid when they were more likely to be at stage 1-2.
- The cost of Ozempic drugs was underestimated by ~ 300%.
- Federal government changes would likely increase people needing insurance.
- Tisbury's FY26 health insurance line was \$3,408,206 so another 15% would constitute a \$511,000 increase.
- The Island, and Tisbury in particular, was unusual in passing Proposition 2 ½ overrides. Most overrides failed, often after passionate and vicious debates.
- Unlike most states, Massachusetts was less generous with Unrestricted Governmental Aid (UGA) (State aid that was not paying for Chapter 70 funds), putting towns in an untenable position as regards to inflation. This sometimes resulted in towns taking funding where it was available, such as the local meals/lodging revenue originally earmarked for affordable housing. The Massachusetts Municipal Association (MMA) looked to put pressure on the Legislature to correct State funding for inflation.
- On the other hand Massachusetts sales tax was exempt from basic goods (food, clothes, etc.) for a progressive (rather regressive) tax base.
- The FinCom briefly considered other revenue sources (fees, meals/lodging, etc.) which showed small increases.
- Networking was also part of the Annual Meeting.
- Harwich, was in a similar uneven wealth distribution regional school district and was interested in ideas on how to change their formula (see below Letter in Support of S407).
- Stoneham constructed a school during Covid (as did Tisbury). Despite Massachusetts School Building Authority (MSBA) subsidies Harwich still had to contend with the inflation spike, forcing an override to balance their budget, which failed. The Town was now struggling with how to continue functioning.

Letter in Support of S407

(See documents on file & below: Actions & 10/8/25 Minutes p.4.)

- The FinCom suggested the letter should:
 - be more Tisbury oriented,
 - have columns with each Town's: 5 year average of student enrollment numbers, total assessed property value, and total number of properties.
- Oak Bluffs was sending a separate letter of support. The Harwich/Chatham district was working with a lobbyist. There was an initiative to ask Senator Julian Cyr to co-sponsor the bill.
- Education was designed to give equal opportunity to all students regardless of wealth but contrary to this spirit and Massachusetts's progressive tax policy, the poorest were paying the most for that education.

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Approve 10/8/25 Minutes

• LOUISE CLOUGH MOVED TO APPROVE THE OCTOBER 8, 2025 MINUTES: ALLAN ROGERS SECONDED; MOTION PASSED 5 AYES, 0 NAYS, 2 ABSTENTIONS AS ABSENT: ALEX MELENEY—ABSTAIN, RACHEL ORR—AYE, RUTH KONIGSBERG—ABSTAIN, LOUISE CLOUGH—AYE, ELAINE MILLER—AYE, ALLAN ROGERS—AYE, NANCY GILFOY—AYE.

Committee Reports

- Tomorrow's Tisbury Select Board (TSB) meeting would kick off the Collins Report with a completion date in February 2026.
 - Mr. LaCivita was operating according to the new Bylaw and his contract had been approved by the Attorney General's office.
- Climate Committee reported lost grant funds from missed signature deadlines:
 - Electric Vehicle (EV) charger initiative, and
 - Green Communities funds for Dept. of Public Works (DPW) building repairs.Representatives Daniel Phalen and Bill Straw were working with Mr. LaCivita to reconfigure the grant process with staff and renew opportunities. It was important for leadership to set clear priorities.
- Tisbury School Committee (TSC) – there was a lack of clarity over the status of the School solar panels. The reported goal was December installation for roof panels and January 2026 for parking lot canopies; followed by a test run and 30-60 days for an Eversource inspection.
 - School electricity costs for the remainder of 2025 were very roughly estimated at \$180,000, but budgeted at \$119,000. The TSC would consider sources for the shortfall.

Future Meetings – See below: Meetings/Events.

Items Not Reasonably Anticipated by the Chair – None

Adjournment

The FinCom sent best wishes to Russ Hartenstine on his surgery and recovery.

• ALEX MELENEY AND ELAINE MILLER MOVED TO ADJOURN AT 7:48PM; ALLAN ROGERS SECONDED; MOTION PASSED UNANIMOUSLY: 7 AYES, 0 NAYS, 0 ABSTENTIONS.

continued

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Appendix A: Meetings/Events

- TSB Tax Rate Meeting – Tuesday, October 28, 2025
- Seasonal Communities comment deadline – October 30, 2025
- MVRHSC–Monday, Nov. 3, 2025, Vote re: MSBA approval vote mechanism
- **TFC – 6:30PM, Wednesday, November 12, 2025 – TBD**

Appendix B: Actions

Nancy – send Pamela Brock’s contact info to Alex.
Nancy – send Financial Committee Handbook QR code.
Nancy – send MSW formatted S407 letter to Alex.
Alex – redraft S407 letter to go out before winter holidays.

Future Agendas

- Minutes: 10/22/25
- Victor Capoccia – Affordable Housing Lease To Locals

Previous/Long Term

- MV Public Safety Communications as Town Budget line item
- FinCom Support for Fire Inspection Fee/Fine Update
- Wastewater/Water Works possible crew sharing
- Personnel/TSB/Human Resources/TFC Meeting on Strategic Planning
- Letter re: specifying parameters of personal vehicles in staff contract clauses

\$200,000 FY26 Reserve Fund spending tally – Balance: \$197,200

- 9/3/25 – DPW - \$2,800 – Survey stone wall Skiff Ave.

Appendix C: Documents on File

- Agenda 10/22/25
- Gilfoy/Massachusetts Municipal Association email re: MMA releases major report about fiscal conditions of cities, towns (2 p.) 10/9/25
- Town of Tisbury Financial Policies (28 p.)
- Gilfoy/Miller emails re: Guidance letter and letter in support of S407 10/21/25
- Testimony in Support of S407 An Act creating a special commission to examine regional education finance reform
- Tisbury Finance and Advisory Committee memo re: FY2027 Budgets Draft 10/18/25
- Tisbury Finance and Advisory Committee memo re: FY2027 Budgets Draft #3 10/18/25
- Distinguished Budget Award Annual Budget Document PowerPoint page

Nancy Gilfoy – Chair

Date

Minutes approved 11/19/25