

1. Agenda - FC Meeting 11/21/19

Documents:

[2019-11-21 AGENDA.PDF](#)

1.I. Packet - FC Meeting 11/21/19

Documents:

[2019-11-21 FC MTG PACKET.PDF](#)

Town of Brunswick, Maine

**Finance Committee Meeting
Thursday, November 21, 2019
6:00 – 7:30 PM
85 Union Street – Council Chambers**

Agenda

1. Acknowledgement that meeting was properly noticed
2. Adjustments to agenda / Public comment
3. Approval of meeting minutes from 10/17/19
REQUESTED ACTION – Approval of minutes
4. Review of municipal fee schedule – identify areas to research/update
5. Long-term financial projections
 - a. Kate Furbish School debt
 - b. CIP debt projections updated
 - c. Budget projections model
6. Next meeting reminder – December 5, 2019 CIP Workshop at 6:30 PM
7. Adjourn

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Town of Brunswick, Maine

**Finance Committee Meeting
Thursday, October 17, 2019
6:00 – 7:30 PM
85 Union Street – Council Chambers**

Meeting Minutes (DRAFT)

Elected Officials: Christopher Watkinson (chair), Dan Ankeles, John Perreault

Staff: John Eldridge, Julia Henze, Branden Perreault

1. Acknowledgement that meeting was properly noticed

JH confirmed that the meeting was properly noticed.

2. Adjustments to agenda / Public comment

No adjustments to the agenda.

No speakers during public comment.

3. Approval of meeting minutes from 9/19/19

DA moved, CW seconded, (JP abstained), approved.

4. 2018-19 Audit – Hank Farrah, Runyon Kersteen Ouellette

Hank Farrah, Partner with Runyon, Kersteen Ouellette, explained that though RKO has been in Town for two weeks and is nearing the end of their fieldwork, the audit is not complete, and he will not be presenting results at this time. The auditors will return to their office to complete several review steps and confirmations. Hank described the audit process, which starts in May/June with a week of on-site pre-audit test work. This is when the auditors test the financial processes for accuracy, proper approvals and documentation. Testing includes cash receipts, payroll, cash disbursements. Sample-based testing enables the auditors to identify areas which might warrant more attention and testing during the fall audit, and to make recommendations for improvements to the Town/School procedures.

In October, the auditors do two weeks of field work in which they review the financial reporting and verify all balance sheet items, tying detail listings to amounts listed. This includes reviewing assets such as accounts receivable, capital assets, and liabilities including accrued payroll and debt. Currently reviewing the financial statements for accuracy, completeness of statements, and proper note disclosures. Expressed appreciation for preparation by the finance/business office staff, making the auditors' job smoother and easier.

JH clarified to the elected officials that the auditors work for them, and Hank encouraged any school board or town council member to contact him directly with any questions or concerns.

5. Update on Property Tax Assistance Program

BP opened with a brief historical review of Brunswick's Property Tax Assistance Program (PTAP) and qualification requirements. Brunswick's program benefits are tied to the amount the applicant received under the State of Maine's Property Tax Fairness Credit (PTFC). The FC reviewed income limits (as well as what is considered income), benefit bases (and how much of the property tax or rent paid counts toward the benefit calculation), and how the State of Maine PTFC is calculated.

BP presented several scenarios so the committee could understand benefit levels under the State's program at various income and property tax / rent amounts paid. As of October 16, 2019, the town is estimating that \$30,103 rebated under Brunswick's PTAP. This estimated rebate is expected to increase, as final applications are not due until November 1, 2019 which is still more than two weeks out.

Brunswick has already:

- a. Advertised the PTAP on the Town's website
- b. Reached out to the newspapers asking them to report about the program
- c. Talked to People Plus as well as Curtis Memorial Library about potential applicants they may be able to refer
- d. Informed AARP about Brunswick's program so they can fill out applications for residents when completing their 2019 tax returns during the 2020 tax season.

The Town will be adding an insert and/or verbiage to the March 2020 tax bill.

6. Kate Furbish Elementary School – modeling possible debt service

JH presented several debt service models beginning with the original model and transitioning to \$26M over 25 years at 3% interest rate, which is the current best estimate as to where the project will end up.

Debt service under the various models were presented as level principal, level payment, or "smoothed" which is level payments for 15 years and then declining payments for the next 10 years. The Town is suggesting a "smoothed" debt service approach as the initial impact to the tax rate is less than a level principal approach and when the declining payment period begins (after 15 years), increased budgets for repair and maintenance costs are offset by the declining payments.

The Town is hopeful that the interest rate for the bonds to be issued in early 2020 will be better than the estimated 3%.

7. Next meeting reminder – 11/7/19 CIP Workshop

8. Adjourn

APPENDIX B MASTER SCHEDULE OF REVENUES, CHARGES, FEES AND FINES

Reference	Date	Description	Amount
Chapter 2—Administration			
Sec. 2-129	8/9/2006	Civil penalty for violation of any provision of this division	\$100.00—\$500.00
Chapter 3—Alarms			
Sec. 3-4	12/19/2005	Application for a permit to install, maintain, or operate an alarm system (non-refundable)	\$5.00 fee, \$25.00 each fire alarm or combination fire/police system
Sec. 3-12	12/19/2005	Police—false alarm to the emergency communications center 3 times in any given calendar year	\$25.00 for each subsequent false alarm
		Fire—false alarm to the emergency communications center 2 times, in any given calendar year	\$100.00 for each subsequent false alarm
Sec. 3-15	12/19/2005	Any violation of this chapter shall be punishable by a civil penalty	\$100.00 for first and second, and not more than \$500.00 for third and subsequent violations
Chapter 4—Animals			
Sec. 4-31	11/1/2006	Impounding a dog (1st/2nd/3rd and subsequent impoundment of same dog)	\$25.00/\$50.00/\$100.00
		Keeping the dog	\$5.00 per day
		Notice by mail or by posting	\$3.00
Sec. 4-38	4/22/1997	Violation of any provision of this chapter (1st/2nd/3rd and subsequent offense)	not more than \$25.00/\$200.00/\$500.00
Sec. 4-69	10/19/2009	A person who keeps domesticated chickens shall obtain a license	\$25.00, late fee \$25.00
		Violation of any provision, each day a separate offense	\$100.00

Sec. 4-70	10/19/2009	Violation of any provision, each day a separate offense	\$100.00
Sec. 4-97	10/17/2011	Initial license for domesticated farm animal/renewal	\$100.00/\$50.00
		Late fee for expired license/doubled after 30 days	\$25.00/\$50.00
Sec. 4-99	10/17/2011	Violation of any provision, each day a separate offense	\$100.00
Chapter 5—Buildings and Building Regulations			
Sec. 5-52	7/3/2019	Building permit, minimum fee (excluding sheds and unenclosed structures \leq 150 sqft)	\$50.00
		Building permit, flat fee (for sheds and unenclosed structures \leq 150 sqft)	\$25.00
		Each square foot of floor area for one- and two-family dwellings	\$0.40 per sq. ft.
		Each square foot of floor area for new or used mobile home on lot	\$0.25 per sq. ft.
		Installation of used mobile home in mobile home park	\$100.00
		Unattached, unenclosed, unheated structure > 150 sqft	\$0.25 per sq. ft.
		All other use groups from Chapter 3 of MUBEC	\$0.45 per sq. ft.
		Alterations, renovations for all one- and two-family dwellings	\$7.00 per \$1,000.00 of construction value
		Alterations, renovations to other groups in Article 3 of MUBEC	\$10.00 per \$1,000.00 of construction value
		Foundation only	\$0.04 per sq. ft.

