

ADM Article Number	Article Purpose	FY 2025 Actual	FY 2026 Budget	FY 2027 Proposed	Change This Year	Comments - Proposed Funding
3	Pru Comm - Reserve Fund Budget	45,000	45,000	45,000	0.0%	Raise & appropriate
2&4	Pru Comm - Finance/Administration Department Budget	393,307	493,950	515,992	4.5%	Raise & appropriate
	Capital Articles	-	1,862,000	-		Available Funds if approved
	Total Finance & Administration:	438,307	2,400,950	560,992	-76.6%	
5	Fire Department Operating Budget	2,560,249	2,824,175	3,118,233	10.4%	Raise & appropriate
	Capital Articles	1,333,000	16,817,600	-		
	Total Public Safety:	3,893,249	19,641,775	3,118,233	-84.1%	Raise & appropriate
6	Water - Water Department Operating Budget	766,124	937,506	993,692	6.0%	Raise & appropriate
7-11	Capital Articles	83,124	158,500	768,200		LT Debt \$400K & \$268.2K Free Cash
	Total Public Works - Water:	849,248	1,096,006	1,761,892	60.8%	
12	Pru Comm - Public Buildings Budget	20,478	27,392	28,889	5.5%	Raise & appropriate
13	Pru Comm - Street Lights Budget	7,127	10,700	10,700	0.0%	Raise & appropriate
	Total Public Works - Other:	27,606	38,092	39,589	3.9%	
14	Pru Comm - Funding For Library Services	26,780	27,583	28,411	3.0%	Raise & appropriate
23	Pru Comm - Funding For Historical society	-	-	14,000		Raise & appropriate
	Total Culture & Recreation:	26,780	27,583	42,411	53.8%	
15	Pru Comm - Principal & Interest Budget	471,679	535,181	669,632	25.1%	Free Cash Raise \$142,632 and Raise & Appropriate \$527,000
	Total Debt & Interest:	471,679	535,181	669,632	25.1%	
16	Pru Comm - Employee/OPEB Benefits Budget	944,209	1,075,444	1,173,300	9.1%	Free Cash Raise \$280,000 and Raise & Appropriate \$893,300
	Total Employee Benefits:	944,209	1,075,444	1,173,300	9.1%	
17-18	Pru Comm - Transfers To Stabilization Funds - General & Water	118,400	81,420	81,440	0.0%	Raise & appropriate
	Total Stabilization Funds	118,400	81,420	81,440	0.0%	
TOTAL APPROPRIATIONS		6,769,478	24,896,451	7,447,489		
	Abatement Allowance	17,343	18,436	18,000		Part of Tax Levy
	Total Funds to be raised	6,786,821	24,914,887	7,465,489		
	Tax Levy	3,727,382	5,656,284	4,866,357	-14.0%	
	Ambulance & Other	293,896	250,000	250,000		
	Water Rev	1,112,507	1,000,000	1,100,000		85% of WD's estimated FY27 Revenue
	Miscellaneous local receipts	218,655	43,000	50,000		
	Free Cash	763,972	425,000	699,132		Certified Free Cash \$699,966
	Transfer from Stabilization	17,343	228,000	-		
	Other Sources Of Funds	-	598,000	-		
	Debt Funding	-	11,909,058	500,000		To be part of 12/4/26 LT Debt Issue
	Total Recap Amounts Provided:	6,133,755	20,109,342	7,465,489		
Annual Appropriation Increase/(Decrease):						
	Total Property valuation	2,643,533,088	2,732,504,330	2,732,504,330		
	Actual/Calculated tax Rate	1.41	2.07	1.78	-14.0%	

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Proposed

Prudential Committee		ARTICLE 3				
Article Number	Account Title	FY 25 Actual	FY 26 Budget	FY 27 Proposed	Change This Year	Comments
3	Reserve Fund	45,000.00	45,000.00	45,000.00	0.00%	
Total Reserve Fund Appropriation:		45,000.00	45,000.00	45,000.00	0.00%	

