WILBRAHAM FINANCE COMMITTEE - WORKING FRAMEWORK

Trace the decision.
Test the whole picture.

A committee workbench for turning source records into independent, explainable advice - without hiding missing evidence, mixing scopes, or treating affordability as a single number.

THE GOVERNING QUESTION

What should Town Meeting authorize, given the full service, fiscal, household, and long-term consequences?

FRAMEWORK BOUNDARY

Method, not a current recommendation

GOVERNED WORKED EXAMPLE

A snapshot that shows its seams

FY2027 figures illustrate the method. They are not live data and must be refreshed, reconciled, and approved before a current decision.

SOURCE-REPORTED	SOURCE-REPORTED	CALCULATED	SCOPE WARNING
$57.018m	$33.095m	58.042%	$66.372m
Final-voted General Fund | FY2027	HWRSD assessment + debt | FY2027	HWRSD share of final-voted GF	Expense Control | multi-fund

GENERAL FUND DENOMINATOR / HWRSD SHARE

The separate workbook's rounded 55% display remains a source-reported figure; it is not silently overwritten.

APR / WORKBOOK	MAY 6 ANTICIPATED MOTION	FINAL VOTE
$57,018,471	**$57,041,471**	**$57,018,471**
	temporary +$23,000	0 of 588 displayed cells changed

ARTIFACT	DATA STATE	DATABASE	PUBLICATION
Portable working report v0.3.0	Governed worked example	Not connected; read-only extracts only	Not approved for current decision use

GATE 01

Frame the decision

What is Town Meeting being asked to authorize - and what advice is FinCom responsible for giving?

COMMITTEE ACTION

State the legal action, townwide objective, decision date, and open questions. Separate FinCom advice from Select Board, School Committee, and HWRSD authorities.

SOURCE-REPORTED	SOURCE-REPORTED	MISSING
FinCom role	Decision owner	Current recommendation
Independent evidence-based advisor	**Town Meeting**	**Not yet formed**

GATE TO PROCEED

A reader can describe the decision in one sentence without discussing a preferred solution.

GATE 02

Establish the starting point

What services, assets, people, and obligations exist before the proposal?

COMMITTEE ACTION

Build the current-service baseline first. Include demand, condition, staffing, enrollment, committed debt, reserves, and the cost of doing nothing.

SOURCE-REPORTED	**SOURCE-REPORTED**	**MISSING**
Middle School enrollment - 10/1/2024	AY 2025-26 projection	Rated / functional capacity
613 students	**614 students**	**Not loaded**

GATE TO PROCEED

No utilization percentage is shown because a defensible capacity denominator is missing.

GATE 03

Name every number

What exactly does each amount measure - period, fund, stage, source, and scope?

COMMITTEE ACTION

Attach a measure identity to every headline number. Never compare two amounts until their scopes are demonstrably compatible.

SOURCE-REPORTED	SOURCE-REPORTED	SCOPE WARNING
FY2027 final-voted General Fund	FY2027 Expense Control - multi-fund	Comparable totals?
$57,018,471	**$66,372,362**	**No - incompatible scopes**

GATE TO PROCEED

Budget is not actual; appropriation is not cash; original principal is not outstanding principal.

GATE 04

Follow the money

Where does each dollar come from, where does it go, and has it been counted once?

COMMITTEE ACTION

Reconcile sources to uses, bridge totals across documents, and flag overlaps. Show the regional-school assessment inside the townwide picture - not as an appendix.

SOURCE-REPORTED	CALCULATED	SOURCE-REPORTED
FY2027 HWRSD assessment + debt	Share of final-voted General Fund	Separate workbook display
$33,094,675	**58.042%**	**55% - preserve as reported**

GATE TO PROCEED

The numerator, denominator, rounding, and source date are visible next to every ratio.

GATE 05

Test affordability

Can the Town carry this through operating cycles, debt peaks, capital needs, and household budgets?

COMMITTEE ACTION

Run all four tests: recurring balance, annual cash-flow timing, long-term capital sustainability, and household/service consequences.

CALCULATED	SCOPE WARNING	MISSING
FY2025 levy growth scale	Use as current capacity?	Forecast headroom
$1.67m	**No - historical scale only**	**Not yet established**

GATE TO PROCEED

A proposal is not affordable merely because cash exists today or borrowing is legally allowed.

