

FINANCIAL MANAGEMENT REVIEW

TOWN OF LUDLOW

APRIL 2023



DLS

DIVISION OF LOCAL SERVICES
MA DEPARTMENT OF REVENUE

PREPARED BY:

DLS | Financial Management Resource Bureau

www.mass.gov/dls

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DLS

DIVISION OF LOCAL SERVICES
MA DEPARTMENT OF REVENUE

Geoffrey E. Snyder
Commissioner of Revenue

Sean R. Cronin
Senior Deputy Commissioner

April 28, 2023

Board of Selectmen
Town Hall
488 Chapin Street
Ludlow, MA 01056

Dear Board Members,

I am pleased to present the enclosed financial management review report for the Town of Ludlow. It is my hope that our guidance provides direction and serves as a resource for local officials as we work together to build better government for our citizens.

If you have any questions regarding this report, please contact Zack Blake, Financial Management Resources Bureau Chief, at 617-626-2358 or blakez@dor.state.ma.us.

Sincerely,

A handwritten signature in black ink, appearing to read "Sean R. Cronin".

Sean R. Cronin
Senior Deputy Commissioner

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INTRODUCTION

At the request of the board of selectmen, the Division of Local Services' (DLS) Financial Management Resource Bureau completed this financial management review for the Town of Ludlow. Our review focused on the town's financial structure and organization, practices, and operations. We interviewed elected and appointed officials, administration, department heads, and office staff. We examined town documents and financial data, including town bylaws, warrant articles, annual budgets, tax recapitulations, debt service schedules, revenues and expenditures, and independent audit reports.

We also reexamined the financial management review conducted in 2004, which focused primarily on the town's organizational and reconciliation issues. Ludlow has made tremendous strides since that review in its financial reconciliations but continues to grapple with a decentralized form of government and ill-defined organizational structure. As such, several of our current recommendations echo the sentiments of the 2004 review, emphasizing Ludlow's need to formally define its structure and operations. We encourage town officials to be proactive in evaluating and implementing meaningful changes in order to ensure long-term stability and success for the town of Ludlow.

A list of the 2004 financial management review recommendations is included in the appendix of this report.

COMMUNITY PROFILE

Incorporated in 1774, Ludlow is a mid-sized community located in Hampden County. The town's 27.2 square miles is situated off exit 54 of route I-90, abutting the northeast corner of the City of Springfield. The town has maintained a steady population over the last twenty years, with the 2021 census registering at 20,900 residents. As a relative measure of wealth, Ludlow's FY2020 equalized valuation per capita of \$107,738 is below the statewide average of \$254,898. Similarly, the town's per capita income of \$38,159 is below the state average of \$48,617. Typical of a community its size, Ludlow offers a wide range of municipal services, included full-time public safety departments, library, senior center, and K-12 school district.

Administrative Structure

The town's organization is defined through state statutes and locally adopted bylaws. Ludlow operates with a representative town meeting form of government with members elected from each of its six voter precincts. The five-member elected board of selectmen serves as the chief policymaking body for the town. The board of selectman appoints the town administrator, who oversees day-to-day operations and implements policies and directives given by the board. The current town administrator joined Ludlow in March 2022 and brings with him municipal experience in planning and community development. The finance committee, consisting of nine members appointed by the moderator, serves as an advisory board on town finances and provides recommendations on town meeting warrant articles.

Town operations are heavily influenced by Ludlow's mix of appointed and elected financial officials, part-time elected boards, and decentralized appointing and supervisory powers. Elected boards such as the board of assessors, board of public works, and planning board have direct appointing authority over their department heads, which includes the assistant assessor, director of public works, and town planner. At the March 2023 annual town election, voters approved a change to have the board of selectmen act as the board of public works. While this vote changes the board to an advisory capacity and shifts the public works superintendent appointment to the board of selectmen, the board of public work still exists in town organization, although with minimal definition in town bylaws.