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Proposed

Finance Department		ARTICLE 2&4				
Article Number	Account Title	FY 25 Actual	FY 26 Budget	FY 27 Proposed	Change This Year	Comments
2	Salary & Wages Elected Officials	11,500.00	11,500.00	11,500.00	0.00%	
	Salary & Wages Treasurer	102,533.89	59,570.68	61,358.00	3.00%	COLA based on latest CPI
	Salary & Wages Assistant Treasurer	-	84,364.80	86,896.00	3.00%	COLA based on latest CPI
	Salary & Wages - Clerk	3,586.50	3,915.00	6,000.00	53.26%	Clerk's Stipend
4	Total Personnel Services:	117,620.39	159,350.48	165,754.00	4.02%	
	Telephone	527.57	1,510.00	1,510.00	0.00%	
	Payroll Service	2,719.78	4,600.00	5,000.00	8.70%	New Payroll Service Starting July FY26
	Legal Services	3,431.48	6,000.00	6,000.00	0.00%	
	Accounting Services (Audit & actuary)	19,200.00	20,000.00	24,000.00	20.00%	Increase to new Accounting Agreement
	Web Site Service	-	5,600.00	-	-100.00%	
	Bond Transfer Advisory Service	9,300.00	27,000.00	27,000.00	0.00%	
	Banking Fees	-	50.00	50.00	0.00%	
	Legal Advertisement	65.45	1,750.00	1,750.00	0.00%	
	Postage	789.20	1,430.00	1,430.00	0.00%	
	Office Supplies	(44.77)	1,000.00	1,000.00	0.00%	
	Computer/Copy Expense	11,951.95	13,600.00	13,600.00	0.00%	
	Dues & Memberships	50.00	200.00	200.00	0.00%	
	Insurance - Property and liability	129,165.04	145,000.00	155,000.00	6.90%	
	Insurance - Workers Comp. & Accident and Sickness	37,292.33	35,000.00	38,000.00	8.57%	
	Unemployment Insurance	-	6,000.00	6,000.00	0.00%	
	Payroll Taxes	44,303.31	47,000.00	50,800.00	8.09%	Per Proposed Salaries
	Employee Assistance Program	3,950.00	4,160.00	4,160.00	0.00%	
	Town Admin Services Assessment	6,808.09	7,900.00	7,900.00	0.00%	
	Annual Report, Warrant, Budget & Meeting	4,396.65	4,100.00	4,100.00	0.00%	
	Election Cost	1,227.15	1,700.00	1,700.00	0.00%	
	Miscellaneous Expense	553.30	1,000.00	1,038.00	3.80%	
4	Total Other Expenditures:	275,686.53	334,600.00	350,238.00	4.67%	
4	TOTAL FY BUDGET:	393,306.92	493,950.48	515,992.00	4.46%	
	Capital Articles					
	Start-up Costs of lock-box system	5,000.00				
	Cyber Security & computer upgrade	4,913.10				
	School Property Disposition		1,862,000.00			
	Digitize and shred District Records	15,749.00				
	Total Finance Department:	25,662.10	1,862,000.00	-		
	Labor & Salaries:	117,620.39	159,350.48	165,754.00	4.02%	
	Maintenance:	-	-	-		
	Operations:	275,133.23	333,600.00	349,200.00	4.68%	
	Miscellaneous:	553.30	1,000.00	1,038.00	3.80%	
	Total Other Expenses:	275,686.53	334,600.00	350,238.00	4.67%	
	Total Finance Dept Budget Appropriations	393,306.92	493,950.48	515,992.00	4.46%	
	Article & Capital Outlay		1,862,000.00			
	Total Finance Department:	393,306.92	2,355,950.48	515,992.00	-78.10%	

