

**AGENDA
UPDATED**

**SELECTMEN'S/ASSESSORS' MEETING
Tuesday, September 15, 2020
ONLINE INTERACTIVE
6:30 p.m.**

**THE BOARD MEETING WILL BE ONLINE ONLY. WE ASK YOU JOIN AND
LIMIT YOUR CONVERSATIONS AS WE NAVIGATE THE NEW WAY OF
MEETINGS. THE ZOOM LINK WILL BE POSTED TUESDAY MORNING ON
THE WEBSITE AND LIST SERVE**

1. Call Selectmen's Meeting to order
2. Public Comment, please e-mail comments to the Town Manager or wait to be recognized on zoom
3. Approve minutes of Tuesday, May 13, 2020 (John, Josh, and Adam) and September 1, 2020
4. Approve Treasurer's Warrant dated Tuesday, September 15, 2020
5. Approve the 2021 General Assistance Ordinance
6. Approve the Bond Funding Vendor
7. Appoint members to the Sustainable Food Ordinance Committee
8. Communication Plan (Lombardi)
9. COVID-19 updates
10. Other Business
11. Town Manager's Report
12. Selectmen's Report
13. Future Agenda Items
14. Adjourn

Agenda Notes

Tuesday September 15th, 6:30PM

#3: Josh, John and Adam need to vote on the May 13th minutes.

#5: We need to yearly approve the General Assistance Ordinances from the State. We have very little leeway on this, and it is an annual housekeeping matter. Attached is the ordinance

#6: Attached you will find the bond proposals from three firms that replied. I have some meetings on Monday on this with some who are much more attuned to bonding than I. At the moment I am not making a firm recommendation, however I am leaning to waiting for the spring bond bank, we will see how interest rates come from the Maine Bond Bank in October and it may give us better direction.

#7: Attached you will find the citizens who wanted to be on the Sustainable Food Ordinance Committee, my only concern is that these are all people who are very much in favor of this. I think it is always prudent to have some skeptical people on it to balance it out. However, we have not heard from anyone else.

Janet T. Mills
Governor

Jeanne M. Lambrew, Ph.D.
Commissioner



Maine Department of Health and Human Services
Office for Family Independence
109 Capitol St.
11 State House Station
Augusta, Maine 04333-0011
Tel.: (207) 624-4168; Toll-Free: (800) 442-6003
TTY: Dial 711 (Maine Relay); Fax: (207) 287-3455

To: Welfare Officials and Contracted Agents
From: Sara Russell, Program Manager, General Assistance
Date: September 3, 2020
Subject: New GA Maximums

Enclosed please find the following items:

- MMA's new (October 1, 2020–September 30, 2021) “**General Assistance Ordinance Appendices**” (A – H).
- “**GA Maximums Adoption Form**” which was developed so that municipalities may easily send DHHS proof of GA maximums adoption. Once the selectpersons or council adopts the new maximums, the enclosed form should be signed and submitted to DHHS. (*see “Filing of GA Ordinance and/or Appendices” below for further information*).

Appendix A – H

The enclosed Appendices A – H have been revised for your municipality’s General Assistance Ordinance. These new Appendices, **once adopted**, should replace the existing Appendices A – H. Even if you have already adopted MMA’s model General Assistance Ordinance, **the municipal officers must approve/adopt the new Appendices yearly**.

The Adoption Process

The **municipal officers (i.e., selectpersons/council)** adopt the local **General Assistance Ordinance and yearly Appendices**, even in town meeting communities. The law requires that the municipal officers adopt the ordinance and/or Appendices **after notice and hearing**. Seven days posted notice is recommended, unless local law (or practice) provides otherwise.

At the hearing, the municipal officers should:

- 1) Allow all interested members of the public an opportunity to comment on the proposed ordinance;
- 2) End public discussion, close the hearing; and
- 3) Move and vote to adopt the ordinance either in its posted form or as amended in light of public discussion.