		Demolition permit (per structure)	\$50.00
		Sign fee	\$25.00 per sign
		Not obtaining a permit or unreasonable delay	Double fee
		Reinspection fee for subsequent inspections	\$50.00
Sec. 5-52	7/3/2019	Building permit, minimum fee (excluding sheds and unenclosed structures \leq 150 sqft)	\$50.00
		Building permit, flat fee (for sheds and unenclosed structures \leq 150 sqft)	\$25.00
		Each square foot of floor area for one- and two-family dwellings	\$0.40 per sq. ft.
		Each square foot of floor area for new or used mobile home on lot	\$0.25 per sq. ft.
		Installation of used mobile home in mobile home park	\$100.00
Sec. 5-77	7/3/2019	Electrical inspection permit fee, general minimum fee	\$50.00
		Reinspection for code violation	\$30.00
		All use groups in section 310 of BOCA, 1—30 fixtures or outlets	\$50.00
		Residential wiring (For new building construction, fee includes electrical service)	\$0.07 per sq. ft.
		Commercial wiring (For new building construction, fee includes electrical service)	\$0.10 per sq. ft.
		Over 30 fixtures or outlets	Calculate fee on sq. ft basis x .5

		Not obtaining a permit or unreasonable delay	Double fee
		Violation of any provisions of this code	\$100.00 maximum fine
Sec. 5-78 30-A MRSA § 4211	7/3/2019	Internal plumbing: Per fixture/minimum permit	Base fee 150% of state minimum fees
Sec. 5-79 30-A MRSA § 4211	7/3/2019	Subsurface wastewater disposal	Base fee 150% of state minimum fees as listed in Table 110.2 of the Maine Subsurface Waste Water Disposal Rules
Chapter 6.1—Environment			
Sec. 6.1-94		First violation in a one-year period	Warning
		Second violation in a one-year period	\$250.00
		Each subsequent violation in a one-year period	\$500.00
Sec. 6.1-104		First violation in a one-year period	Warning
		Second violation in a one-year period	\$250.00
		Each subsequent violation in a one-year period	\$500.00
Chapter 7—Fire Prevention and Protection			
7-27(5)	01/01/2016	Additional compliance inspection/re-inspection (NFPA 1)	\$50.00
7-28(4)	01/01/2016	Additional compliance inspection/re-inspection (NFPA 101)	\$50.00
7-30	01/01/2016	Heating unit installation—Solid fuel	\$35.00
7-30	01/01/2016	Heating unit installation—Oil	\$35.00
7-30	01/01/2016	Heating unit installation—Natural gas	\$35.00

7-30	01/01/2016	Heating unit installation—Propane gas	\$35.00
7-30(E)	01/01/2016	Failure to obtain permit	Double fee
7-31	01/01/2016	Alarm system installation—Commercial	\$70.00
7-31	01/01/2016	Alarm system installation—Residential	\$35.00
7-31	01/01/2016	Sprinkler system installation— Commercial	\$70.00
7-31	01/01/2016	Sprinkler system installation— Residential	\$35.00
7-31	01/01/2016	Fire suppression system installation— Other	\$50.00
7-31	01/01/2016	Commercial hood with suppression installation	\$50.00
7-31(E)	01/01/2016	Failure to obtain permit	Double fee
7-32	01/01/2016	Underground tank installation	\$10.00
7-32	01/01/2016	Underground tank removal	\$10.00
Chapter 8—Housing			
Sec. 8-34	8/17/1981	Violation or noncompliance with order or enforcement of this article	\$100 maximum fine
Chapter 9—Human Services			
Sec. 9-41	8/15/2016	Fees for emergency medical services provided by the town	
		Non-transport (billable)	\$160.00 per response
		ALS assist	\$300.00 per response
	4/2/2019	Lift assist	\$500.00 per response
		Basic life support	\$480.00 per response

		Advance life support	\$620.00 per response
		Advance life support 2	\$860.00 per response
		Loaded mile	\$12.00 per mile
Chapter 10—Licenses and Business Regulations			
Sec. 10-1	5/15/2017	Violation of the provisions of section 10-1, minimum/maximum	\$125.00/\$300.00
Sec. 10-26	5/15/2017	Business license application fee	\$30.00
		Late fees: Fees higher than \$50.00/fees less than \$50.00	\$30.00/\$15.00
		If license has been expired more than 30 days	Double fee
Sec. 10-26(1)	5/15/2017	License for bowling alleys and billiards	\$25.00 per lane or table Not to exceed \$600.00 per business location
Sec. 10-26(2)	5/15/2017	License for carnival or circus, daily	\$150.00
Sec. 10-26(3)	5/15/2017	Peddler's license: Weekly	\$30.00
		Up to 3 months	\$60.00
		Up to 6 months	\$90.00
		Up to 12 months	\$125.00
Sec. 10-26(4)	5/15/2017	Pawnbroker's license	\$150.00
Sec. 10-26(5)	5/15/2017	Pinball machines and other amusement devices	\$40.00 each
Sec. 10-26(6)	5/15/2017	License fee for sellers of prepared food on a public way	\$150.00

	12/19/2016	License fee for sellers of prepared food at the mall	\$2,000.00
	12/19/2016	License fee for sellers of prepared food at the farmer's market	\$3,500.00
	5/15/2017	FSE temporary 1 to 3 days	\$30.00
Sec. 10-26(7)	5/15/2017	License for indoor or drive-in theater as follows: per screen	\$175.00 Not to exceed \$1,575.00 per business location
Sec. 10-26(8)	5/15/2017	Food service establishment with malt, vinous, and spirituous liquor	\$300.00
		FSE with malt and vinous	\$250.00
		FSE with malt or vinous	\$210.00
		FSE with no alcohol—Sit-down	\$125.00
		FSE with mobile carts, take-out coffee, popcorn, deli, pizza, etc.	\$90.00
		FSE temporary 1 to 3 days (festival, holiday celebration, parade)	\$30.00
		Innkeeper (1—15 rooms) includes complementary food	\$125.00
		Innkeeper (over 15 rooms) includes complementary food	\$210.00
Sec. 10-26(9)	5/15/2017	Secondhand dealer	\$90.00
Sec. 10-26(10)	5/15/2017	Bazaar, flea market, or farmer's market (1—3 days)	\$60.00
		Bazaar, flea market, or farmer's market annual license	\$275.00
Sec. 10-	5/15/2017	Tattooing artist	\$75.00