GATE 06

Compare real alternatives

What other ways could meet the objective, including staging, repair, deferral, or a different service model?

COMMITTEE ACTION

Use a consistent option table: service outcome, capital and operating cost, schedule, risk, reversibility, and who bears each consequence.

SOURCE-REPORTED	SOURCE-REPORTED	MISSING
BUC original scenario families	DB-tracked variants	Financial ranking
4	**6**	**Not supportable yet**

GATE TO PROCEED

The status quo is modeled as an active choice with cost, risk, and service consequences.

GATE 07

Examine value and distribution

What public value is created, what is displaced, and who experiences the gains and burdens?

COMMITTEE ACTION

Pair finance with service quality, access, equity, resilience, public trust, and intergenerational effects. Keep evidence strength separate from importance.

SOURCE-REPORTED	SOURCE-REPORTED	MISSING
Value	Opportunity cost	Household distribution
Not the same as lowest price	**Must be named**	**Needs parcel-level model**

GATE TO PROCEED — No artificial score hides value judgments, uncertainty, or uneven household effects.

GATE 08

Write the recommendation record

What should Town Meeting do, under which conditions, and how will the result be monitored?

COMMITTEE ACTION

State the recommendation, rationale, opposing considerations, conditions, implementation owner, milestones, and triggers for reconsideration.

SOURCE-REPORTED	MISSING	SOURCE-REPORTED
Worked example	Current FinCom position	Latest ATM source in example
Process demonstration	**Not expressed here**	**May 11, 2026**

GATE TO PROCEED

The record remains understandable after the meeting - and makes accountability testable.

MACROECONOMIC AND EXTERNAL FORCES

Name what can move the budget without a new local promise

External conditions can change cash costs, accounting measurements, or legal revenue constraints. Those are different mechanisms and must not be blended into one economic-impact number.

01

Cash-flow change

Prices, wages, benefits, borrowing costs, investment income, or receipts actually change.

02

Measurement change

A present-value or actuarial number changes even when the promised benefit does not.

03

Legal-capacity change

Assessed value or a statutory rule changes a ceiling, limit, or allowable revenue path.

THREE PRIMARY FACTORS

FACTOR	HOW IT REACHES THE BUDGET	REQUIRED CONTROL
Discount and interest rates	A higher discount rate usually lowers the present value of the same future payment stream; a lower rate raises it. Market rates can also change new debt service, note rollover cost, and investment income.	**Model control:** Show future cash flows, the selected rate, and lower- and higher-rate cases.
Assessed property value	The relevant base is taxable real and personal property, not land alone. Appreciation raises the absolute 2.5%-of-value levy ceiling and can lower the tax rate per $1,000 for the same levy.	**Model control:** Never treat appreciation as automatic ordinary levy capacity.
Inflation and escalation	Labor, health care, energy, materials, construction, insurance, and contracts can rise at different rates. Cost pressure grows when recurring costs outpace recurring revenue.	**Model control:** Keep general inflation, construction, wages, and health trend as separate inputs.

MODEL RULE

Nominal cash flows require a nominal discount rate; real cash flows require a real discount rate. A building comparison must show base, downside, and upside assumptions by year.

WILBRAHAM PRECEDENT

FinCom used discount-rate logic in FY2025 budget framing

WHAT THE PRESENTATION SAID

"OPEB liability decreased significantly due to favorable discount rate that is used as a result of investing the OPEB funds."

The Town-hosted FY2025 Budget Presentation lists **Kevin Hanks, Chair**, and **Todd Schneider, Vice Chair**. The source says Vice Chair, not co-chair. The statement appeared in the highlights alongside recommendations for $700,000 to Stabilization and $250,000 to OPEB and the decision not to spend to the levy limit.

WHAT WAS SAID	WHAT IT MAY HAVE MEANT	WHY CAUTION IS REQUIRED
A favorable discount rate helped the reported OPEB liability fall. This is direct evidence that FinCom placed a present-value result into a public budget presentation.	The FY2024 audit says the rate changed from 6.30% in 2023 to 7.00% in 2024. Invested trust assets and projected cash flows may have supported the higher valuation rate. The audited note controls.	The higher rate did not cancel retiree health benefits, remove future payments, or create cash. Contributions and returns can add real assets; the rate itself mainly changes today's measurement and can reverse.