Financial Operations

The accounting office is legally responsible for all accounting records and procedures, including but not limited to maintaining a general ledger, processing payroll and vendor warrants, reporting revenue and expenses, and annually submitting financial reports to the Division of Local Services. Ludlow's accounting office is staffed by a town accountant, appointed by the board of selectmen, as well as an assistant accountant and an administrative assistant. The town accountant left in January 2023 and the firm CliftonLarsonAllen (CLA) was brought in to manage the office in the interim. Additional office vacancies loom as the longtime assistant accountant is due to retire in May. The town has also recently advertised for an accounts payable clerk position to assist with Munis invoice data entry.

The assessing office is responsible for valuing all real and personal property in town and generating the commitments authorizing collection of real estate and personal property taxes, betterments, and motor vehicle excise. The office is headed by the assistant assessor who joined Ludlow in 2005 and was promoted to his current role in 2013 following his predecessor's retirement. This position is appointed by the elected three-member board of assessors and manages the day-to-day operations under their direction. Additional office staff include an associate assessor, also appointed in 2013, and a clerk. The office contracts Pk Valuation Group for residential, commercial and personal property valuations and inspections. Pk Valuation Group also provides the software Ludlow uses for its CAMA system.

Ludlow has historically operated with a separately elected collector and treasurer. The collector is primarily responsible for the mailing and collection of tax bills, maintenance of outstanding receivables, and reconciling collected monies with the treasury and accounting offices. As a town collector this position receives additional user fees due to the town for water and sewer, ambulance charges, trash, and cemetery. The treasurer is custodian of all municipal funds and responsible for the investment and disbursement of town funds, management of debt, maintenance of the cashbook, and reconciliation of financials in coordination with the town accountant.

At the end of March 2023, Ludlow's collector of over three decades retired. With his retirement, as well as the recent retirement of one of the two collector's assistants, the town used this planned vacancy to reorganize the collector and treasurer offices. Following a special town meeting article in January 2023 and the subsequent ballot question at the March annual town election, voters approved the conversion of separately elected collector and treasurer into a combined, appointed position.

The previously elected treasurer who has worked for the Ludlow since 2015 is now appointed to the combined collector/treasurer position. In preparation for this new role, the collector/treasurer has begun pursuing her collector's certification, as she is already accredited as a certified Massachusetts

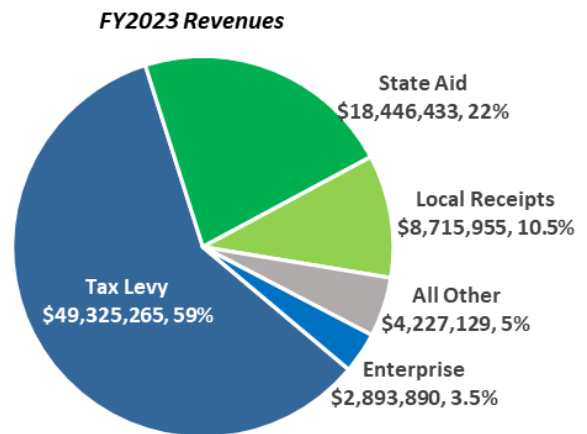
municipal treasurer (CMMT) through the Massachusetts Collectors and Treasurers Association (MCTA). Office staff include an assistant treasurer and three administrative assistants, two from the formerly separate treasury office and one from the collector’s office.

Ludlow uses Munis for its financial management software and payroll system. The town is in the process of a major upgrade to its Munis system with hopes to use the expanded software capabilities to streamline financial processes and reduce its reliance on paper-based forms and manual data entry. We support the town’s efforts to enhance operations with technology but stress the importance of a systematic approach to software upgrades and related employee training.

In tandem with software and organizational changes, the town recently added financial positions to its operations. In August 2022, the town hired its first stand-alone chief procurement officer whose responsibilities were previously managed entirely by the town administrator. The town’s FY2024 budget is also proposing to elevate the human resources director, who has been with Ludlow for over eight years, to a combined role of assistant town administrator/human resources director.

