TOWN OF MONTEREY, MASSACHUSETTS

Debt Service Impact - Library and Trucks

Minimum paydowns in fiscal 2024; permanent financing in Fiscal 2025 (Option 1)

UniBank Fiscal Advisory Services, Inc.

3/21/2023

												Fiscal Year		Dept set vice impacts	Deht Service Im			Financings - Truck 2				Financings - Truck 1								
	2030	2029	2028	2027	2026	2025	2024	2023	2022	2021	2020			i i	nacts			ck 2				ck 1								
S	\$	\$	₩.	<>→	\$	<>→	₩.	\$	₩.	\$	\$	Principal	Library			₩			S	n w w	Financed		S	S	v •				Financed	
1,244,325.00	153,100.00	145,000.00	145,000:00	145,000.00	145,000.00	70,950.00	70,950.00	125,000.00	92,725.00	71,600.00	80,000.00					160,000			120,374	200,000 170,374			733,100	804,050	875,000	1,000,000	1,000,760	1,986,595		
S	s	Ś	\$	<>	t/h	s	łs.	45	s	45	S	Interest				₩.	Par		45 4	n 40 40	Par		(A)	so.	so:	n c	0.4	9.50	Par	
250,971,55	3,827,50	11,280.00	18,530.00	25,780.00	33,030.00	46,784.57	35,000.00	4,188.33	6,628.74	28,673.74	37,248.66					160,000			120,374	200,000 170,374			733,100	804,050	875,000	1,000,000	1,000,750	1,986,595		
s	S	S	u	s	S	u	so	s	49	s	s	Total				BAN PSHLN	Туре		PSHLN	BAN	Туре		PSHLN	BAN	BAN	BAN		BAN	Type	
1,495,296.55	156,927.50	156,280 00	163,530.00	170,780.00	178,030.00	117,734.57	105,950.00	129,188.33	99,353.74	100,273,74	117,248.66																			
v		sn:	10	so	sn-	s		s				Principal	Truck 1				Dated				Dated								Dated	
200,000.00		30,373.79	30,000.00	30,000.00	30,000.00	50,000.00		29,626.21				a				11/2/2023 10/30/2024	1		10/30/2024	3/2/2022 11/2/2022			10/30/2024	11/2/2023	11/2/2022	11/3/2021	11/5/2020	2/5/2019		
s		s	us	s	v	s	s	s				Interest					Due				Due								Due	
31,235.91		759.34	2,268.69	3,768.69	5,268.69	11,622 21	6,814.95	733,33				st				10/30/2024 10/15/2029			10/15/2029	11/2/2022 11/2/2023 10/30/2024			10/15/2029	10/30/2024	11/2/2023	11/2/2022	11/3/2020	11/5/2019		
¢,	s	s	w	v	s	s	v	so	v	so.	w	Total					Rate*				Rate*								Rate*	
231,235.91		31,133.13	32,268.69	33,768.69	35,268.69	61,622.21	6,814.95	30,359.54	10	111	ė,					3.75% 5.00%			5.00%	0.55% 4.00% 3.75%			5,00%	3,75%	4,00%	0.42%	0.61%	2.50%		
s	s	45	₩	₩.	1/1							Principa	Truck 2				Years				Years								Years	
160,000.00	32,000 00	32,000.00	32,000.00	32,000.00	32,000.00							al				0.994444444				0.666666667				0.994444444		0.99722222	0 994444444	0,75		
·s	s	\$	÷	₩.	·	\$						Interest				₩.	Interest		Ø	n 40 40	Interest			s	un .	s t	0 1	n us	Interest	
42,529.59	800.00	3,178.33	6,363,37	9,614.31	12,940.24	9,633.33										5,967			,	733 6,815	let.			29,984	35,000	4,188	6679	37,249		
s	s	<>	45	\$	ψ.	S	₩.	¢,	₩.	·t/s	ŧ⁄•	Total				w w	Cost of Issue		US (n w w	Cost of Issue		U)	UN.	S	SS C	n (n us	Cost of Issue	
202,529.59	32,800.00	35,178.33	38,363.37	41,614.31	44,940.24	9,633,33	*	s	*2	50	* 1		*7			106 189	F Issue		143	550 90 113	Issue		868	532	460	550	550	550	Issue	
\$	\$	<>	₹S	\$	₹5-	₩	₩.	<>	₩.	₩.	<>	Grand Total																		
1,929,062.04	189,727.50	222,591.46	234,162.06	246,163.00	258,238,93	188,990,12	112,764.95	159,547.88	99,353.74	100,273,74	117,248.66	Total																		

TOWN OF MONTEREY, MASSACHUSETTS
Debt Service Impact - Library and Trucks
Larger paydowns in fiscal 2024; permanent financing in Fiscal 2025 (Option 2)
UniBank Fiscal Advisory Services, Inc.