26(11)			
Sec. 10-26(12)	5/15/2017	Going out of business	\$0.00
Sec. 10-26(13) 30-A MRSA § 3751	5/15/2017	Application and inspection fee for automobile graveyard or junkyard located more than 100 feet from a highway	\$50.00
		Annual permit fee as set by state law for an automobile graveyard or junkyard located more than 100 feet from a highway (plus cost of posting and publishing required notices)	Set per 30-A MRSA § 3751
		Recycling business license is for five years, along with an annual inspection fee, plus the cost of posting and publishing the required notices	Set per 30-A MRSA § 3751
		Application and inspection fee	\$50.00
		Violation of any provision of this subsection	Set per 30-A MRSA § 3758-A
Sec. 10-26(14)	5/15/2017	Application fee	\$50.00
		Non-profit application fee/sales license, single day	\$500.00 (may be waived by town council)
		Non-profit application fee/sales license, up to 3 days	\$50.00/\$1,200.00 (may be waived by town council)
Sec. 10-26(15)	5/15/2017	Alcohol license application	\$40.00
Sec. 10-26(16)(f)	5/4/2019	Marijuana cultivation facility	\$600.00
		Marijuana products manufacturing facility	\$300.00

		Marijuana caregiver, - cultivation conducted on site	\$600.00
		Marijuana caregiver, - cultivation not conducted on site	\$300.00
		Marijuana social club	Prohibited
		Marijuana store	\$1,400.00
		Medical marijuana storefront	\$1,400.00
		Marijuana testing facility	N/A License not required
Sec. 10-26(16)(g)	11/5/2018	Late fee will be an additional 10% of the total license fee for 1 to 30 days past the due date, and an additional 10% for every 30 days thereafter the license remains late	
Sec. 10-26(17)	4/8/2019	Homeless shelter application	\$30.00
		Non-profit application fee	\$30.00 (may be waived by Town Council)
Sec. 10-28	5/15/2017	Violation of any provision of this article	\$300.00 maximum fine
		Fine for giving false information to obtain a license	\$300.00 maximum fine
Sec. 10-46	5/15/2017	Application fee for license to collect or transport sewage	\$30.00
		License to collect or transport sewage, per vehicle, per year	\$90.00
		Fee for above license issued between July 1 and December 31	\$45.00
Sec. 10-49	3/1/1993	Violation of this article first offense/second and subsequent offenses within a 12-month period of	\$500.00/\$1,000.00 maximum fines

		time	
Sec. 10-73	5/15/2017	Special amusement permit fee	\$150.00
		Application/inspection fee	\$50.00
		Any inspections after the two	\$25.00 per inspection
Sec. 10-77	5/15/2017	Violation of any of the provisions of this article	\$500.00 maximum fine
Sec. 10-99	5/15/2017	License for operation of horse-drawn carriage or taxicab, owner	\$80.00 each
		License for above issued between July 1 to December 31	\$40.00 each
Sec. 10-104	5/15/2017	License for operation of horse-drawn carriage or taxicab, operator	\$40.00
		License for above issued between July 1 to December 31	\$20.00
Sec. 10-108	5/15/2017	Violation of this article	\$300.00 maximum fine
Chapter 11—Marine Activities, Structures and Ways			
Sec. 11-4	11/16/2015	Resident mooring	\$50.00
		Non-resident mooring	\$100.00
		Mooring in a commercial field	\$50.00
		Moorings in a public mooring field	\$50.00
		Helix mooring (replacement of regular)	Free for 5 years
		Late registration (after deadline)	Double fee
Sec. 11-13	2/23/2015	Violation of boat storage article	\$150.00
Sec. 11-136	11/21/2016	Residential commercial shellfish license	\$500.00

		Nonresident commercial shellfish license	\$750.00
		Resident recreational shellfish license/over age 62	\$50.00/free
		Nonresident recreational shellfish license/over age 62	\$75.00/free
		Resident student shellfish license	\$100.00
		Nonresident student shellfish license	\$150.00
		Bushel license	\$225.00
Sec. 11-140(b)(1)	12/18/2017	Nonrefundable late fee for a late letter of intent for commercial resident/nonresident	\$600.00
		Nonrefundable late fee for a late letter of intent for a bushel license	\$400.00
		Nonrefundable late fee for additional 5 business days to purchase the license	\$600.00
Chapter 11.5—Offenses and Miscellaneous Provisions			
Sec. 11.5-36(b)	7/7/2008	Code violation citation	\$100.00
Sec. 11.5-38	7/7/2008	Civil penalty imposed upon the issuance of a citation	
		First citation	\$100.00
		Second citation	\$200.00
		Third citation	\$400.00
		Fourth and subsequent citations	\$800.00
Sec. 11.5-39	7/7/2008	Civil penalties are cumulative	
Sec. 11.5-72	10/20/2008	Violation of any provision of this article	\$500.00—\$1,000.00

Chapter 12.5—Sludge and Residual Free Zone			
Sec. 12.5-7	9/7/1999	Violation of the provisions of this chapter, each day a separate offense	up to \$2,500.00
Chapter 13—Solid Waste			
Sec. 13-30(b)	7/1/2018	Price of PAYT bags for refuse collection, 15-gal./33-gal.	\$1.00/\$2.00
Sec. 13-30(i)	1/1/2007	Fee for collecting all the household refuse which was not removed in compliance with subsection after issuance of one order to remove and one written notice of removal given	\$100.00 up to 1 cubic yd.; \$100.00 plus cost per cubic yd. for > 1 cubic yd.
Sec. 13-40	5/15/2017	Annual commercial waste collector license application fee, nonrefundable	\$30.00
Sec. 13-41	5/15/2017	License to commercial waste collectors, per vehicle, per year	\$90.00
		Fee for above license issued between July 1 and December 31	\$45.00
Sec. 13-55	10/18/2006	Annual residential disposal permit per vehicle/last 4 months of year	\$5.00/\$3.00
Sec. 13-72	5/18/2015	Residential waste with disposal permit (per ton)	
		Household refuse/minimum charge	\$80.00/\$5.00
		White goods and scrap metal/minimum charge	\$60.00/\$3.00
		Construction and demolition debris, etc./minimum charge	\$80.00/\$5.00
		Asphalt shingles/minimum charge	\$60.00/\$3.00
		Masonry/minimum charge	\$60.00/\$3.00

