

# 2026 Budget Notes

## Highlights

- ARPA Funds spent
- Healthcare – NHIT shutdown and switch to SchoolCare. HealthTrust for 2026.
- Wages
  - CPI is ~3%. Using 3.5% COLA
  - Unused PTO refunds
  - PD Retention Bonuses
- Budget “overspent” mostly due to using the ARPA funds in UFB

## Page 1

- 4130.3 Town Administrator Wages
  - Only doing 3.5% COLA, but being paid one-time PTO refund for unused PTO.
- 4130.25 Miscellaneous (EXECUTIVE)
  - Meant for unexpected expenses.
- 4135 IT
  - Windows 10 discontinuance required replacing devices in many departments.
- 4135-3e Software/Licensing
  - Leaving flat even though overspent because we are changing our QuickBooks subscription
- 4135-5e IT/Network Support
  - This is a flat fee we pay to Cybertron for tech support at the SLH plus any work we have them do at SLH not covered by the contract

## Page 2

- 4140.1 Town Clerk Salary
  - Only doing 3.5% COLA, but being paid one-time PTO refund for unused PTO.
- 4140.3 Deputy Town Clerk Wages
  - Only doing 3.5% COLA, but increased hours.
- 4140.12 Election Wages/4140.14 Advertising/4140.15 Misc Supplies
  - There will be 3 elections this year, so the budget is up.
  - Advertising is because the Supervisors need to post certain meetings in the paper.
- 4140.6 Voting Machine
  - This line covers the paper, maintenance, etc. of the voting machine.
  - 3 Elections this year.

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- 4140.36 Leave Coverage/Town Mtg Minutes
  - This is in case someone needs to get paid to do the minutes for Town Meeting. Sam usually does them during his regular hours, so we haven't had to spend this recently.
  - This is also in case scheduling needs to happen so that 2 people can be in the office during the evening shifts for safety.
  - Setting to \$1 because part of Deputy Town Clerk line now.
- 4140.37 Recording Scanning
  - The Land Use Administrator will be able to help with this, so contracting it out may not be needed anymore.
- 4150.03 Bookkeeper Wages
  - Doing 3.5% COLA, but hours adjusted. Also one-time PTO refund for unused PTO.
- 4199.81 and 4199.82 Medicare and Social Security
  - This is across all wages in all departments (minus library). This should map to the increased wages including any increased hours.
  - This will only be completely spent if we completely spend all of our wage lines.
- 4199.83 Unemployment Compensation
  - This is a placeholder for unemployment. We do report wages to NHES, but because we are self-insured, we do not pay them anything.
- 4199.84 Payroll Processing
  - We forgot to budget for this in 2025. It is the payroll company (Checkmate) that we had to hire because QuickBooks Online didn't mesh with the NH Retirement System.
- 4191.2 PB Secretary Wages
  - PB meetings have been going longer, been more frequent, and more complicated due to Exit 18 development and Master Plan.
  - It shouldn't be as bad next year, but PB rearranged budget to prioritize wages.
- 4191.5 PB Professional Services
  - This is for when the PB needs to hire someone to help them with a project. Usually CNHRPC or an engineer.
  - This line is down because we now allow an escrow account so applicants can pay for additional legal and engineering expenses.
- 4191.6 PB Advertising
  - Posting in Concord Monitor is not be needed anymore for most hearings and PB fee schedule will put remaining costs on applicant.
  - Only need to budget for the warrant article hearing in January.

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- 4191.4 PB Legal Expenses
  - Most of this overspend is from earlier in the year before the escrow account system was established and the PB needed to consult with legal about the Exit 18 application.
  - All boards are still required to go through Ken before contacting legal to prevent unexpected fees.
- 4191.14 ZBA Advertising
  - We do actually need to keep posting in the Concord Monitor for ZBA hearings.
- 4191.17 Land Use Administrator
  - Still getting 3.5% COLA. This line is just down because the number of hours needed isn't as high as we initially thought.
- 4194.5 Town Building Emergency Fund
  - Repair of side door at Library, funded from Building Maintenance CRF
- 4194.7/8 Sam Lake Maintenance/Electricity
  - Slightly over because had to repair solar panels
  - Electric should be back to normal this year with panels working.
- 4194.11 Elkins/Houser Building Main
  - Internet for Elkins Memorial Library
  - Maintenance for Elkins Memorial Library and the Houser Museum
- 4194.12 Historical Society Electricity
  - Just the electric meter on the back of the Library for the Historical Society rooms
  - Also maybe electric for Elkins Memorial Library and Houser Museum??
- 4194.13 Town Buildings Heat/Oil/Propane
  - This line is up \$1K because fuel prices are up. However because Elkins is now insulated, they will be using less fuel, so the line isn't as up as it could be.
- 4194.16 Municipal Building Alarms
  - This is up \$1K because Ken is switching that building to the same company as the one used at the Sam Lake House.
- 4194.17 Municipal Building Maintenance
  - \$8,249 over budget due to unexpected malfunctions
  - \$3,495 for new water softener
  - \$2,496 for block heater replacement in the generator
  - \$5,200 for new septic pumps
- 4194.19 Janitorial Services
  - This position changed from salary to hourly and the new person tends to work fewer hours.
- 4194.63 Center Maintenance
  - This line normally used for care of Cushman Elm.