3/21/2023

	2030	2029	2028	2027	2026	2025		2024	2023		2022	2021	2020		Fiscal Year		Debt Service Impacts				Financings - Truck 2						Financings - Truck 1									Financings - Library
S	\$	\$	\$					5	5		4	S	v		Principal	Library	ju.	ww	۲			v	s, c	A 40		Financed		*	v	v	\$0.	s	S	v.	Financed	
1,244,325.00	114,050.00	110,000.00	110,000.00	110,000.00	00.000,011	00.056,07	70.00	250.000.00	125,000.00		92 725 00	71,600.00	00.000,08					160,000				20,374	70,374	200,000		_		554,050	625,000	875,000	1,000,000	1,092,750	1,535,460	1,986,595	ju.	
\$	S	-65	-{/5	10	٠.	···	٠.	v	ŧ.r	. 4	^	ş	-65		Interest			***	ŀ	Par		50	en e	n vo	1	Par		÷,	÷	'n	.	s	s	44	Par	
217,404.99	2,851.25	8,452,50	13,952,50	19,452,50	24,952.50	36,004.27	2004.27	35.000.00	4,188,33		5 6 3 R 74	28,673.74	37,248.66					160,000				20,374	70,374	200,000	01			554,050	625,000	875,000	1,000,000	1,092,750	1,535,460	1,986,595		
·	s	40	40	40			•	5	S	1	٨	s	•		Total			PSHLN	;	Type		PSHLN	BAN	BAN		Type		PSHLN	BAN	BAN	BAN	BAN	BAN	BAN	Type	
1,461,729.99	116,901.25	118,452.50	123,952,50	129,452.50	134,952.50	106,954.27		285,000.00	129,188.33		99 353 74	100,273.74	117,248.66																							
s		·ss	w	· (A)	•	:: !	k:	n	w	66					Principa	Truck 1				Dated						Dated									Dated	
200,000.00		5,373.79	5,000.00	5,000.00	5,000.00	50,000.00		100.000.00	29,626.21									10/30/2024	1			10/30/2024	11/2/2023	3/2/2022				10/30/2024	11/2/2023	11/2/2022	11/3/2021	11/5/2020	11/5/2019	2/5/2019		
s		÷	45	45	-			v	₹/	•					Interest					Due					Ì	Due									Due	
19,131.74		134.34	393.69	643.69	893.69	3,518.05		6.B14.95	733,33									10/30/2024				10/15/2029	10/30/2024	11/2/2022				10/15/2029	10/30/2024	11/2/2023	11/2/2022	11/3/2021	11/5/2020	11/5/2019		
s	\$	t/s	10	*	v			S	w	1	n	so.	v	EI.	Total					Rate*						Rate *									Rate*	
213,131.74		5,508.13	5,393.69	5,643,69	5,893,69	53,518.05		106.814.95	30,359.54	2	ě	*	30					5.00%				5.00%	3.75%	0.55%				5,00%	3,75%	4.00%	0.42%	0.61%	1.87%	2,50%		
ļ.	s	vs	v	-L/s	·	ē									Principal	Truck 2				Years						Years									Years	
160,000.00	32,000.00	32,000.00	32,000.00	32,000.00	32,000.00													0,994444444					0.994444444	0.666666667					0.994444444	1	0.997222222	0,994444444	1	0,75		
ţ,	·s	S	v	S	v	v									Interest			4/1	٠	Interest			v v	n 40		Interest			s	44	S	5	s.	U.	Interest	
31,842.09	800.00	2,537.70	4,410.25	6,286.18	B,174.62	9,633.33												5,967	i			•	2,624	733					23,307	35,000	4,188	6,629	28,674	37,249		
ķ	s	·s	·s	·s	-1/1		٠ 1	v	ło	. 4	n	45	₹5		Total			us v	e	Cost of Issue		so	us u	9.50	1	Cost of Issue		w	to.	s.	in	un:	590	50	Cost of Issue	
191,842.09	32,800.00	34,537.70	36,410.25	38,286.18	40,174.62	9,633.33		9	0	9	è	(*)						140 224		Issue		29	62	550		sue		777	548	460	550	550	550	550	ssue	
s	s	s	45	S	-1/1	. 45	٠ ١	л	45	- 4	Λ-	÷	45		Grand Total																					
1,866,703.82	149,701.25	158,498.34	165,756.44	173,382.37	181,020.81	1/0,105,65		391.814.95	159,547,88	20,000	72 525 00	100,273.74	117,248.66		Total																					