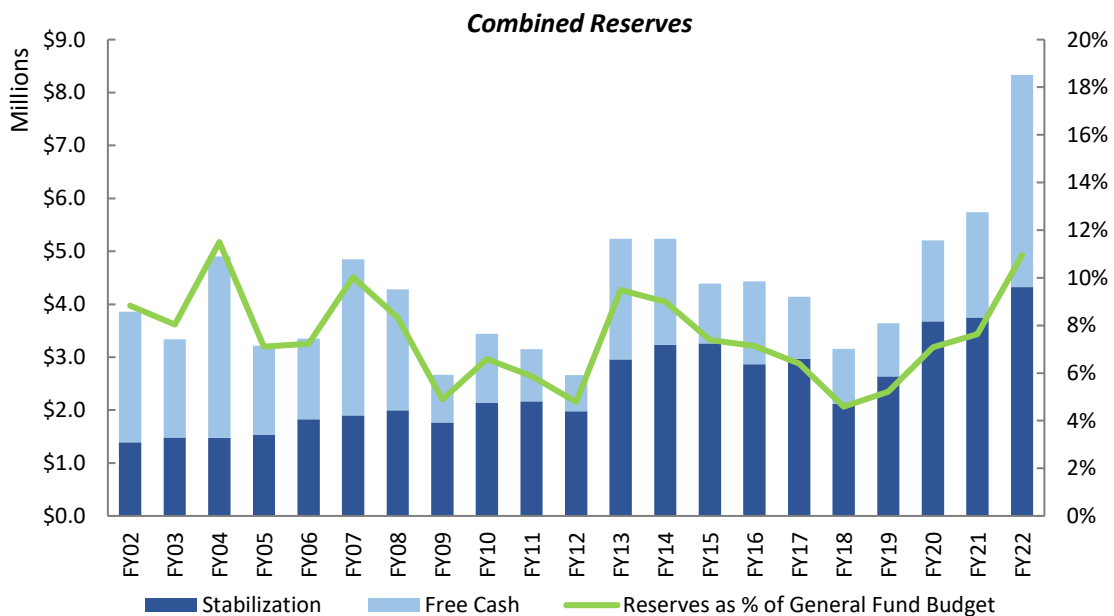
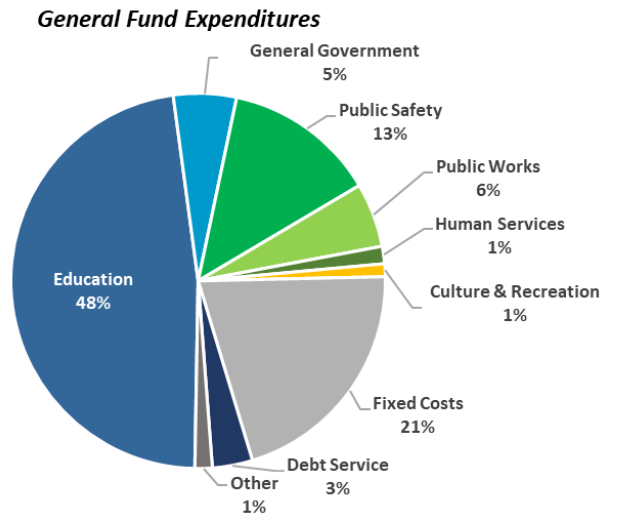
Financial Condition

Ludlow’s FY2023 total operating budget is \$83,608,672. At \$49.3M, or 59%, the tax levy is the town’s largest source of revenue. Other funding sources include \$18.4M (22%) from state aid, \$8.7M (10.5%) from local receipts, \$2.9M (3.5%) from enterprise funds, and \$4.2M (5%) from all other sources. Of Ludlow’s tax levy, 80.2% comes from the residential property class and the remaining 19.8% from commercial, industrial and personal property (CIP). The town has maintained this 80:20 ratio of residential to CIP property class since FY2015.