		Waste wood and wood items/minimum charge	\$60.00/\$3.00
		Commercial waste fees (per ton)	
		Disposal fee/minimum charge	\$80.00/\$5.00
		Asphalt shingles/minimum charge	\$60.00/\$3.00
		Masonry/minimum charge	\$60.00/\$3.00
		Waste wood and wood items/minimum charge	\$60.00/\$3.00
		Tree and brush waste (per ton)/minimum charge	\$30.00/\$3.00
		Tires, up to but not including 18-inch rim size (each)	\$2.00
		Truck tire, 18-inch rim diameter or greater (each)	\$2.00
		Heavy equipment tire and minimum charge per pound	\$25.00/\$0.15
		White goods and scrap metal/minimum charge	\$60.00/\$3.00
		Inseparable wood waste or masonry debris	\$160.00
Sec. 13-97	10/18/2006	Violation of this chapter first offense/2nd and subsequent offense, plus cost and attorney fees	\$500.00/\$1,000.00
Chapter 14—Streets, Sidewalks and Other Public Places			
Sec. 14-2	8/5/2005	Violation of this section first or second offense	\$100.00
		Violation of this section third and subsequent offenses	\$500.00

Sec. 14-7	4/20/1987	Violation of any of the provisions of section 14-1 through 14-7	\$100.00 maximum fine
Sec. 14-32	5/21/2001	Violation of any provisions of this code, minimum and maximum	\$25.00/\$100.00
Sec. 14-73	5/18/2015	Excavation permit	\$100.00
		Excavation permit for work Nov. 1— March 15	\$500.00
		Excavation permit within 5 yrs. of most recent resurfacing	\$500.00
		Excavation inspection fee	\$50.00
		Excavation inspection for over 50 feet of utility line replacement or installation— open cut trench/directional drilling	\$1.00/\$0.50 per l.f.
		Excavation charges, up to 25 sq. yds./over 25 sq. yds.	
		Bituminous concrete 4" or more in depth	\$45.00/\$35.00
		Bituminous concrete less than 4" in depth	\$40.00/\$30.00
		Bituminous concrete over portland cement concrete	\$50.00/\$40.00
		Bituminous treated surface or shoulder	\$40.00/\$30.00
		Plain gravel surface	\$10.00/\$10.00
		Bituminous concrete sidewalk	\$40.00/\$30.00
		Portland cement concrete sidewalk	\$35.00/\$33.00
		Grass esplanade or median strip	\$20.00/\$20.00
		Bituminous concrete curbing	\$15.00 per linear foot

		Granite curbing—removal or realignment	\$30.00 per linear foot
		Granite curbing—installation of new material	\$45.00 per linear foot
Sec. 14-80	8/8/1985	Violation of this article, for each offense	\$100.00 maximum fine
Sec. 14-151	10/20/2003	Violation of this division, first and second offense	\$100.00 maximum fine
		Violation of this division, subsequent offenses	\$500.00 maximum fine
Sec. 14-164	6/18/1984	Failure to obtain membership to Coffin Pond	\$100.00 maximum fine
		Unauthorized transfer of membership tag	\$100.00 maximum fine
Sec. 14-227	9/17/2018	Penalty for violations of this special events ordinance	\$500.00 to \$5,000.00
Chapter 15—Traffic and Vehicles			
Sec. 15-8	12/1/2014	Parking violation of article IV, sections 15-71 and 15-73	\$25.00
		Failure to display a parking permit	\$10.00
		Improper or failure to display a disability parking placard	\$10.00
		Parking violation of Article IV, §§ 15-76 and 15-77	\$15.00
		Additional penalty if payment is not made within 14 days after the notice of violation for each outstanding ticket	\$10.00
Sec. 15-9	5/2/1988	Violation of this chapter	\$100.00 maximum fine
Sec. 15-85	1/12/2013	Interference with enforcement	\$50.00—\$1,000.00 fine

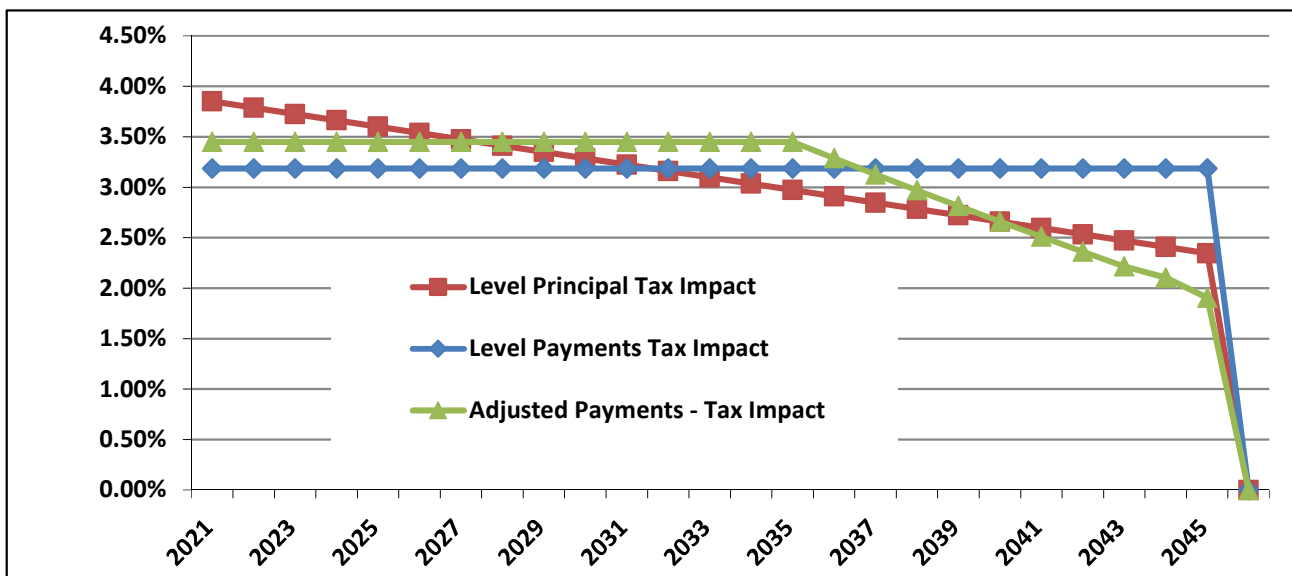
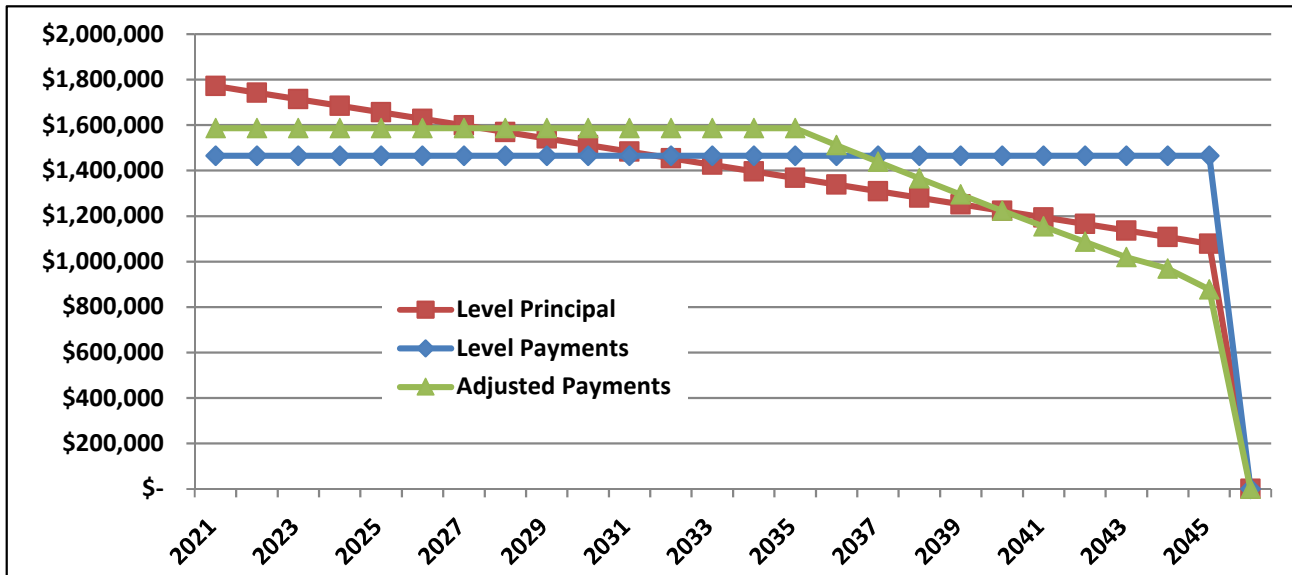
Sec. 15-86	5/4/2018	Fee per 24-hour period in long term lot	\$2.00
Sec. 15-86	8/7/2017	Parking in long term lot w/o paying full fee	\$50.00
Chapter 16—Utilities			
Sec. 16-29	2/6/1989	Violation of this article first offense/second and subsequent offenses within a 12-month period of time, maximum fines	\$100.00/\$250.00
Sec. 16-85	7/6/1993	Violation beyond time limit in division 2 of this article, maximum fine	\$100.00 per day
Sec. 16-101	10/1/2016	Annual fixed rate per property (billed quarterly)	\$716.00
Sec. 16-102	10/1/2016	Annual variable rates per bedroom (billed quarterly):	
		Seasonal property	\$58.00
		Year round property	\$116.00
Sec. 16-143	8/21/2017	Application fee for processing and issuance of a storm drain connection permit	\$50.00
Sec. 16-153	8/21/2017	Civil penalty for violation of this article, minimum/maximum fines per day	\$100.00/\$2,500.00
Chapter 17—Weapons			
Sec. 17-2	10/9/2004	Application for permit to carry a concealed firearm, original/renewal	\$35.00/\$20.00
Sec. 17-3	10/9/2004	Violation of this section—first offense/second and subsequent offenses	\$100.00/\$500.00 max. fines
Sec. 17-5	10/9/2004	Violation of this section	\$500.00 maximum fine