TOWN OF MONTEREY, MASSACHUSETTS

Debt Service Impact - Library and Trucks

Minimum paydowns and permanent financing in fiscal 2024 (Option 3)

UniBank Fiscal Advisory Services, Inc.

3/21/2023

														Fiscal Year		hear service impacts					Financings - Truck 2						Financings - Truck 1									Financings - Library
	2030	2029	2028	2027	2026	2025	4707	200	20.22	2022	2021	2020	-			SIDE					2					ľ	-									Ę
\$ 1		₩.	₩.	₩.	₩.	·S	. 10	١ 1	Λ 1	\$	₩.	₩.		Principal	Library			S				0	·	\$	Financed			•			,	•	·	S	Financed	
1,244,325.00		164,050,00	160,000.00	160,000.00	160,000.00	160,000.00	70,950,00	10,000.00	135 000 00	92.725.00	71,600.00	00.000,08						160,000				1/0,3/4	170,374	200,000				000,000	904.050	275,000	1,000,000	1 092 750	1,535,460	1,986,595		
s	s	10	V)	103	w	sn.	v	929	*	10	50	4n		Interest				₩.	ļ	Par		v	S	vs.	Par			4	n •	n 1	n 1	^	40-	t/s	Par	
232,751.97	9	4,101,25	12,202,50	20,202,50	28,202.50	36,202,50	55,101.25	T, 100,00	4 188 53	6.628.74	28,673.74	37,248.66						160,000				1/0,374	170,374	200,000				000,000	800,000	875 000	1,000,000	1 092 750	1,535,460	1,986,595		
s	us	s	v	es	45	(A)	v		0 1	n	b	v		Total				PSHLN	-	Type		PSHLN	BAN	BAN	Type			TOTILIN	200	BAN	BAN	BAN	BAN	BAN	Type	
1,477,076.97		168,151.25	172,202.50	180,202.50	188,202,50	196,202.50	126,051.25	127,100,33	100,000,1	99.353.74	100,273,74	117,248.66																								
\$		40-	-ts	\$	·	·s		4	n					Principal	Truck 1					Dated					Dated										Dated	
200,000.00		34,000.00	34,000,00	34,000,00	34,000.00	34,373,79		17,020,21	ור המכים מר					3				11/2/2023				11/2/2023	11/2/2022	3/2/2022				11/2/2023	11/2/2022	11/2/2022	11/3/2021	11/5/2020	11/5/2019	2/5/2019		
40		v	45	s	40	v	v	S.O					Ì	interest						Due					Due										Due	
33,066.97	1	850,00	2,550.00	4,250.00	5,950,00	7,659,34	11,0/4.30	/55.55	722 22					St.				11/1/2028				11/1/2028	11/2/2023	11/2/2022				11/1/2020	11/1/2029	11/2/20	11/3/2022	11/2/2021	11/5/2020	11/5/2019		
÷	s	s	s	s	s	s	v	·		^	s	s	Î	Total					1000	Rute *					Rate*										Rate*	
233,066.97	*	34,850.00	36,550.00	38,250,00	39,950.00	42,033.13	11,074.30	90,505,04	20 350 54	i	95							5.00%				5.00%	4.00%	0.55%				0,00%	4.00%	4 00%	0.42%	0 61%	1.87%	2.50%		
s		s	43	··	45	٠,								Principal	Truck 2				1000	Years					Years										Years	
160,000.00		32,000,00	32,000.00	32,000.00	32,000,00	32,000.00								9									¥	0.666666667					_	0,3372222	0.007777777	0 00000000	<u></u>	0.75		
s	ĺ	s	₩.	₩.	s	₩	45						Ì	Interest					Illerese	Interes			s	s	Interest						n u		S	s.	Interest	
47,065.83		1,671.25	5,056,25	8,526,25	12,081.25	15,730.83	4,000.00													•			6,815	733	100				טטט,כב	25,000	4 188	653	28.674	37,249		
s	to.	s	s	*	\$	₩.	÷	···	٠.	Λ.	n	٧,		Total				₩.	COSC OT ISSUE	Costof		so	10	99	Cost of Issue			34	EM	909	n-1	0.1	in-	S	Cost of Issue	
207,065.83		33,671.25	37,056.25	40,526.25	44,081.25	47,730,83	4,000.00				•	8						169	ange	CCUP		180	90	550	Issue			158	460	100	150	550	550	550	Issue	
s	s.	s	45	€.	·s	·s	łs		• •	Λ.	v.	s		Grand Total																						
1,917,209.78		236.672.50	245,808.75	258,978,75	272,233,75	285,966.46	141,125,55	159,547.88	50,555,74	99 353 74	100.273.74	117,248.66		Total																						