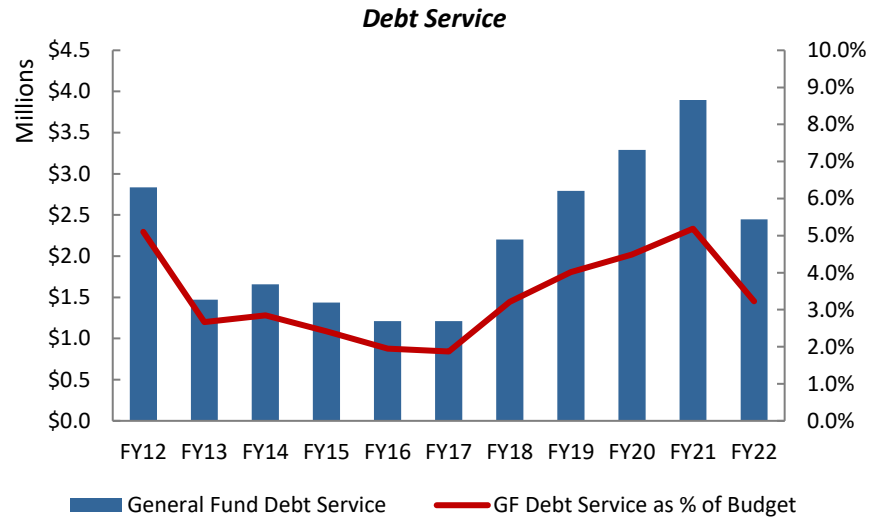


Typical of a community its size, Ludlow offers a wide range of municipal services, including full-time public safety departments, library, senior center, and a K-12 school district. Education accounts for the largest portion (48%) of expenditures, which includes two elementary schools, a middle school, and a high school.

Ludlow’s reserves include a general stabilization fund and free cash. Certified free cash and stabilization figures have increased since FY2018. The town’s proactive approach to building reserves has resulted in a combined level of 10.98% of the general fund budget, up from a decade low of 4.61% in FY2018.



Ludlow has maintained healthy levels of debt service over the last decade. Increases to debt service are mostly attributable to new construction projects that voters approved through special town meeting in January 2018. This included borrowing authorizations of \$9.8M for a senior center and \$60M for a grades 2 – 5 elementary school. At the March 2018 annual town election, voters approved ballot questions allowing the town to exclude the debt from both of these projects. FY2023 includes \$1.78M in excluded debt service. According to the town’s FY2022 statement of indebtedness, the town has \$44M in total outstanding debt, and an additional \$37.3M in authorized but unissued debt.



In the face of the pandemic and recent economic hardships and uncertainties, Ludlow has done well to maintain good fiscal health and positive financial trends. We believe our following recommendations will serve to strengthen town operations and ensure Ludlow’s long-term success and stability.

RECOMMENDATIONS

1. Establish a Government Study Committee

We recommended the board of selectmen appoint a government study committee to research and consider changes to the town's government structure. While Ludlow has made strides to modernize aspects of its organization, it remains fairly decentralized in appointing and supervising authorities. We recommend the government study committee undertake a comprehensive review of the entire town's operations and management with a focus on improving overall accountability, coordination, and efficiency in government. In its unbiased approach to its charge, the committee should interview boards, committees and department heads, survey residents, and investigate other communities' charters and organizational structures. Regular updates of the committee's progress should be given to the board of selectmen, as well as issuing its findings in a report at the conclusion of the study.

We recommend the committee include, but not be limited to, the following topic areas in their research:

Town Administrator vs. Town Manager: The committee should compare the role and responsibilities of a town administrator versus town manager position. While Massachusetts General Law lacks a fixed definition distinguishing a town administrator from a town manager, a manager is generally viewed as having more authority to direct day-to-day operations independent of the board of selectmen. A town manager position could streamline Ludlow's operations with its expanded authority to manage department heads and execute board of selectmen policies and objectives. Additionally, a town manager position conforms to both city and town forms of government, regardless of other conclusions drawn by Ludlow's government study committee.