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Proposed

FIRE DEPARTMENT		ARTICLE 5					
Article Number	Account Title	FY 25	Actual FY 26	Budget	FY 27 Proposed	Budget Change	Comments
	Salary & Wages - Chief	153,134.01	185,750.00		193,180.00	4.00%	
	Salary & Wages - Deputy Chief	133,244.80	136,581.00		156,000.00	14.22%	
	Salary & Wages - Perm Full Time	1,231,505.00	1,350,000.00		1,504,272.00	11.43%	
	Salary & Wages - Longevity Pay	11,800.00	12,190.00		10,450.00	-14.27%	
	Salary & Wages - Admin Assist	-	-		-		
	Salary & Wages - Incident Perm	110,229.52	156,000.00		140,000.00	-10.26%	
	Salary & Wages - EMT Re-cert FT	35,993.68	90,000.00		90,000.00	0.00%	
	Salary & Wages - Vacation Coverage	127,705.88	142,000.00		172,709.00	21.63%	
	Salary & Wages - Sick Coverage	129,571.42	115,000.00		115,000.00	0.00%	
	Salary & Wages - Personal Coverage	47,800.56	41,000.00		33,840.00	-17.46%	
	Salary & Wages - Holiday Pay	69,152.40	66,500.00		113,543.00	70.74%	
	Salary & Wages - Full Time Injury	109,529.88	60,000.00		90,000.00	50.00%	
	Salary & Wages - Other Union	-	2,000.00		2,000.00	0.00%	
	Salary & Wages - Emergency Labor	4,343.76	25,000.00		25,000.00	0.00%	
	Salary & Wages - Other FT	48,141.66	32,000.00		32,000.00	0.00%	
	Salary & Wages - EMS Officer	5,055.00	10,000.00		10,000.00	0.00%	
	Salary & Wages - Reimbursable OT						
5	Total Personnel Salaries:	2,217,207.57	2,424,021.00		2,687,994.00	10.89%	
	Electricity	15,549.32	21,000.00		21,630.00	3.00%	
	Heating	8,444.93	10,000.00		10,300.00	3.00%	
	Gasoline/Diesel	14,403.28	24,000.00		24,720.00	3.00%	
	Repairs/Maint - Buildings	16,297.18	19,000.00		19,570.00	3.00%	
	Repairs/Maint - Grounds	1,333.98	3,500.00		3,600.00	2.86%	
	Repairs/Maint - Vehicles	48,184.61	37,000.00		40,000.00	8.11%	
	Repairs/Maint - Radio Equip	29,539.73	7,000.00		7,000.00	0.00%	
	Maint - Protective Clothing	11,769.95	14,420.00		14,500.00	0.55%	
	Maint - Uniforms FT	10,527.41	13,000.00		13,000.00	0.00%	
	Telephone	4,569.42	8,239.00		8,300.00	0.74%	
	911 Dispatch	36,634.67	37,500.00		60,000.00	60.00%	
	Legal Services	4,893.75	30,000.00		30,000.00	0.00%	
	Professional Services	0.00	15,000.00		15,000.00	0.00%	
	Ambulance Billing	9,291.24	12,000.00		12,000.00	0.00%	
	CMED Fees	1,505.28	3,000.00		3,750.00	25.00%	
	Physicals/PAT	917.72	3,400.00		3,400.00	0.00%	
	Administrative Expense	4,442.95	14,000.00		14,000.00	0.00%	
	Office Supplies	2,461.86	3,605.00		3,713.00	3.00%	
	Fire/Rescue Equipment	11,519.08	10,300.00		10,600.00	2.91%	
	Building Supplies/Equipment	7,857.07	8,500.00		8,755.00	3.00%	
	Ambulance Supplies/Equipment	48,633.22	50,000.00		50,000.00	0.00%	
	Dues & Memberships	2,258.33	2,500.00		2,500.00	0.00%	
	Training & Education	19,531.03	26,500.00		26,500.00	0.00%	
	Fire Prevention Education	1,163.72	2,000.00		2,000.00	0.00%	
	Information Technologies	30,874.84	23,690.00		24,401.00	3.00%	
	Miscellaneous Expense	436.50	1,000.00		1,000.00	0.00%	
5	Total Other Expenditures:	343,041.07	400,154.00		430,239.00	7.52%	
5	TOTAL FY BUDGET:	2,560,248.64	2,824,175.00		3,118,233.00	10.41%	