TOWN OF MONTEREY, MASSACHUSETTS

Debt Service Impact - Library and Trucks

Larger paydowns and permanent financing in fiscal 2024 (Option 4)

UniBank Fiscal Advisory Services, Inc.

3/21/2023

												Fiscal Year		Debt Service Impacts				Financings - Truck 2					Financings - Truck 1								
7050	2029	2028	2027	2026	2025	2024	2023	2000	2022	2021	2020			pacts				ck 2					ick 1								
^	v	10	*	*	**	ď			0		S	Principal	Library			v.			s	\$ \$	•	Financed		₩.	45	45	45	···	₹5	Financed	
1 244 325 00	125,000.00	125,000.00	125,000.00	125,000.00	125,000.00	00.000,002	125,000,00	125,000.00	92 725 00	71,600.00	80,000.00					160,000			70,374	170,374		,100		625,000	875,000	1,000,000	1,092,750	1,535,460	1,986,595	107	
1	n (n	· to	-10	-1/1	-101	v		n «	Α.	un ·	s	Interest				··	Par		<>	th to	>	Par		sn.	1/5	to.	÷,	-to	w	Par	
305 480 47	3,125.00	9,375,00	15,625,00	21,875,00	28,125,00	50,625.00	4,100.33	4,020,0	6 638 74	28.673.74	37,248.66	12				160,000			70,374	170,374				625,000	875,000	1,000,000	1,092,750	1,535,460	1,986,595		
, 0	n +01	·s	s	S	v	v	· v	٠ ﴿	n •	Λ.	s	Total				PSHLN	Type		PSHLN	BAN		Type		PSHLN	BAN	BAN	BAN	BAN	BAN	Type	
1 440 014 47	128,125,00	134,375.00	140,625.00	146,875.00	153,125,00	300,625,00	129,188.33	100,000,74	25 25 7/	100 273 74	117,248.66																				
1	· so	es.	v	S.	w	v	· w					Principal	Truck 1				Dated					Dated								Dated	
200 000 00	14,000.00	14,000.00	14,000,00	14,000.00	14,374,00	99,999.79	29,626.21					bal				11/2/2023			11/2/2023	3/2/2022				11/2/2023	11/2/2022	11/3/2021	11/5/2020	11/5/2019	2/5/2019		
			v									Interest				ω.	Due					Due		ω.			9	•		Due	
18 000 08	350.00	1,050.00	1,750.00	2,450.00	3,159.35	8,5/4.30	/33.33					est				11/1/2028			11/1/2028	11/2/2022				11/1/2028	11/2/2023	11/2/2022	11/3/2021	11/5/2020	11/5/2019		
n v	· v	45	\$	\$	٧.	101	···		n 1	n ·	us.	Total					Rate*			- 10		Rate*			_	,	•	Ĭ		Rate*	
310000	14,350.00	15,050.00	15,750.00	16,450.00	17,533.35	108,574.09	30,359.54		ā 8	i.	÷					5.00%			5,00%	0.55% 4.00%				5.00%	4.00%	0.42%	0,61%	1,87%	2.50%		
2	s	10	s	· CVs	to							Principal	Truck 2				Years					Years								Years	
100000	32,000.00	32,000,00	32,000,00	32,000,00	32,000.00							pal	2							0.666666667					1	0.997222222	0.994444444	1	0,75		
1	45	*	45	to	s	v	Ŷ,					Interest					Interest			us us		Interest				45			₩.	Interest	
3	1,158.75	3,493.75	5,863,75	8,268.75	10,718.33	4,000,00						st					124		ľ	733 6,815		l č			35,000	4,188	6,629	28,674	37,249	122	
, 0	W		w	S	s	v	-0		60.4	n 1	Zn :	Total				40-	Costo			s s		Cost o				₩.			43	Cost o	
	33,158.75	35,493.75	37,863.75	40,268,75	42,718,33	4,000.00	•	è			·					224	Cost of Issue		99	90		Cost of Issue		877	460	550	550	550	550	Cost of Issue	
· «	45	45	45	s	sn	v	v				n	Grand Total	11																		
1 061 301 70	175,633,75	184,918.75	194,238.75	203,593.75	213,376.68	413,199.09	159,547.88	99,333.74	25.74	100 273 74	117 248 66	Total																			