Municipalities May Establish Their Own Maximums

Municipalities may establish their own maximum levels of assistance provided that the proposed levels of assistance are reasonable and meet adequate standards sufficient to maintain the health and safety of applicants in the municipality. The municipality must submit to the Department documentation to justify these levels of assistance and verify that the figures developed are appropriate to maintain health and decency.

A municipality's maximum assistance level for Food may not be below the Department provided figures which are issued by the USDA and published annually following a study of cost of food for various family sizes. A market basket survey may be used to establish food maximums if the maximums provided by the USDA are insufficient to maintain health in the municipality.

Filing of GA Ordinance and/or Appendices

Please remember that General Assistance law requires each municipality to send DHHS a copy of its ordinance once adopted. *(For a copy of the GA model ordinance, please call MMA's Publication Department, or visit their web site www.memun.org).* In addition, any changes or amendments, such as new Appendices, must also be submitted to DHHS. DHHS will accept the enclosed "adoption sheet" as proof that a municipality has adopted the current GA maximums.

2020-2021 GA Overall Maximums

Metropolitan Areas

Persons in Household

COUNTY	1	2	3	4	5
Bangor HMFA: Bangor, Brewer, Eddington, Glenburn, Hampden, Hermon, Holden, Kenduskeag, Milford, Old Town, Orono, Orrington, Penobscot Indian Island Reservation, Veazie	775	879	1,116	1,397	1,956
Cumberland County HMFA: Baldwin, Bridgton, Brunswick, Harpswell, Harrison, Naples, New Gloucester, Pownal, Sebago	883	926	1,197	1,649	1,882
Lewiston/Auburn MSA: Auburn, Durham, Greene, Leeds, Lewiston, Lisbon, Livermore, Livermore Falls, Mechanic Falls, Minot, Poland, Sabattus, Turner, Wales	741	798	1,025	1,287	1,633
Penobscot County HMFA: Alton, Argyle UT, Bradford, Bradley, Burlington, Carmel, Carroll plantation, Charleston, Chester, Clifton, Corinna, Corinth, Dexter, Dixmont, Drew plantation, East Central Penobscot UT, East Millinocket, Edinburg, Enfield, Etna, Exeter, Garland, Greenbush, Howland, Hudson, Kingman UT, Lagrange, Lakeville, Lee, Levant, Lincoln, Lowell town, Mattawamkeag, Maxfield, Medway, Millinocket, Mount Chase, Newburgh Newport, North Penobscot UT, Passadumkeag, Patten, Plymouth, Prentiss UT, Seboeis plantation, Springfield, Stacyville, Stetson, Twombly UT, Webster plantation, Whitney UT, Winn, Woodville	741	742	981	1,229	1,341
Portland HMFA: Cape Elizabeth, Casco, Chebeague Island, Cumberland, Falmouth, Freeport, Frye Island, Gorham, Gray, Long Island, North Yarmouth, Portland, Raymond, Scarborough, South Portland, Standish, Westbrook, Windham, Yarmouth; Buxton, Hollis, Limington, Old Orchard Beach	1,179	1,284	1,668	2,180	2,654
Sagadahoc HMFA: Arrowsic, Bath, Bowdoin, Bowdoinham, Georgetown, Perkins UT, Phippsburg, Richmond, Topsham, West Bath, Woolwich	821	933	1,095	1,449	1,691

Appendix A
Effective: 10/01/20-09/30/21

COUNTY	1	2	3	4	5
York County HMFA: Acton, Alfred, Arundel, Biddeford, Cornish, Dayton, Kennebunk, Kennebunkport, Lebanon, Limerick, Lyman, Newfield, North Berwick, Ogunquit, Parsonsfield, Saco, Sanford, Shapleigh, Waterboro, Wells	918	980	1,212	1,539	1,720
York/Kittery/S.Berwick HMFA: Berwick, Eliot, Kittery, South Berwick, York	1,136	1,165	1,539	1,926	2,699

*Note: Add \$75 for each additional person.