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WATER DEPARTMENT		ARTICLE 6				
Article No.	Account Title	FY 25 Actual	FY 26 Budget	FY 27 Proposed	Change This Year	Comments
	Salary & Wages Superintendent	144,185.60	153,363.00	157,657.00	2.80%	
	Sr. Operators & Operator	186,736.80	233,548.00	234,260.00	0.30%	
	Salary & Wages Office Manager	84,468.80	89,920.00	92,438.00	2.80%	
	Salary & Wages Overtime	16,803.85	20,810.00	20,778.00	-0.15%	
	On Call Wages	19,125.00	19,500.00	20,800.00	6.67%	
6	Total Personnel Services:	451,320.05	517,141.00	525,933.00	1.70%	
	Electricity	79,827.59	95,000.00	95,000.00	0.00%	
	Engineering	16,673.56	50,000.00	50,000.00	0.00%	
	Heating	2,733.61	3,100.00	5,100.00	64.52%	
	Gasoline/Diesel	7,566.80	14,500.00	16,900.00	16.55%	Based on recent increase in fuel costs
	Chemicals	19,056.69	30,000.00	32,800.00	9.33%	Cost of delivery & hydrated Lime
	Repairs/Maint - Mains	18,257.46	18,500.00	20,000.00	8.11%	Vendor Contracts & based on age
	Repairs/Maint - Stations	44,109.53	50,000.00	65,000.00	30.00%	Tank Inspections
	Repairs/Maint - Buildings	865.75	5,000.00	8,000.00	60.00%	Gutter Replacement
	Repairs/Maint - Testing	14,191.22	14,000.00	17,735.00	26.68%	2026 DEP Testing Schedule
	Repairs/Maint - Grounds	7,170.00	10,100.00	10,924.00	8.16%	Based on Vendor Rates
	Repairs/Maint - Vehicles	2,436.32	5,000.00	5,000.00	0.00%	
	Uniforms	1,925.50	2,250.00	2,250.00	0.00%	
	Telephone	2,569.74	2,800.00	2,800.00	0.00%	
	Consumption Assessment	1,921.24	1,600.00	1,575.00	-1.56%	Running rate
	Legal Advertisement	1,765.12	4,500.00	5,300.00	17.78%	Rate increase and anticipated legal ads
	Postage	4,867.16	6,225.00	6,800.00	9.24%	USPS postage rate increase
	Printing	4,997.90	7,240.00	8,400.00	16.02%	Cost of production for bills, EDDMs & CCR's
	Office Supplies	315.85	1,250.00	1,250.00	0.00%	
	Computer/Copy Expense	18,659.23	21,500.00	30,100.00	40.00%	Now includes new Meter reading annual Maint Contract
	Building Supplies	144.22	1,000.00	1,000.00	0.00%	
	Tools/Hardware	777.75	1,500.00	1,500.00	0.00%	
	Meter Replacement	9,087.72	10,000.00	15,000.00	50.00%	Lot of meters/readers, age & attrition of existing Equip.
	Dues & Licenses	2,010.53	3,300.00	3,325.00	0.76%	One add 1 licensee
	Training & Education	2,302.32	5,000.00	5,000.00	0.00%	
	Miscellaneous Expense	0.00	0.00	0.00	0.00%	
	Conservation	0.00	1,500.00	1,500.00	0.00%	
	Transfer to Capital Fund	15,500.00	15,500.00	15,500.00	0.00%	
	Service Connections	35,071.48	40,000.00	40,000.00	0.00%	
6	Total Other Expenditures:	314,804.29	420,365.00	467,759.00	11.27%	
6	TOTAL FY BUDGET:	766,124.34	937,506.00	993,692.00	5.99%	
	Capital Articles					
7	Water Mains			500,000.00		LT debt in Nov Bond
	Meter reading software & hardware	25,000.00				
	New Computers	8,123.65				
	Conservation	50,000.00				
	Service Truck Replacement		75,000.00			
	HVAC for Office		20,000.00			
9	Cybersecurity		60,000.00	57,200.00		Free Cash
	Printer/Scanner		3,500.00			
8	Generator Replacements			111,000.00		Free Cash
10	Well Cleaning & Rehab			80,000.00		Free Cash
11	Lime Tank Cleaning			20,000.00		Free Cash
	Capital Outlay	83,123.65	158,500.00	768,200.00		
	Total FY Water Department Appropriations:	849,247.99	1,096,006.00	1,761,892.00	60.76%	
	Serv Connections	35,071.48	40,000.00	40,000.00	0.00%	
	Labor & Salaries:	451,320.05	517,141.00	525,933.00	1.70%	
	Maintenance:	87,030.28	123,200.00	152,159.00	23.51%	
	Operations:	192,702.53	257,165.00	275,600.00	7.17%	
	Misc.	0.00	0.00	0.00		
	Other Expenses:	279,732.81	380,365.00	427,759.00	12.46%	
	Total Water Dept Budget Appropriations	766,124.34	937,506.00	993,692.00	5.99%	
	Capital Outlay	83,123.65	158,500.00	768,200.00	384.67%	
	Total Water Department:	849,247.99	1,096,006.00	1,761,892.00	60.76%	