Chapter 18—Consumer Fireworks			
Sec. 18-5	12/19/2011	Penalty for sale violation, first offense, plus costs and fees	\$300.00—\$500.00
		Penalty for sale violation, subsequent offenses, plus costs and fees	\$600.00—\$1,000.00
		Penalty for use violation, first offense, plus costs and fees	\$200.00—\$400.00
		Penalty for use violation, subsequent offenses, plus costs and fees	\$300.00—\$600.00
Chapter 19 – Planning			
Sec. 19-1	7/3/2019	Major Review, Sketch Plan - Subdivision	\$125/lot
		Major Review, Final Plan - Subdivision	\$175/lot
		Major Review, Sketch Plan – Site Plan	New construction \geq 2,500 sqft calculated at \$.05/sqft; Others = \$200
		Major Review, Final Plan – Site Plan	New construction \geq 2,500 sqft calculated at \$.12/sqft; Others = \$200
		Reapproval, Subdivision/Site Plan	\$200
		Minor Amendment, Subdivision/Site Plan (Minor Modification)	\$75
		Major Amendment, Subdivision/Site Plan	\$200
		Conditional Use Permit	\$500 (includes public hearing fee)
		Special Permit	\$500 (includes public hearing fee)
		Minor (Staff) Review	\$200
		Public Hearing	\$250

		Zoning Ordinance Amendment, Text Only	\$250
		Zoning Ordinance Amendment, Map	\$450
		Shoreland Zoning Permit	\$50 (May also require development review application fee)
		Village Review Board, Minor (Staff Approval)	\$25
		Village Review Board, Major (Board Approval)	\$50

Furbish Bond Amortization - \$26,250,000_2.75%

	<u>Level Principal</u>	<u>Level 15 years Declining 10 years</u>	<u>Level Payments</u>
ASSUMPTIONS:			
Amount Financed:	\$ 26,250,000	\$ 26,250,000	\$ 26,250,000
Number of Years:	25	25	25
Interest Rate:	2.75%	2.75%	2.75%
Start Bond Year:	1	1	1
Start Fiscal Year:	2021	2021	2021
Total Interest:	\$ 9,384,375	\$ 9,496,267	\$ 10,394,983
Total Cost:	\$ 35,634,375	\$ 35,746,267	\$ 36,644,983
First year debt service pmt	\$ 1,771,875	\$ 1,587,000	\$ 1,465,799
First year tax rate impact where 1% =	3.85% \$ 460,000	3.45% \$ 460,000	3.19% \$ 460,000



Projects with Proposed Debt

	Fiscal Year	Estimated Project Cost	Assumed Bond Years	Assumed Interest Rate	Projected First Year Debt Service (a)	Estimated First Yr Tax Rate Impact (b)	Estimated Total Debt Service (c)
Debt Authorized But Not Issued							
Elementary School (smoothed 25 yrs)	2020-21	26,250,000	25	2.75%	1,587,000	3.45%	35,746,267
Adm Fitch-Gurnet Connector	2020-21	625,000	10	2.35%	77,188	0.17%	705,781
BHS Track (advance from GF)	2020-21	630,000	7	0.00%	90,000	0.20%	630,000
Central Fire Station (level principal)	2021-22	13,500,000	25	3.20%	972,000	2.11%	19,116,000
		\$ 41,005,000			\$ 2,726,188		\$ 56,198,048
From Other Sources							
TIF Revenues - Cook's Corner		625,000			77,188	0.17%	705,781
Net Debt Authorized But Not Issued		\$ 40,380,000			\$ 2,649,000		\$ 55,492,267
Debt on Recommended Projects							
Brunswick Junior High School	2022-23	702,650	10	2.55%	88,183	0.19%	801,197
Pleasant Street Corridor - PPI	2023-24	2,148,333	10	2.65%	271,764	0.59%	2,461,453
Downtown Improvements	2021-22	2,520,000	10	2.45%	313,740	0.68%	2,859,570
Tank 2 Replacement	2021-22	415,000	10	2.45%	51,668	0.11%	470,921
		\$ 5,785,983			\$ 725,354		\$ 6,593,140
From Other Sources							
TIF Revenues - Downtown		\$ 4,668,333			\$ 585,504		\$ 5,321,023
Net Proposed Debt in CIP		\$ 1,117,650			\$ 139,850		\$ 1,272,118
Debt on Projects in Development							
Public Works Facility	2025-26	12,000,000	20	3.35%	1,002,000	2.18%	16,221,000
Town Hall HVAC	2023-24	400,000	10	2.65%	50,600	0.11%	458,300
Downtown Parking Structure	2025-26	5,000,000	20	3.35%	417,500	0.91%	6,758,750
Bunganuc Road Culvert	2022-23	350,000	10	2.55%	43,925	0.10%	399,088
		\$ 17,750,000			\$ 1,514,025		\$ 23,837,138
From Other Sources							
TIF Revenues - Cook's Corner		\$ -			\$ -		\$ -
TIF Revenues - Downtown		5,000,000			417,500		6,758,750
Net Debt on Projects in Development		\$ 17,750,000			\$ 1,514,025		\$ 23,837,138