AUDITED FY2024 OPEB SENSITIVITY

Discount rate	Net OPEB liability	Change from 7.00%
6.00%	$10,402,863	+$1,656,457
7.00%	$8,746,406	Base
8.00%	$7,370,082	-$1,376,324

BUILDING-SCENARIO PRECEDENT

FinCom's own presentation establishes that discount-rate and present-value effects are relevant to local analysis. Show nominal cash flows by year, the named discount rate, present value, and sensitivity. Keep present value separate from annual affordability: a lower NPV does not pay a peak-year debt bill or operating cost.

The ceiling rose. The annual levy limit did not become the ceiling.

Wilbraham's taxable assessed value rose from $2.064 billion in FY2022 to $2.793 billion in FY2026, or 35.4%. The levy ceiling rose from $51.591 million to $69.837 million. Appreciation raised the absolute ceiling; it did not automatically create ordinary annual levy capacity.

ORDINARY LIMIT	MAXIMUM	ACTUAL LEVY	UNUSED ROOM
$48.190m	$50.069m	$48.746m	$1.323m
Before exclusions | FY2026	Includes $1.879m exclusions	Amount actually raised	2.64% of maximum

DIRECT ANSWER

30.2%	If the actual total levy stayed at $48,746,259, assessed value would have to fall from $2,793,481,911 to about **$1,949,850,360** for that levy to equal 2.5% of value.
CLEANER STATUTORY TEST	The ordinary levy limit would meet the ceiling at about $1,927,591,400 of value, a **31.0%** decline. Debt and capital exclusions may be raised above the ceiling, so total levy versus ceiling is an intuitive stress comparison, not the complete legal calculation.

DO NOT SAY	Property values rose, so the Town can automatically levy 2.5% of the new value.
SAY	Appreciation raised the absolute ceiling; current annual room is the $1,322,755 difference between the DLS maximum allowable levy and the actual levy.

Sources: Massachusetts DLS Excess Levy Capacity and Override Capacity report, Wilbraham FY2022-FY2026; DLS Levy Limits Primer; Town of Wilbraham FY2024 audited financial statements, Note 22; Town-hosted FY2025 FinCom Budget Presentation. See MACRO-FACTOR-CLAIM-CONTROL.csv for formulas and claim-level provenance.

AFFORDABILITY

Four tests, not one number

Affordability means more than cash on hand, legal borrowing capacity, or the ability to pass a vote. The Town must be able to carry the proposal through recurring budgets, annual payment timing, the complete capital portfolio, and household/service consequences.

01

Recurring balance

Do dependable recurring revenues cover continuing baseline services and the proposal?

02

Cash-flow timing

When do appropriations, borrowing, reimbursements, construction draws, and payments occur?

03

Capital sustainability

What does this displace across the complete asset, maintenance, and debt portfolio?

04

Household + service

Who pays, who benefits, and what service changes if assumptions fail?

FIRST-PASS RECURRING STRESS TEST

Net annual requirement = new recurring operating cost + average annual debt service - reliable recurring offset.

Capacity after proposal = verified recurring capacity - net annual requirement.

Required input	Meaning and control
New recurring operating cost	Continuing cost after transition; never mix with a one-time appropriation.
Average annual debt service	Illustrative shortcut only; the decision record still needs the actual annual debt schedule and peaks.
Reliable recurring offset	Only a dependable continuing revenue or recurring savings; not grants, reserves, or sale proceeds unless truly recurring.
Verified recurring capacity	Forecast headroom after the current-service baseline, commitments, policy needs, and downside tests.

MISSING IS NOT ZERO

The interactive lab stays blank until all four required values are supplied. A result is a static illustration only; it excludes escalation, timing, refinancing, reserves, other capital, service changes, and household distribution.

DECISION WORKBENCH

One method, different evidence chains

The same sequence applies to the annual operating plan, middle-school choices, the building portfolio, and capital financing. The evidence chain changes; the governing method does not.

ANNUAL BUDGET + HWRSD

Can recurring revenues support the combined municipal and regional-school service plan?

KNOWN NOW	EVIDENCE GAP	NEXT JUDGMENT
$57.018m final-voted General Fund; $33.095m HWRSD assessment + debt.	Integrated multi-year forecast, current-service gap, reserve-policy tests, and household distribution.	Reconcile scope first; then test the whole operating plan under baseline and downside cases.