Article XX: To see if the Town will vote to approve the addition of an Unreasonable Noise Article X to the Town Bylaws; or take any action related thereto.

- 1. Unreasonable Noise Prohibited. It shall be unlawful for any person or persons to create, assist in creating, continue or allow to continue any unreasonable, excessive, unnecessary, or unusually loud noise which either annoys, disturbs, injures, or endangers the reasonable quiet, comfort, repose, or the health or safety of others within the Town of Monterey. Without limiting the general application of the foregoing sentence, the following acts are declared to be noises that violate this bylaw, but this enumeration shall not be exclusive:
 - a) Radio, Musical Instruments, Television, and Public Address Systems. The playing of any radio, television set, amplified or musical instruments, loudspeakers, or other electronic sound producing devices, in such a manner or with volume at any time or place so as to annoy or disturb the reasonable quiet, comfort or repose of persons in any dwelling, or other type of residence, or in any office, school, church, or of any persons in the vicinity.
 - b) Shouting, Whistling, and Chanting. Yelling, shouting, hooting, whistling, singing, chanting, or the making of any other loud noises at any time or place so as to annoy or disturb the reasonable quiet, comfort or repose of persons in any type of dwelling, or of any persons in the vicinity.
 - c) Animal Noises. The keeping of any animal or bird which, by causing frequent or long continued noise, shall disturb the reasonable comfort or repose of any person. This section shall not apply to farm animals, or animals serving any agricultural or farmrelated purpose.
 - d) Devices to Attract Attention. The use of any drum or other instrument or device of any kind for the purpose of attracting attention by the creation of noise. This section shall not apply to any person who is a participant in a school band or duly licensed parade or who has been otherwise authorized to engage in such activity.
 - e) Construction and Home Maintenance Noise. The operation of vehicles, equipment, tools or machines used as a means of construction, maintenance, repair or demolition of a dwelling, building site, building, bridge, tower or road between the hours of 9:00 p.m. and 7:00 a.m., or the making of any such noise at any time or place so as to annoy or disturb the reasonable comfort or repose of persons in any dwelling, or other type of residence, or in any office, school, church or of any persons in the vicinity.
 - f) Excessive Motor Noise. The operation of any unreasonably noisy motor at any time.
- 2. Exemptions. None of the terms or prohibitions of the previous section shall apply or be enforced against:
 - a) Noise caused by any emergency vehicle or equipment while engaged in the performance of necessary emergency business.

Commented [jm1]: Proper wording on Warrant?