(a) The first year debt service payment is an estimate assuming level principal payments and the rates and terms shown. Actual rates and terms will be determined if and when bonds are issued.

(b) Assumes a 1% Tax Rate increase equals: **\$460,000**

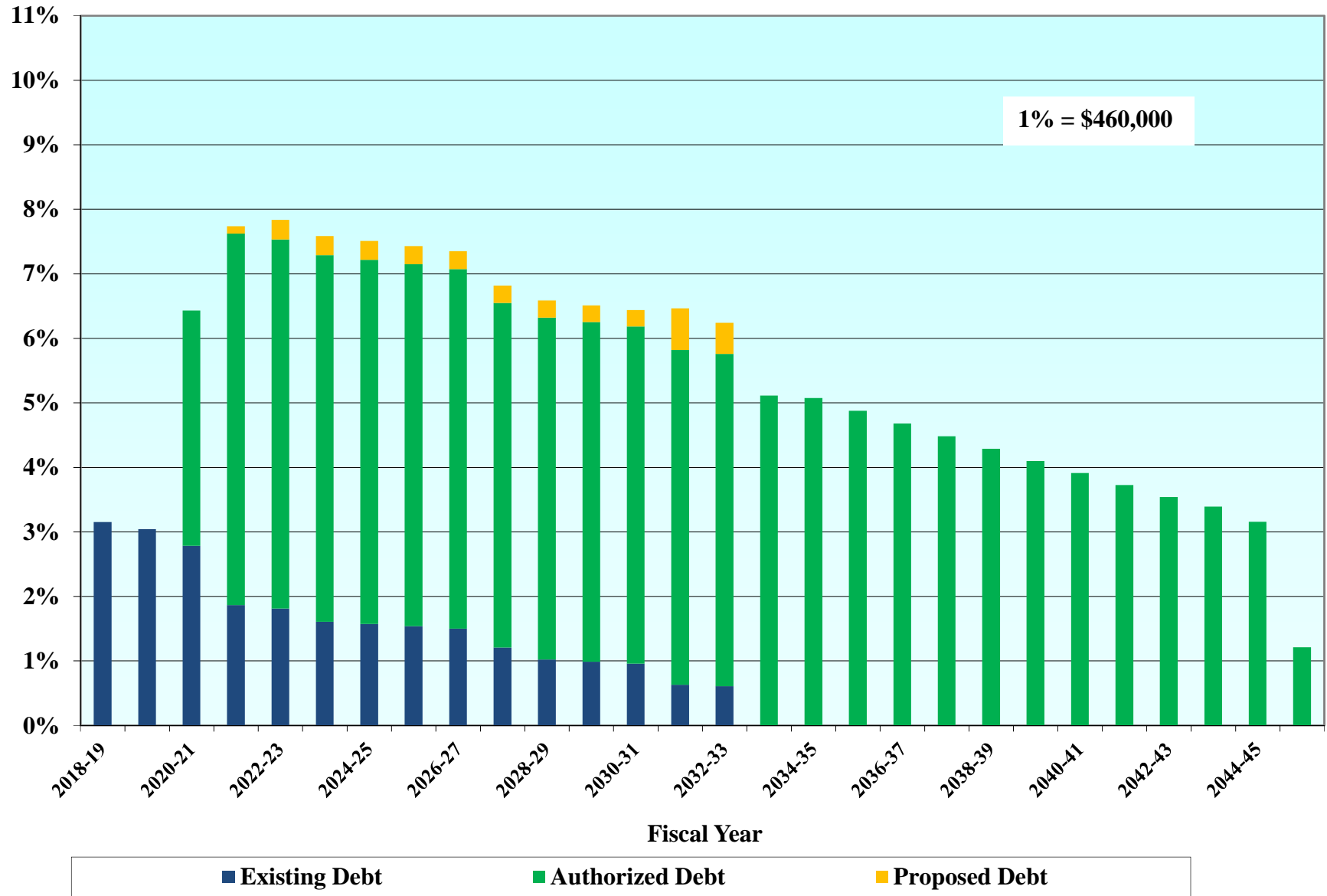
(c) This is the estimated total debt service over the life of the bonds.

**Town of Brunswick
Debt Service by Year**

Debt Service	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26
Bond Year	33	34	35	36	37	38	39	40
Issued Debt								
2006 GO Bonds - Fire Station, Ladder Truck	220,000	212,000	204,000	-	-	-	-	-
2011 GO Bonds HBS School (BABs net)	1,476,528	1,450,509	1,423,766	1,396,298	1,367,742	1,338,461	1,308,274	1,277,181
2011 GO Bonds - various projects	290,250	282,150	274,050	-	-	-	-	-
2013 GO Bonds - Police Station	383,625	378,125	372,625	367,125	361,281	354,578	347,188	339,281
2015 Air Quality advance to School	90,816	90,816	-	-	-	-	-	-
2016 SRRF Bonds	77,286	62,651	62,651	62,651	62,651	62,651	62,651	62,651
2017 Bonds - various projects	239,558	235,558	231,308	226,808	222,308	138,708	135,858	132,858
2017 SRRF Bonds	17,408	9,757	9,757	9,757	-	-	-	-
Debt Service on Issued Debt	2,795,470	2,721,566	2,578,156	2,062,638	2,013,982	1,894,398	1,853,970	1,811,971
From Other Sources								
TIF Debt - 2011 (35 Union St)	74,175	72,105	70,035	-	-	-	-	-
School Subsidy (estimated)	1,272,507	1,250,665	1,228,216	1,205,159	1,181,192	1,156,618	1,131,285	1,105,193
Debt Service on Issued Debt from other sources	1,346,682	1,322,770	1,298,251	1,205,159	1,181,192	1,156,618	1,131,285	1,105,193
Net Debt Service on Issued Debt (from Prop Taxes)	1,448,788	1,398,796	1,279,906	857,479	832,790	737,780	722,685	706,778
YOY change	114,071	(49,992)	(118,890)	(422,427)	(24,689)	(95,010)	(15,094)	(15,907)
Authorized But Not Issued								
Elementary School (smoothed 25 yrs)	-	-	1,587,000	1,587,009	1,587,064	1,586,944	1,586,938	1,587,022
Adm Fitch-Gurnet Connector	-	-	77,188	75,719	74,250	72,781	71,313	69,844
BHS Track (advance from GF)	-	-	90,000	90,000	90,000	90,000	90,000	90,000
Central Fire Station (level principal)	-	-	-	972,000	954,720	937,440	920,160	902,880
Debt Service on Authorized but Not Issued	-	-	1,754,188	2,724,728	2,706,034	2,687,166	2,668,410	2,649,745
From Other Sources								
TIF Revenues - Cook's Corner	-	-	77,188	75,719	74,250	72,781	71,313	69,844
Debt Service on Authorized but not Issued (other sources)	-	-	77,188	75,719	74,250	72,781	71,313	69,844
Net Debt Service on Authorized But Not Issued (Principal)	-	-	1,677,000	2,649,009	2,631,784	2,614,384	2,597,098	2,579,902
Existing plus ABNI Debt Service (from other sources)	1,346,682	1,322,770	1,375,438	1,280,878	1,255,442	1,229,399	1,202,598	1,175,037
Existing + ABNI Net Debt Service (from Prop Taxes)	1,448,788	1,398,796	2,956,906	3,506,488	3,464,573	3,352,164	3,319,783	3,286,680
YOY change	114,071	(49,992)	1,558,110	549,582	(41,915)	(112,409)	(32,381)	(33,104)