Non-Metropolitan Areas

Persons in Household

COUNTY	1	2	3	4	5
Aroostook County	649	710	831	1,119	1,200
Franklin County	683	729	837	1,102	1,480
Hancock County	836	871	1,047	1,319	1,445
Kennebec County	769	786	979	1,284	1,371
Knox County	792	795	979	1,291	1,390
Lincoln County	868	886	1,057	1,349	1,554
Oxford County	764	767	936	1,322	1,537
Piscataquis County	659	708	874	1,158	1,396
Somerset County	709	744	959	1,249	1,338
Waldo County	818	871	997	1,339	1,705
Washington County	710	713	926	1,160	1,254

* Please Note: Add \$75 for each additional person.

Appendix B

Effective: 10/01/20 to 09/30/21

2020-2021 Food Maximums

Please Note: The maximum amounts allowed for food are established in accordance with the U.S.D.A. Thrifty Food Plan. As of October 1, 2020, those amounts are:

Number in Household	Weekly Maximum	Monthly Maximum
1	\$ 47.44	\$ 204
2	86.98	374
3	124.42	535
4	158.14	680
5	187.67	807
6	225.35	969
7	249.07	1,071
8	284.65	1,224

Note: For each additional person add \$153 per month.

2020-2021 GA Housing Maximums (Heated & Unheated Rents)

NOTE: NOT ALL MUNICIPALITIES SHOULD ADOPT THESE SUGGESTED HOUSING MAXIMUMS! Municipalities should ONLY consider adopting the following numbers, if these figures are consistent with local rent values. If not, a market survey should be conducted and the figures should be altered accordingly. The results of any such survey must be presented to DHHS prior to adoption. Or, no housing maximums should be adopted and eligibility should be analyzed in terms of the Overall Maximum—Appendix A. (See *Instruction Memo for further guidance.*)

Non-Metropolitan FMR Areas

Aroostook County		Unheated		Heated	
Bedrooms	Weekly	Monthly	Weekly	Monthly	
0	117	504	141	606	
1	123	528	154	663	
2	139	599	180	776	
3	195	840	246	1,057	
4	200	859	262	1,126	
Franklin County		Unheated		Heated	
Bedrooms	Weekly	Monthly	Weekly	Monthly	
0	125	538	149	640	
1	127	547	159	682	
2	141	605	182	782	
3	191	823	242	1,040	
4	265	1,139	327	1,406	
Hancock County		Unheated		Heated	
Bedrooms	Weekly	Monthly	Weekly	Monthly	
0	159	682	182	783	
1	159	682	188	809	
2	186	801	227	975	
3	238	1,022	287	1,235	
4	251	1,079	312	1,342	
Kennebec County		Unheated		Heated	
Bedrooms	Weekly	Monthly	Weekly	Monthly	
0	143	615	167	716	
1	143	615	168	724	
2	170	733	211	907	
3	230	987	279	1,200	
4	234	1,005	295	1,268	

Appendix C

Effective: 10/01/20-09/30/21

Non-Metropolitan FMR Areas

Knox County	Unheated		Heated	
Bedrooms	Weekly	Monthly	Weekly	Monthly
0	148	638	172	739
1	148	638	172	739
2	170	733	211	907
3	231	994	281	1,207
4	238	1,024	299	1,287
Lincoln County				
	Unheated		Heated	
Bedrooms	Weekly	Monthly	Weekly	Monthly
0	166	714	190	815
1	166	714	192	824
2	189	811	229	985
3	245	1,052	294	1,265
4	276	1,188	337	1,451
Oxford County				
	Unheated		Heated	
Bedrooms	Weekly	Monthly	Weekly	Monthly
0	142	610	165	711
1	142	610	165	711
2	160	690	201	864
3	238	1,025	288	1,238
4	272	1,171	333	1,434
Piscataquis County				
	Unheated		Heated	
Bedrooms	Weekly	Monthly	Weekly	Monthly
0	116	501	142	609
1	119	512	152	652
2	146	627	189	811
3	200	862	253	1,086
4	241	1,037	305	1,312
Somerset County				
	Unheated		Heated	
Bedrooms	Weekly	Monthly	Weekly	Monthly
0	129	555	153	656
1	129	555	159	682
2	166	713	206	887
3	221	952	271	1,165
4	226	972	287	1,235