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PUBLIC BUILDINGS		ARTICLE				
Article No.	Account Title	FY 25 Actual	FY 26 Budget	FY 27 Proposed	Change This Year	Comments
12	Salary & Wages - Part Time	6,236.79	6,212.00	6,400.00	3.03%	COLA based on latest CPI
	Total Personnel Services:	6,236.79	6,212.00	6,400.00	3.03%	
	Electricity	1,515.01	2,100.00	2,310.00	10.00%	Increase in Usage
	Water	215.75	400.00	400.00	0.00%	
	Heat - Oil/Gas	3,012.56	2,600.00	3,000.00	15.38%	Increase in Rates & Usage
	Repairs/Maint - Buildings	1,899.99	3,000.00	3,000.00	0.00%	
	Repairs/Maint - Grounds	2,135.00	7,500.00	7,500.00	0.00%	
	Repairs/Maint - HVAC	1,952.23	1,000.00	1,000.00	0.00%	
	Telephone & Internet	2,542.06	2,330.00	3,029.00	30.00%	Increase in Rates & Speed
	Alarm Service	810.00	850.00	850.00	0.00%	
	Building Supplies	31.29	1,200.00	1,200.00	0.00%	
	Custodial Supplies	100.00	100.00	100.00	0.00%	
	Miscellaneous Expense	27.69	100.00	100.00	0.00%	
	Total Other Expenditures:	14,241.58	21,180.00	22,489.00	6.18%	
12	TOTAL FY BUDGET:	20,478.37	27,392.00	28,889.00	5.47%	
Capital Outlay Articles						
Total District Buildings Budget Appropriations		20,478.37	27,392.00	28,889.00	5.47%	
	Labor & Salaries:	6,236.79	6,212.00	6,400.00	3.03%	
	Maintenance:	5,987.22	11,500.00	11,500.00	0.00%	
	Operations:	8,226.67	9,580.00	10,889.00	13.66%	
	Misc.:	27.69	100.00	100.00	0.00%	
	Other Expenses:	14,241.58	21,180.00	22,489.00	6.18%	
Total District Buildings Budget Appropriations		20,478.37	27,392.00	28,889.00	5.47%	

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Article No.	STREET LIGHTS Account Title	ARTICLE			Change This Year	Comments
		FY 25 Actual	FY 26 Budget	FY 27 Proposed		
	Street Lights - Electricity	6,434.80	8,800.00	8,800.00	0.00%	
	Street Lights - Maint	692.43	1,900.00	1,900.00	0.00%	
13	Total Street Lights Appropriation:	7,127.23	10,700.00	10,700.00	0.00%	