- 4195.1 Cemetery Wages
  - Added \$300 for Cemetery Trustees Secretary (10 meetings, 1.5 hours, \$20/hour)
  - Mowing and other cleanup done by Highway
  - Less done in 2025 because Hwy understaffed

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- 4195.6 Cemetery Maintenance
  - \$700 offset is for the headstone for welfare case
- 4195.3 Equipment Repairs
  - We haven't expended any \$ for several years. All equipment is used by Highway for other purposes as well as Cemetery.
- 4195.9 Corner Stones
  - Used as needed when people buried. Families pay for these.
- 4195.5 Parts & Supplies
  - \$700 lettered marker, \$89 aluminum sign – offset by \$700 welfare from Lucia Elkins trust
- 4196 Insurance
  - These are the rates we pay Primex. Can't control them beyond trying to prevent accidents.
  - Primex explained they are up because they have changed how they calculate the rates to be more reliant on experience of the group. So liability is WAY up. \$15K/32.8%
- 4197.2 Central NH Planning
  - This is our annual dues which allows us access to CNHP resources. This does not include the special work they did for us re Master Plan, that was covered by a grant.
- 4240.1 Building Inspection Wages
  - Joel getting 3.5% COLA, he just doesn't work as many hours as we were budgeting, so kept it flat.
- 4120.2 Supplies
  - Over spent because Joel did a 3-year renewal for his ICC membership. This will be cheaper in long run.
- 4120.5 Sub Contractor (Building Inspection)
  - This line is for when Boscawen covers for Joel via intermunicipal agreement.
  - Also can be used if Joel needs to hire professional for further help.
- 4152 REVALUATION OF UTILITIES
  - DRA is no longer supplying this number for us, so we started doing this ourselves in 2025. This discovered \$28M more value and helped lower tax rate.
  - It doesn't need to be done every year, so placeholder of \$1 for 2026.

## Page 6

- 4210.0C Police Chief Salary
  - 3.5%, plus retention bonus quarterly distribution
- 4210 Police Wages
  - Removed 1 vacant officer position.
  - 3.5% COLA, plus retention bonuses quarterly distribution
- 4210.h Insurance Deductible
  - For paying the car insurance deductible if there is an accident.
- 4210.2 Cruiser Maintenance – Other
  - A catchall line for maintenance that doesn't quite fit other lines.
- 4210.3 Health Insurance
  - This includes 3 health insurance buyouts.
  - Went from 3 to 4 officers.
- 4210.6 Dispatch
  - This is with an organization that does 911 for the area.
  - We have no control over this bill. They base it on call volume.
- 4210.10 Off Duty Details (POLICE)
  - Using WA to move to a revolving fund. Can probably retire account next year if everything works smoothly.
  - IF WA FAILS, NEED TO RE CALC THIS AT MEETING (\$15K with equal offset)
- 4210.12 Prosecutor
  - We pay Merrimack County to use their prosecutor in our cases.
- 4210.91 Supplies/New Equipment
  - Used PD surplus to get new cruiser \$44K + equip \$15K (\$59K)
- 4210.16 Retirement
  - Removed 1 vacant officer position
- 4210.20 Investigation Expenses
  - This is for things like lab fees when doing blood tests for DUI.

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- 4220.70 Off Duty Details (FIRE)
  - Using WA to move to a revolving fund. Can probably retire account next year if everything works smoothly.
  - IF WA FAILS, NEED TO RE CALC THIS AT MEETING (\$2K with equal offset)
- 4220 EMT Lines
  - No longer have full time EMT, so no more OT, Health Insurance, Retirement, Disability Insurance
- 4220.1 Volunteer Reimbursement
  - This is for the on-call/volunteer firefighters. We have a very active crew.