MIDDLE SCHOOL

Which intervention best meets educational, building, and townwide affordability needs?

KNOWN NOW	EVIDENCE GAP	NEXT JUDGMENT
613 enrolled on 10/1/2024; 614 projected for AY 2025-26.	Rated/functional capacity, comparable option costs, lifecycle operating effects, and service outcomes.	Do not publish utilization or rank alternatives until denominators and comparable economics exist.

BUILDING USE COMMITTEE

How should the Town sequence or repurpose its public-building portfolio?

KNOWN NOW	EVIDENCE GAP	NEXT JUDGMENT
Four original scenario families; six database variants; $1.558m four-asset 2021 maintenance list.	Compatible lifecycle costs, dependencies, sale/relocation assumptions, and option-level service effects.	Preserve alternatives and overlaps; do not add the separate $453,115 ten-year projection blindly.

CAPITAL FINANCING

What is the full fiscal commitment - not just the authorized project price?

KNOWN NOW	EVIDENCE GAP	NEXT JUDGMENT
Senior Center: $6.68m principal + $2.328m contractual interest = $9.008m scheduled debt service.	Operations, staffing, maintenance, renewal, transition, temporary financing, and household timing.	Show project sources/uses, debt schedule, operating tail, and competing capital claims together.

DATABASE-TO-DECISION MAP

Promote evidence, not tables

The source catalog may be broad. The report should expose only the governed evidence chain needed for the decision; high-volume provenance remains available for drill-through and quality assurance.

ARTICLES - MOTIONS - VOTES **Decision authority** What can be authorized?	BUDGETS - ACTUALS - STAFFING **Operating baseline** What must recur?	ASSESSMENT - DEBT - ENROLLMENT **Regional schools** What is shared and controlled?	ASSETS - CONDITIONS - PROJECTS **Capital portfolio** What competes over time?
AUTHORIZATIONS - BANS - BONDS **Debt + cash** When does cash leave?	LEVY - NEW GROWTH - RESERVES **Revenue capacity** What can support it?	PARCELS - EXEMPTIONS - BILLS **Household impact** Who pays and when?	SERVICE - ACCESS - UNCERTAINTY **Outcomes + risk** What value changes?

NON-SUBSTITUTION GUARDRAILS

budget != actual	appropriation != cash	authorization != issued debt	principal != outstanding balance
levy != audit property-tax revenue	fund balance != free cash	assessment total != Wilbraham share	empty / null != zero

CONTROLLED REFRESH

CSKE PostgreSQL -> read-only reporting role -> named governed views -> dated extract with load IDs and source keys -> reconciliation and scope checks -> approved static report data -> local review build -> separate publication approval -> controlled web host.

Never embed a database password, connection string, unrestricted source table, internal follow-up, or private QA diagnostic in the web package.

RECOMMENDATION RECORD

Make the judgment reviewable

A strong recommendation is not a verdict alone. It preserves the reasoning, dissenting considerations, conditions, evidence limits, and follow-up obligations.

ACTION	Recommend approve / reject / defer / amend...
BECAUSE	The evidence shows...
EVEN THOUGH	The strongest opposing consideration is...
PROVIDED THAT	Approval is conditioned on...
REVIEW WHEN	Reconsider if this trigger occurs...

READINESS CHECK

[ ] Requested authority and deadline are explicit.	[ ] Current-service baseline is documented.
[ ] Every headline number has a scope and evidence state.	[ ] Town and HWRSD finances are shown together.
[ ] Sources equal uses; overlaps are resolved or flagged.	[ ] All four affordability tests are complete.
[ ] At least two feasible alternatives and the status quo are compared.	[ ] Opportunity cost and affected populations are named.
[ ] Five-, ten-, and twenty-year consequences are visible.	[ ] Conditions, owners, milestones, and review triggers are assigned.

THE COMMITTEE PROMISE

Every recommendation should show its evidence, tradeoffs, affordability, uncertainty, and accountability.

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ARTIFACT STATUS

Version	0.3.0 - August 16, 2026
Status	Working framework; not an adopted or official Town output
Database	Not connected; read-only governed extract design only
Evidence boundary	Worked example through May 11, 2026, plus FY2026 DLS levy controls and the cited historical OPEB evidence
Publication approval	Not granted
License	No license stated