Consolidated Municipal Finance Department: Under [MGL Ch.43C, §11](#), municipalities may establish a consolidated department of municipal finance through local bylaw or ordinance. With increasing complexities and financial challenges in municipal government, Ludlow would benefit from consolidating the accounting, assessing, collection and treasury operations into one department. This department would be managed by a finance director, who would oversee financial operations and staff. By consolidating its financial offices, Ludlow can streamline communications between personnel and better coordinate the town's financial management objectives. The finance director would support these efforts by monitoring the town's financial activity, developing annual and capital budgets, forecasting long-range fiscal health, and coordinate financial policies and strategies with the town administrator and policymakers.

When consolidating financial operations, the town should modify existing reporting relationships and define clear, centralized lines of authority. Day-to-day reporting structures should align with appointing and supervising authorities to ensure managerial positions are empowered to oversee financial officers and hold them accountable. The town should review these reporting relationships as part of the consolidation and make changes to better support the goal of developing a single department.

Appointed Board of Assessors: A clear trend has emerged among Massachusetts communities in favor of appointed positions. The assessing office is central to the financial operations throughout the year, requiring coordination and cooperation amongst officer holders. We would suggest that the board of selectmen appoint the board of assessors. The town administrator would appoint the assistant assessor with involvement of the board of assessors. This structure would align appointing authority with managerial oversight, empowering the town administrator to oversee the financial team and hold team members accountable.

Town Committees: Ludlow has a number of committees, some of which it is unclear as to their active status or continued purpose. The government study committee can review the status of all volunteer committees to determine whether they advance town interests and contribute positively to the decision-making process. Committees that are dormant, which have achieved their purpose, or whose purpose is no longer relevant should be disbanded. Additionally, there may be some committees whose work would be better suited to the financial management team, as it would centralize financial discussions and planning through Ludlow's financial officials. The study committee can include their determinations and reasonings in their final report to the board of selectmen, who can then make recommendations to town meeting concerning committees' retention or dissolution.

Upon its evaluation of the town's organizational structure, the committee should be charged with drafting a town charter and reviewing town bylaws to codify its recommendations. By establishing a charter, the town can clearly define its government structure, establish the distribution of powers, and delineate lines of authority. With the possible adoption of a charter, it is sensible to also review existing bylaws for potential bylaw adoptions, amendments, or removals to be proposed at a future town meeting.

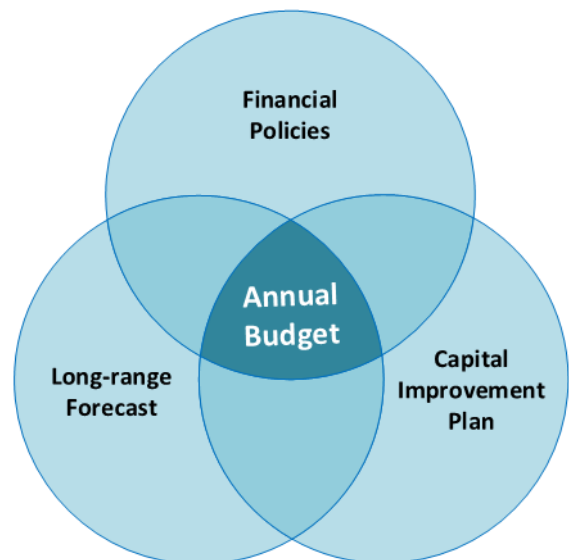
To support the government study committee, we offer the following list of peer communities we consider comparable to Ludlow.