- Technically our firefighters are “part-time” not “volunteer”.
- 4220.3I Engine 2
  - This is over because the fire engine needed some repairs. The Fire Dept. bottom line still looks good.
- 4220.9 Fire & Rescue Equipment
  - Chief bought tools/equip for Engine 1 with dept. surplus
- 4220.5 Dispatch
  - We don’t get the contract price from them until after budgeting is done.
  - This is a fee we pay to the Capital Area Mutual Fire Aid Compact for dispatching costs.

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- 4311.T3 T3 Repairs-2014 International AND 4311.T1 2011 International
  - This is about over but that money was covered by the Highway Block Grant from the State.
- 4311.T7 T7 Repairs-2020 F550
  - This line is a little over for unexpected repairs
- 4311.4 Health Insurance (Highway)
  - Currently budgeting for the potentially 4 full-timers.
  - 3 taking insurance – 1 taking buyout

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- 4311.14 Training
  - This is over because the Highway Dept. sent two people to CDL school.
  - Included offset of what Jesse and Robert paid back when they left.
- 4312.1 Salt
  - Budget going up \$1K because the cost from provider is increasing.
- 4312.3 Road Tar
  - Plan to pave ??? in 2026.
- 4312.4G Summer Gravel
  - This is over by \$223K because that is where the dirt road project is being charged to. This money is from the ARPA grant.
- 4321.2 Recycling Services
  - Recycling services are overspent and the budget is up because the fees for construction debris went up without warning from \$102 per ton to \$132 per ton.
  - This line is going to be broken out and rearranged since construction debris isn’t really recycling.

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- 4321.18 Hazardous Clean-up

- Kal is applying for grant so we can have another hazardous waste day in 2027.
  - If BOS wanted to, they could make CRF to save for doing one every other year.
- 4323.19 Ground Water Testing
  - The Town tests ground water around the old Landfill for PFOA and PFOS.
  - Aries Engineering does the testing. They usually do it in November and the test results/bill don't arrive until after the 1<sup>st</sup> of the year. We base our budget on the previous year, but often the DES has new requirements or the testing costs go up.
  - Most of the cost comes from the lab testing, not Aries itself.
  - These chemicals are near the Transfer Station at the old Landfill. The Town/DES have been unable to determine the exact reason for this. There is no remediation available for these chemicals, so all the Town can do is test.
  - The Town also tests the drinking well of a neighboring property. If these chemicals start appearing in that water, the Town may need to do remediation.
- 4321.40 SWC
  - Solid Waste Committee was disbanded.
- 4324.1 Co-op Fee MSW (Municipal Solid Waste)
  - Co-op fees up from \$95 to \$100 per ton plus a \$3.50 surcharge that the State will reimburse when invoiced.
  - Has \$12K offset
- 4351.6 and .7 Community Power Committee
  - The CCPC doesn't currently have a Chair, a Secretary, or enough members to do projects. So this was defunded to \$1.
- 4411 Health
  - Removed Health Officer line since we have never used it. So \$100 in 2025 budget not showing.
- 4415.2 Penacook Rescue
  - Only up 1% (\$1,888) this year for Canterbury. For Boscawen, it went up significantly due to the County facilities. Negotiations underway with County.
  - Last year went up 11.4%.
- 4415.3 Belmont/Loudon Rescue
  - Switching from Belmont to Loudon. Same \$10K agreement to receive aid as needed on eastern side of town.

## Page 11

- 4441 Welfare
  - Removed 2 unused lines. So \$2 in 2025 budget not showing.
- 4441.3 Community Action Program
  - This is the Town's donation to CAP for their Fuel Assistance Program, which helps out many Canterbury residents.
- 4441.4 CASA Donation

- This is the Town's donation to Court Appointed Special Advocates which "provides a voice for children and youth who have experienced abuse and neglect by empowering a statewide network of trained volunteers to advocate on their behalf so they can thrive in safe, permanent homes."
- 4442.1 Direct Assistance
  - All Towns in NH are required to have a welfare program. Normally we get very few cases, but this year we got several.
  - There is no way for us to predict how great the need will be each year.
- 4550 Library
  - Switched to having one line in operating budget and separated out the line by line into another page that the Library Trustees can fill out.
  - 2025 Budget just shows what the Town budgeted. (This causes bottom lines to not math correctly)
  - 2025 Actual shows what was spent by Town and Trustees
  - 2025 Offset shows what trustees contributed
  - 2026 offset is \$0, because in the future, the offset will just cover what was spent over the \$300K.
- 4651.3 Supplies (HDC)
  - This is pretty much just for HDC emails (5 ppl, \$4/month, 12 mon)
- 4520.3 Soccer Field Maintenance
  - The soccer field belongs to school, but our soccer program uses the field and puts new lines down for the Town's kids league. The kids league is not associated with the school district.