- b) Noise caused by any necessary excavation in or repairs of bridges, streets, or highways, or any public utility installation by or on behalf of the Town, or any public utility or any agency of the Commonwealth of Massachusetts.
- c) Noise caused by agriculture, as defined by M.G.L. Chapter 128 Section 1A, including but not limited to the operation of farm equipment, sawmills, harvesting equipment, and noises from farm animals.
- d) Noise caused by lawful hunting or other lawful discharge of firearms.
- e) Noise caused by organized sports.
- f) Noise caused by snow removal or road sanding for private drives, roadways or other ways.
- g) Noise caused by operation of a generator to provide electricity to a dwelling, business, or other building during a grid power outage.
- h) Noise from activities which have been granted a special permit pursuant to Section 3 below.
- 3. Application for Permit for Relief. Application for a permit for relief from this Bylaw on the basis of undue hardship may be made to the Select Board. There shall be no permit fee for said permit application. Permit applications shall be acted upon within fourteen (14) business days of permit filing with the Select Board; If the Select Board does not act upon the permit application within fourteen (14) business days, the permit shall be deemed approved. Any permit granted by the Select Board shall set forth all conditions pertaining to the specified noise and a reasonable time limit for its abatement.
- 4. Penalties. This bylaw shall be enforced by the Monterey Police Department. Whoever violates this Bylaw shall be subject to enforcement action by non-criminal disposition as provided in M.G.L. c. 40, §21D. The first violation of this Bylaw may be punished by a verbal or written warning. The second violation this Bylaw within 12 months after the first violation shall be punished by a fine of one hundred dollars (\$100.00). The third violation of this Bylaw within 12 months after the first violation shall be punished by a fine of two hundred dollars (\$200.00). All subsequent violations within 12 months after the first violation shall be punished by a fine of three hundred dollars (\$300.00). Each such act, which either continues or is repeated more than one-half (½) hour after issuance of a written notice of violation of this Bylaw shall be a separate offense and shall be prosecuted as a separate offense. If a violation occurs and the person or persons responsible are not the record owner of the property, the owner shall be notified in writing that the violation has occurred.
 - a) If a person or persons responsible for violations of this bylaw cannot be determined, the person in lawful custody and/or control of the premises, including but not limited to the owner, lessee or occupant of the property on which the activity is located, shall be deemed responsible for the violation.

Commented [jm2]: Could a violation result in the Town rescinding a permit?

For instance, if a summer camp had X number of violations, could the Town rescind their permit to operate the camp? If an event or venue had X number of violations, could the Town prevent future permit applications from being approved?

Could a building permit be revoked if the building was consistently excessively loud at 11pm?

Commented [DB3R2]: If the town has accepted the provisions of G.L. c. 40, § 57 then yes. The statute, once accepted and incorporated into a bylaw, allows the town to revoke, suspend, or deny a building permit or most other local licenses or permits, including renewals and transfers, if taxes, fees, assessment, or other municipal charges, including those imposed by 40:21D, are not paid. The statute sets forth specific provisions that must be included in the bylaw.

5. Severability. If any provision by any court of competent juri invalidated.	on of this Bylaw is sdiction, the remain	held to be unconstitution ing provisions of the B	onal or otherwise invali Sylaw shall not be	d	



Town of Monterey Policy Statement

REQUEST TO USE LEGAL COUNSEL – FORM

Prior to completing this form, please check this box to confirm that you are familiar with the Town's policy for Contacting Town Counsel:
Name: NOEL WICKE, CHAIR
Department/multimember group: CONSERVATION COMMISSION
If multimember group, was this request approved by group at a meeting? NO
Date submitted: 3.22.2023
Requesting contact with: Town Counsel Special Counsel
Form of questions:
Description of legal services needed/issue faced (attach written questions if applicable and/or explanatory documentation):
APPLICANT DISPUTING CONSERVATION COMMISSION'S PROCESS ON MAKING A DETERMINATION FOR A SCENIC MOUNTAIN ACT REQUEST FOR DETERMINATION OF APPLICABILITY. DISPUTE INCLUDES:
PUBLIC NOTICE REQUIREMENT FOR FORM A
SECTION 4.3 – COMMISSION TO MAKE DETERMINATION WITHIN 21 DAYS OF SUBMITTAL
Is this matter time sensitive? If so, please explain:
YES. APPLICANT IS CHALLENGING 21 DAY DETERMINATION
Is this matter confidential/subject to attorney-client privilege? If so, please explain: NO
REQUEST: Approved Denied 3/22/23
Date Select Board, Chair
Date Select Board
Date Select Board
For use by Select Board Chair (or alternate Counsel Liaison) if request is reviewed by less than a majority of the Select Board. I deem this matter to be: Time sensitive