| Municipality | County | City/Town | Form of Government | CEO | 2021 Population | FY23 Single Family Tax Bill | DOR Income Per Capita | EQV Per Capita | Total Budget | R/O % of Total Value | CIP % of Total Value |
|------------------|-----------|-----------|-----------------------------|--------------------|-----------------|-----------------------------|-----------------------|----------------|--------------|----------------------|----------------------|
| Ludlow | HAMPDEN | Town | REPRESENTATIVE TOWN MEETING | Town Administrator | 20,900 | 5,364 | 33,454 | 115,378 | 83,608,672 | 80.22 | 19.78 |
| Agawam | HAMPDEN | City | COUNCIL AND ALDERMAN | Mayor | 28,494 | 4,619 | 34,173 | 125,667 | 122,507,966 | 77.74 | 22.26 |
| Bridgewater | PLYMOUTH | Town | OPEN TOWN MEETING | Town Manager | 28,805 | 6,696 | 36,036 | 135,549 | 93,996,563 | 87.01 | 12.99 |
| Clinton | WORCESTER | Town | OPEN TOWN MEETING | Town Administrator | 15,381 | 4,946 | 33,412 | 120,528 | 68,777,279 | 82.56 | 17.44 |
| East Longmeadow | HAMPDEN | Town | OPEN TOWN MEETING | Town Manager | 16,370 | 6,524 | 48,438 | 141,195 | 77,776,960 | 83.72 | 16.28 |
| Easthampton | HAMPSHIRE | City | COUNCIL AND ALDERMAN | Mayor | 16,022 | 5,015 | 33,894 | 119,594 | 57,325,191 | 87.85 | 12.15 |
| Gardner | WORCESTER | City | COUNCIL AND ALDERMAN | Mayor | 21,191 | 4,624 | 24,122 | 81,262 | 80,901,721 | 82.99 | 17.01 |
| Greenfield | FRANKLIN | City | COUNCIL AND ALDERMAN | Mayor | 17,652 | 5,076 | 24,870 | 99,245 | 78,356,693 | 75.64 | 24.36 |
| Middleborough | PLYMOUTH | Town | OPEN TOWN MEETING | Town Manager | 24,459 | 6,148 | 35,248 | 143,796 | 111,117,005 | 83.30 | 16.70 |
| Millbury | WORCESTER | Town | OPEN TOWN MEETING | Town Manager | 13,884 | 5,256 | 39,343 | 154,059 | 55,829,633 | 78.88 | 21.12 |
| Northampton | HAMPSHIRE | City | COUNCIL AND ALDERMAN | Mayor | 29,311 | 6,725 | 43,997 | 144,426 | 133,827,475 | 82.44 | 17.56 |
| Rockland | PLYMOUTH | Town | OPEN TOWN MEETING | Town Administrator | 17,771 | 6,802 | 35,238 | 150,088 | 86,638,365 | 81.12 | 18.88 |
| South Hadley | HAMPSHIRE | Town | REPRESENTATIVE TOWN MEETING | Town Administrator | 17,995 | 5,135 | 35,076 | 106,543 | 58,348,305 | 92.04 | 7.96 |
| Southbridge | WORCESTER | City | COUNCIL AND ALDERMAN | Town Manager | 17,657 | 4,512 | 23,718 | 80,581 | 78,869,727 | 80.73 | 19.27 |
| Webster | WORCESTER | Town | OPEN TOWN MEETING | Town Administrator | 17,651 | 4,568 | 31,254 | 116,242 | 66,063,455 | 85.16 | 14.84 |
| West Springfield | HAMPDEN | City | COUNCIL AND ALDERMAN | Mayor | 28,629 | 4,478 | 32,640 | 115,354 | 142,435,426 | 70.85 | 29.15 |

2. Incorporate Financial Policies and Forecasting in Budget Development

DLS provided Ludlow with a financial policy manual in 2019, although it is unclear whether these policies were ever formally adopted by the board of selectmen. Within this policy manual is a section outlining the creation and maintenance of a financial forecast, though this too was never initialized by the town. We therefore recommend the board of selectmen review and readopt the financial policies and distribute the policy manual amongst departments heads and relevant town boards and committees. Additionally, the board of selectmen should direct town administration to establish a financial forecast, which can then be maintained over future years.