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Proposed

LIBRARY		ARTICLE			Change	
Article No.	Account Title	FY 25 Actual	FY 26 Budget	FY 27 Proposed	This Year	Comments
14	Library Funding	26,780.00	27,583.00	28,411.00	3.00%	Raise & Appropriate
23	Historical Society	-	-	14,000.00		Raise & Appropriate
Total Cultural Appropriation:		26,780.00	27,583.00	42,411.00	53.76%	
Average Annual Increase/(Decrease):		3.00%	3.00%	53.76%		

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Proposed

DISTRICT DEBT SERVICE		ARTICLE				
Article No.	Account Title	FY 25 Actual	FY 26 Budget	FY 27 Proposed	Change This Year	Comments
	Long Term Debt - Principal (2010)					
	Long Term Debt - Principal (USDA)	52,632.00	52,632.00	52,632.00	0.00%	Per Amortization Schedule
	Long Term Debt - Principal (refunding)	230,000.00	225,000.00	90,000.00	-60.00%	Per Amortization Schedule
	Long Term Debt - Interest (USDA)	36,710.46	35,327.00	34,350.00	-2.77%	Per Amortization Schedule
	Long Term Debt - Interest (refunding)	31,900.00	20,525.00	12,650.00	-38.37%	Per Amortization Schedule
	Short-Term Debt - Principal	85,803.00	122,597.00	150,000.00	22.35%	Awaiting Final debt Plan
	Short Term Interest - Note	34,633.93	79,100.00	330,000.00	317.19%	Awaiting Final debt Plan
15	Total Debt Service Appropriation:	471,679.39	535,181.00	669,632.00	25.12%	
				142,632.00		Free Cash = LT principal debt payments
		17,343.00	14,171.02	-		Debt Premium - LT & ST principal payments
				527,000.00		Raise and appropriate
	Total Debt Service Funding:	17,343.00	14,171.02	669,632.00		

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EMPLOYEE AND RETIREE BENEFITS		ARTICLE				
Article No.	Account Title	FY 25 Actual	FY 26 Budget	FY 27 Proposed	Change This Year	Comments
	Insurance - Health	350,930.01	409,906.19	432,104.00	5.42%	8% increase per CCMHG less Employee Change to Option
	Insurance - Life	325.67	500.00	500.00	0.00%	Per CCMHG
	Insurance - Dental	15,931.18	20,000.00	20,000.00	0.00%	Per CCMHG
	Cost of option payment	91,707.93	93,573.44	111,655.00	19.32%	8% increase per CCMHG plus Employee Change to Option
	Pension Assessment	450,314.61	512,634.00	573,041.00	11.78%	Per BCRA
	OPEB Trust Fund Contribution		38,830.37	36,000.00	-7.29%	Contribution with benefit payments equals/exceeds ADC
16	Total Employee and Retiree Benefits Appropriation:	909,209.40	1,075,444.00	1,173,300.00	9.10%	
		450,314.61	512,634.00	288,300.00	-43.76%	Free Cash
		458,894.79	562,810.00	885,000.00	57.25%	Raise & Appropriate
	Total Employee and Retiree Benefits Funding:	909,209.40	1,075,444.00	1,173,300.00	9.10%	

Eligible Employee Salary allocation	Benefits			
79%	709,969	817,876	925,720	Fire Department - 79%
16%	146,283	173,029	188,773	Water Department - 16%
5%	45,571	53,903	58,808	District - 5%
100%	901,824	1,044,808	1,173,300	

**Cotuit Fire District
 FY 2027 ADM Articles for Funding and Estimated Tax Rate
 May 27, 2026**

Proposed

STABILIZATION FUNDS		Articles			Change	Comments
Article No.	Account Title	FY 25 Actual	FY 26 Budget	FY 27 Proposed	This Year	
17	Stabilization Fund Transfer - District	35,000.00	35,000.00	35,000.00	0%	
18	Stabilization Fund Transfer - Water	46,300.00	46,420.00	46,440.00	0%	
	Stabilization FY24 Balance Transfer - Water	37,100.00	-	-		
Total Stabilization Funds Appropriations:		118,400.00	81,420.00	81,440.00		Free Cash
	WD meter count at January 1st	2315	2321	2322		