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- 4711.9 Cruiser-Bridge-Command Car
  - 2026 is the last payment on this bond.
  - I used the wrong amortization schedule last year, so 2025 was underspent.
- 4711.15 Backhoe Lease
  - I used the wrong amortization schedule last year, so 2025 was underspent.
- 4711.? Fire Engine Bond
  - Bond sale is this week, so should have actual numbers before public hearing.
- 4725.2 Body Camera Lease
  - Wasn't spent last year and will be removed next year.
  - In 2025 Chief Crotty used encumbered money from 2024 to outright buy these (cheaper long term than leasing). So we no longer need to pay for a lease.

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- Warrant Articles 2025 Total doesn't match 2024 Town Report, because I removed the \$60K petition warrant article that failed.

## Revenue (Page xx)

- 3120 Land Use Change Tax
  - We have no way of knowing how many people will be doing this in a year so we estimate \$0.
  - These funds go to the Conservation Account.
- 3185 Timber Tax
  - AKA Yield Tax
  - When you log on your property
- 3186 Payment in Lieu of Taxes
  - “Payment in Lieu of Taxes” is paid by tax exempt organizations who use municipal services (like plowing) and want to contribute despite not being required to.
  - Some do and some don’t, the County buildings in Boscawen don’t.
  - The amount is a fixed amount negotiated with the Town.
  - \$9K = Shaker Village (\$2K), Spruces, Quaker Meeting House
- 3502 Interest on Investments
  - This is interest from the checking account with have with the bank and from the Conservation Commission account (Land Use Change Tax Fund).
- 3515 Misc Revenues
  - This account is for receiving income that is unusual or unexpected. So far this year we have received \$14K.
  - \$4,755 from the Building Maintenance Capital Reserve Fund for unexpected repairs
  - \$1,571 from the Lucia Elkins Sick and Worthy Poor Non-expendable Trust for Welfare case
  - \$7,210 from a grant to offset part of the Library weatherization Warrant Article.
- 3500.1 Enterprise Fund
  - This section is for Transfer Station revenue.
  - We don’t actually have what is legally considered an “Enterprise Fund”. To do that, we would need to have a separate bank account and separate budget for the Transfer Station.
- 4100 PAYT Bags
  - “pay as you throw bags”

## Charts

	2024 Tax Rate (Affects Fall 24 & Spring 25 Bills)			2023 Tax Rate (Affects Fall 23 & Spring 24 Bills)			
	Total Rate	\$22.68	\$8,575,612	100%	\$21.00	\$7,772,651	100%
County	\$2.33	\$884,749		10%	\$2.26	\$837,992	11%
State Ed	\$1.63	\$599,824		7%	\$1.48	\$536,149	7%
Town	\$5.21	\$1,971,458		23%	\$6.35	\$2,354,595	30%
School	\$13.51	\$5,119,581		60%	\$10.91	\$4,043,915	52%

TOWN EXPENSES	2024 Actual	All Expenses	Municipal Only	Without WAs
General Government	\$ 794,563	8%	21%	26%
Police	\$ 526,631	5%	14%	17%
Fire	\$ 391,431	4%	10%	13%
Highway	\$ 644,912	6%	17%	21%
Solid Waste	\$ 153,128	1%	4%	5%
Rescue	\$ 176,204	2%	5%	6%
Health & Welfare	\$ 16,375	0%	0%	1%
Culture & Recreation	\$ 314,212	3%	8%	10%
Misc Committees	\$ 1,059	0%	0%	0%
Parks & Recreation	\$ 4,726	0%	0%	0%
Conservation	\$ 9,203	0%	0%	0%
Long Term Debts	\$ 71,643	1%	2%	2%
School	\$ 5,119,581	49%		
State Education	\$ 599,824	6%		
County	\$ 884,749	8%		
Warrant Articles	\$ 719,197	7%	19%	
		\$ 10,427,438	\$ 3,823,284	\$ 3,104,087