After formal readoption, the town should integrate the financial policies and forecasting into its budget development process. Financial policies provide guidance for decision making by establishing the revenue and expenditure management principles by which officials can formulate fiscal planning. Congruent with policies, a financial forecast supports budgetary decisions and long-range planning with a fair estimation of a community’s fiscal future based on reasonable assumptions of revenues and expenses. Town officials can use this living document to evaluate the effect of



budget choices, such as wage increases in collective bargaining agreements and the addition to or subtraction from existing town and school services.

Incorporating these documents into the budget development process would serve to tie the town's financial forecast, policies, and capital plan to the annual operating budget to provide a complete picture of available revenues and obligations for the ensuing year. This will encourage long-term fiscal planning and support strategic financial management, goals, and priorities. When this process is consistently executed year-over-year, it will establish clear guidance on Ludlow's financial management and give credibility to the budget process and decision-making.

3. Adopt Budget Process Bylaw

While the town continually strives to enhance communication and collaboration in its budgeting practices, the current process lacks formal definition. In previous years, the majority of the budget process was handled by the finance committee, who received initial budget requests from departments and composed the annual budget to distribute to the town administrator and board of selectmen. This process has changed in recent years, becoming more centrally managed by the town administrator who collaborates with the town accountant and departments heads, developing a budget and distributing it to finance committee and board of selectmen members for their review and recommendations. We support these recent changes; however, the lack of formal definition leaves the budget process open to interpretation and susceptible to change with new personnel, committee or board members.

Codifying the budget process first by policy then through bylaw would succinctly define the budgetary roles and responsibilities of officials, boards, and committees. Additionally, this will outline the steps and timeline for developing the annual budget, providing a procedural guide for the town to follow each year.

4. Expand Munis Data Entry

Ludlow has a major system upgrade to its Munis software scheduled for later this year that will further expand its potential application across the town. We recommend that as part of this expanded use that the town focus on remote data entry. Opportunities for departments to submit information directly through Munis distributes the burden of data entry without weakening financial controls. We encourage the town to evaluate the following operations for expanded Munis use.

Departmental Turnovers: Departments enter revenue information into Munis and attach supporting documentation to their entry. Department heads electronically sign and transmit their turnover to the collector/treasurer's office. Treasury staff would match the electronic submissions against the received revenue before approving the turnover. The accountant would then verify the information from the treasurer before posting to the general ledger.

Invoice Submission: Departments enter their invoice information into Munis, including a scan of the original invoice, and electronically sign their submission to accounting. The accounting office would review the submissions for accuracy and compliance before including the invoices in the next vendor warrant.

Payroll: Department heads or their designees enter payroll information for all employees in their department. The summary of the total department payroll would be electronically signed by the employees and department head before being submitted through Munis. The accounting and collector/treasurer offices would respectively review the electronic entries before processing through the payroll module and compiling the payroll warrant.

To reduce the burden on financial staff and ensure all departments are properly trained on new procedures, the town should consider implementing changes in a tiered, systematic approach. Departments can be separated into groups, with a plan to transition groups to new procedures in intervals. This is especially important in payroll, where school and public safety departments have a greater number of employees and therefore procedural changes may require additional preparation and initial review.

5. Provide Munis Training for Employees

We recommend the town fund and organize Munis training for employees. Most town and school department staff have limited familiarity with Munis and have not received much, if any, formal training. As the town integrates more procedures through Munis, it must ensure employees are properly trained on the software modules they will be required to use. Specific trainings should be scheduled when appropriate, such as those prior to implementing a new remote data entry procedure or in preparation of a major system upgrade. However, the town should also schedule periodic trainings to support continuing staff education and skill improvement. The town should annually budget for Munis trainings and consider additional funding in fiscal years with system upgrades or expansions.

6. Consider In-House Property Inspections

Ludlow's assessing office has a longstanding relationship with Pk Valuation Group and currently contracts with them to do the majority of property inspections, including cyclical and abatement inspections on real and personal property. After certification years, the Bureau of Local Assessment provides written directives that must be reviewed for compliance when developing the subsequent revaluation program. Ludlow's directives for the FY2028 certification year include implementing a set timeframe for cyclical property inspections. Municipalities are required to inspect each parcel of real property at least once every ten years, and Ludlow has fallen behind on its residential inspections cycle.