Town of Brunswick
Capital Improvement Program

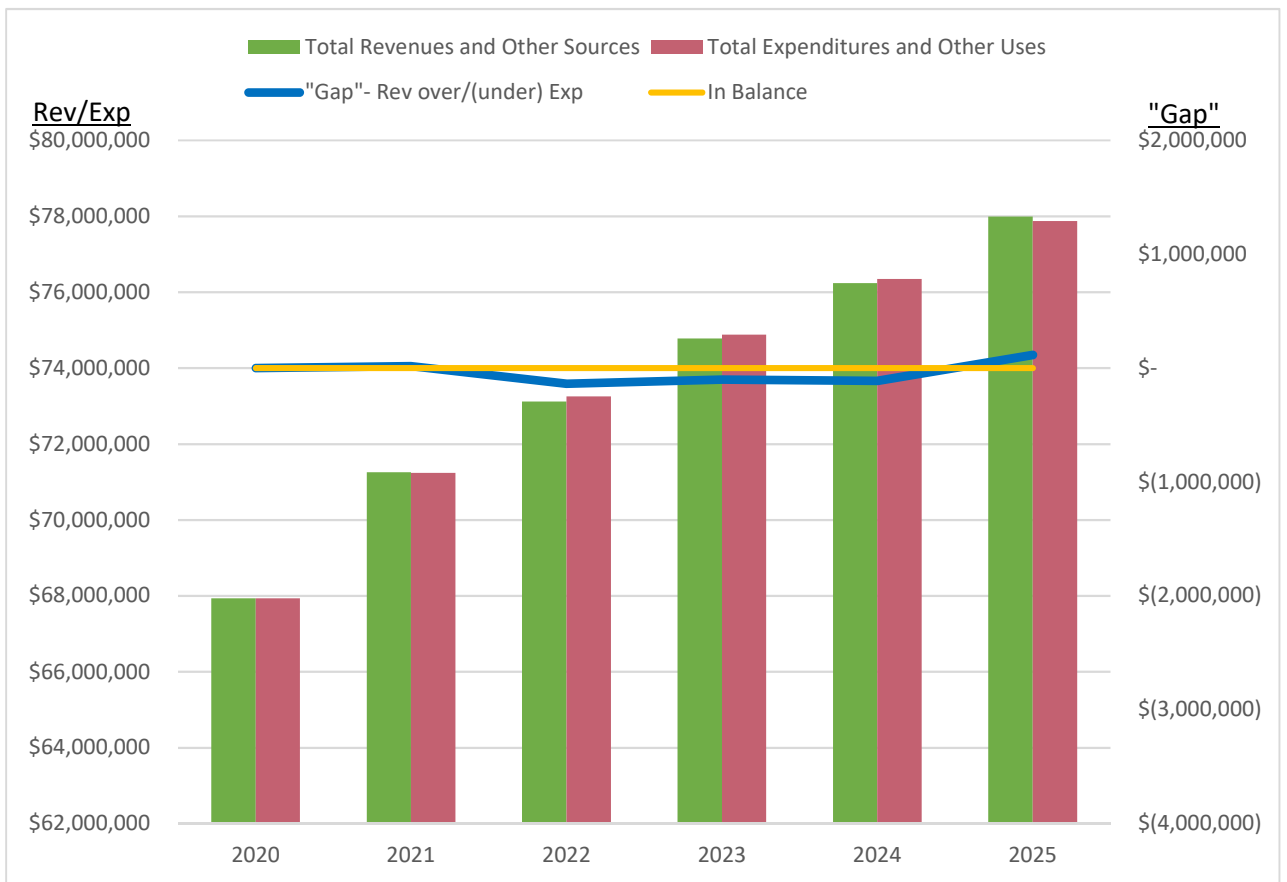
Net Debt Service Effect on Tax Rate



**Town of Brunswick, Maine
General Fund**

	Actual	Actual	Budgeted	Projected	Projected	Projected	Projected	Projected
For the Year Ended June 30,	2019	Change	2020	2021	2022	2023	2024	2025
Revenues		over						
		5 Years						
Property Taxes	43,666,488	4.2%	44,727,227	47,858,133	49,293,877	50,772,693	51,788,147	53,341,791
Other Taxes	3,805,224	5.2%	3,993,000	4,072,860	4,154,317	4,237,403	4,322,151	4,408,594
Licenses, Fees & Permits	722,963	12.6%	584,218	595,902	607,820	619,976	632,376	645,024
Intergovernmental - Municipal	1,671,832	3.8%	2,096,399	2,138,327	2,181,094	2,224,716	2,269,210	2,314,594
Intergovernmental - Education	9,973,197	-1.0%	11,058,375	11,279,543	11,505,134	11,735,237	11,969,942	12,209,341
Charges for Service - Municipal	1,420,907	4.5%	1,329,595	1,356,187	1,383,311	1,410,977	1,439,197	1,467,981
Charges for Service - Education	153,373	-8.0%	128,349	130,916	133,534	136,205	138,929	141,708
Fines & Penalties	43,224	1.8%	38,395	39,163	39,946	40,745	41,560	42,391
Interest on Investments	425,712	98.9%	220,000	224,400	228,888	233,466	238,135	242,898
Donations & Contributions	25,000	-25.8%	25,000	25,500	26,010	26,530	27,061	27,602
Other - Municipal	366,499	-3.6%	284,084	289,766	295,561	301,472	307,501	313,651
Other - Educational	132,676	-5.9%	83,000	84,660	86,353	88,080	89,842	91,639
Total	62,407,095	3.4%	64,567,642	68,095,357	69,935,845	71,827,500	73,264,051	75,247,214
Other Sources								
Sale of Assets	-		-	-	-	-	-	-
Transfers In	600,000	-3.2%	638,600	657,758	677,491	697,816	718,750	740,313
Use of (Incr) Fund Bal - Munic	(1,643,950)	-194.4%	612,000	500,000	500,000	500,000	500,000	500,000
Use of (Incr) Fund Bal - Educ	1,071,890	40.5%	2,111,364	2,000,000	2,000,000	1,750,000	1,750,000	1,500,000
Total	27,940	-61.5%	3,361,964	3,157,758	3,177,491	2,947,816	2,968,750	2,740,313
Total Revenues and Other Sources	62,435,035	2.6%	67,929,606	71,253,115	73,113,336	74,775,316	76,232,801	77,987,527
Expenditures								
General Government	3,797,725	1.3%	4,454,184	4,543,268	4,634,133	4,726,816	4,821,352	4,917,779
Public Safety	9,160,603	2.7%	10,305,729	10,511,844	10,722,081	10,936,523	11,155,253	11,378,358
Public Works	3,732,136	0.2%	4,120,676	4,203,090	4,287,152	4,372,895	4,460,353	4,549,560
Human Services	202,823	3.8%	198,247	202,212	206,256	210,381	214,589	218,881
Education	36,594,531	2.1%	40,153,709	40,956,783	41,775,919	42,611,437	43,463,666	44,332,939
Recreation & Culture	3,083,440	4.4%	3,393,355	3,461,222	3,530,446	3,601,055	3,673,076	3,746,538
Debt Service (existing munic debt)	992,458	1.6%	970,543	948,436	531,659	522,552	433,487	424,553
CIP Debt Service-Municipal	-		-	-	1,023,668	1,005,371	987,074	968,777
CIP Debt Service-Education	-		-	1,677,000	1,677,009	1,765,247	1,763,335	1,759,745
County Tax	1,565,279	4.6%	1,590,123	1,669,629	1,728,066	1,788,548	1,851,147	1,906,681
Unclassified	199,922	40.1%	550,040	561,041	572,262	583,707	595,381	607,289
Total	59,328,917	2.3%	65,736,606	68,734,525	70,688,651	72,124,532	73,418,713	74,811,100
Other Uses								
Transfer Out to Special Revenue	4,500		70,000	-	-	-	-	-
Transfer Out to Capital Reserves	2,876,618	-0.6%	1,898,000	2,276,960	2,486,199	2,675,723	2,850,538	2,985,648