Bringing cyclical inspections in-house may provide additional control over the implementation of directives and ensure continuity in the five-year period before the next certification year. The assessing office is headed by the fulltime assistant assessor, supported by a fulltime associate assessor and clerk. We believe the current office staff level could support in-house residential inspections work. We suggest the assessing office review job descriptions and responsibilities and consider rearranging staff time and daily operations to accommodate this change.

7. Discontinue Use of Manual Receivable Records

We recommend the collector/treasurer discontinue the previous practice of manual receivable records. The former collector's office has long maintained a paper-based receivable control book, despite the town's Munis software providing an electronic version of the same records. Discontinuing this manual record-keeping will eliminate a redundant task and make time for more important office functions.

8. Outsource Bill Printing and Mailing to a Third-Party

We recommend the collector/treasurer's office outsource bill printing and mailing to a third-party vendor. Currently, all real estate, personal property, and motor vehicle bills are printed, stuffed, and processed for mailing in-house by office staff. This includes over 9K real estate and 24K motor vehicle bills. In addition, collection staff print and mail over 4K sewer bills even though they are generated by the department of public works. For a community of Ludlow's size, in-house bill processing is excessively time consuming and diverts staff resources away from more important operations. Following the recent conversion to a combined collector/treasurer and the retirement of the assistant collector, the newly combined office will have even less staff available to sustain this responsibility.

ACKNOWLEDGEMENTS

The following individuals were interviewed in preparation for this review.

James Gennette, Board of Selectmen Chairman

Antonio Goncalves, Board of Selectmen

Darlene Cincone, Finance Committee

Marc Strange, Town Administrator

Carrie Ribeiro, Human Resources Director

Lori Belanger, Chief procurement Officer

Kimberly Collins, Former Town Accountant

Jose Alves, Assistant Assessor

Fred Pereira, Former Collector

Elsa Barros, Collector/Treasurer

Georgina Pereira, Assistant Treasurer

Lori Leduc, Collector's Administrative Assistant

APPENDIX

Below are the recommendations from DLS's 2004 financial management review of Ludlow. The full report can be found on the Financial Management Resource Bureau [website](#).

Overall Financial Management Recommendations

- 1) Empower town administrator with appointing authority
- 2) Convert the treasurer and collector from elected to appointed offices
- 3) Implement a performance review program
- 4) Monitor reconciliations of cash and receivables
- 5) Assign personnel administration responsibilities
- 6) Address ambulance collections
- 7) Modify the budget process
- 8) Adopt formal debt and reserve policies
- 9) Disband the budget advisory committee
- 10) Establish an audit committee
- 11) Adopt a town charter

Computers and Technology Recommendations

- 12) Establish a full-time technology position
- 13) Shift technology accountability to town administrator
- 14) Explore ways to enhance training

Treasurer Recommendations

- 15) Commit to monthly cash reconciliations with accountant
- 16) Adopt an electronic cash book
- 17) Discontinue manual receipts log and post from turnover sheets
- 18) Discontinue posting payroll withholdings as receipts
- 19) Create debt and debt service schedule
- 20) Develop a tax title program
- 21) Program MUNIS to annually adjust for step increases
- 22) Cease returning timesheets to department heads
- 23) Review delineation of staff responsibilities

Accountant Recommendations

- 24) Define accountant's role in budget process
- 25) Schedule reconciliations of cash and receivables
- 26) Complete balance sheet earlier in fiscal year
- 27) Cease verification of treasurer's manual receipts log
- 28) Modify payroll warrant information

Collector Recommendations

29) Reconcile receivables with accountant

30) Abandon manual records

31) Explore use of scanning wands

Assessors Recommendations

32) Plan for interim year adjustments

33) Consider office structure

34) Focus on personal property data