Transfers Out to Enterprise	225,000	-1.3%	225,000	225,000	75,000	75,000	75,000	75,000
Total	3,106,118	-0.6%	2,193,000	2,501,960	2,561,199	2,750,723	2,925,538	3,060,648
Total Expenditures and Other Uses	62,435,035	2.1%	67,929,606	71,236,485	73,249,850	74,875,255	76,344,251	77,871,748
"Gap" - Rev over/(under) Exp	-		-	16,630	(136,514)	(99,939)	(111,450)	115,779
Tax Rates (per 1,000)								
Municipal	7.04		7.41					
School	11.19		11.62					
County	0.69		0.69					
	18.92		19.72					
Tax Rate % change	2.99%		4.23%					

Assumptions	2021	2022	2023	2024	2025
<i>Revenues/Other Sources</i>					
Prop tax revenues change:	7.00%	3.00%	3.00%	2.00%	3.00%
Munic Intergovt revs change:	2.00%	2.00%	2.00%	2.00%	2.00%
Educ Intergovt revs change:	2.00%	2.00%	2.00%	2.00%	2.00%
All other revenues change:	2.00%	2.00%	2.00%	2.00%	2.00%
Trans in (TIF revs) change:	3.00%	3.00%	3.00%	3.00%	3.00%
<i>Expenditures/Other Uses</i>					
Municipal exp change:	2.00%	2.00%	2.00%	2.00%	2.00%
Education exp change:	2.00%	2.00%	2.00%	2.00%	2.00%
County Tax change	5.00%	3.50%	3.50%	3.50%	3.00%
Trans to Reserves based on CIP				2.00%	2.00%
CIP Debt Service based on CIP	Trans out to landfill ending 2022				



July 2019						
S	M	T	W	T	F	S
	1	2	3	4	5	6
	7	8	9	10	11	12
	14	15	16	17	18	19
	21	22	23	24	25	26
	28	29	30	31		

August 2019						
S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

September 2019						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	NABL		28	
29	30					

December 2019						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

January 2020						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

February 2020						
S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

Chronology Relating to the Sale of:
Town of Brunswick, Maine
\$20,000,000 2019 General Obligation BANs
Dated: September 5; 2019 Due: February 12, 2020
\$28,000,000 2020 General Obligation Bonds
Dated: Jan 30, 2020; Due: November 1, 2020- 2044

DATE	ACTION
<u>2019 BANs</u>	
Jul 22	Prepare Term Sheet.
Jul 22	Prepare BAN Notice of Sale.
Jul 24	<i>Due Diligence conference call (Bond Counsel, City and Municipal Advisor).</i>
Jul 24	<i>Send information to S&P for a BAN rating.</i>
Aug 1	<i>Parity distribution of Notice of Sale.</i>
Aug 20	<i>BAN Sale.</i>
Aug 20	Award to lowest bidder(s).
Aug 20	Notify Bond Counsel, Paying Agent and UW; Draft of IRS Form 8038-G.
Sep 5	<i>BANs close and settle; DTC releases; Settlement w/purchaser.</i>
<u>2020 Bonds</u>	
Dec 2	<i>Notify Bond Counsel, Paying Agent, Rating Agencies, CUSIP and DTC.</i>
Dec 11	First draft of Preliminary Official Statement ("POS").
Dec 18	Second draft of POS.
Dec 23	<i>Due diligence at City Hall (10:00 AM).</i>
Dec 23	Receive form of Bond Opinion.
Dec 24	Final draft of POS.
Dec 24	Draft POS and final information to Rating Agencies; NOS and POS to printer.
Dec 25	Christmas (National Holiday).
Dec 27	Electronic POS to bidders, rating agency and investors.
Jan 1	New YearsDay (Market Closed).
Jan 8	Last day for rating call(s).
Jan 10	Assignment of ratings.
Jan 14	<i>Sale.</i>
Jan 14	Notify Bond Counsel, Paying Agent, CUSIP and DTC; Draft of IRS Form 8038-G.
Jan 20	MLK Day (National Holiday).
Jan 28	Paying Agent holds Bonds in escrow.
Jan 30	<i>DTC releases; Settlement w/purchaser.</i>
Feb 12	Repay 2019 BANs.