Non-Metropolitan FMR Areas

Waldo County	Unheated		Heated	
Bedrooms	Weekly	Monthly	Weekly	Monthly
0	154	664	178	765
1	157	676	188	809
2	175	751	215	925
3	242	1,042	292	1,255
4	311	1,339	373	1,602

Washington County	Unheated		Heated	
Bedrooms	Weekly	Monthly	Weekly	Monthly
0	129	556	153	657
1	129	556	153	657
2	158	680	199	854
3	201	863	250	1,076
4	206	888	268	1,151

Metropolitan FMR Areas

Bangor HMFA	Unheated		Heated	
Bedrooms	Weekly	Monthly	Weekly	Monthly
0	144	621	168	722
1	159	684	190	817
2	202	870	243	1,044
3	256	1,100	305	1,313
4	370	1,590	431	1,853

Cumberland Cty. HMFA	Unheated		Heated	
Bedrooms	Weekly	Monthly	Weekly	Monthly
0	170	729	193	830
1	170	731	201	864
2	221	951	262	1,125
3	314	1,352	364	1,565
4	353	1,516	414	1,779

Lewiston/Auburn MSA	Unheated		Heated	
Bedrooms	Weekly	Monthly	Weekly	Monthly
0	137	587	160	688
1	140	603	171	736
2	181	779	222	953
3	230	990	280	1,203
4	295	1,267	356	1,530

Appendix C

Effective: 10/01/20-09/30/21

Metropolitan FMR Areas

Penobscot Cty. HMFA		Unheated		Heated	
Bedrooms	Weekly	Monthly	Weekly	Monthly	
0	137	587	160	688	
1	137	587	160	688	
2	171	735	211	909	
3	217	932	266	1,145	
4	227	975	288	1,238	
Portland HMFA					
Portland HMFA		Unheated		Heated	
Bedrooms	Weekly	Monthly	Weekly	Monthly	
0	238	1,025	262	1,126	
1	253	1,089	284	1,222	
2	331	1,422	371	1,596	
3	438	1,883	487	2,096	
4	532	2,288	593	2,551	
Sagadahoc Cty. HMFA					
Sagadahoc Cty. HMFA		Unheated		Heated	
Bedrooms	Weekly	Monthly	Weekly	Monthly	
0	155	667	179	768	
1	172	738	203	871	
2	197	849	238	1,023	
3	268	1,152	317	1,365	
4	308	1,325	369	1,588	
York Cty. HMFA					
York Cty. HMFA		Unheated		Heated	
Bedrooms	Weekly	Monthly	Weekly	Monthly	
0	178	764	201	865	
1	183	785	213	918	
2	225	966	265	1,140	
3	289	1,242	338	1,455	
4	315	1,354	376	1,617	
York/Kittery/S. Berwick HMFA					
York/Kittery/S. Berwick HMFA		Unheated		Heated	
Bedrooms	Weekly	Monthly	Weekly	Monthly	
0	228	982	252	1,083	
1	228	982	257	1,103	
2	301	1,293	341	1,467	
3	379	1,629	428	1,842	
4	543	2,333	604	2,596	

2020-2021 GA MAXIMUMS SUMMARY SHEET

Note: The overall maximums found in *Appendices A, B, C, D, E, and F* are effective from **October 1, 2020 to September 30, 2021.**

APPENDIX A - OVERALL MAXIMUMS

<u>County</u>	<u>Persons in Household</u>					
	1	2	3	4	5	6
<p>NOTE: For each additional person add \$75 per month.</p> <p>(The applicable figures from Appendix A, <i>once adopted</i>, should be inserted here.)</p>						

APPENDIX B - FOOD MAXIMUMS

<u>Number in Household</u>	<u>Weekly Maximum</u>	<u>Monthly Maximum</u>
1	\$ 47.44	\$ 204
2	86.98	374
3	124.42	535
4	158.14	680
5	187.67	807
6	225.35	969
7	249.07	1,071
8	284.65	1,224
<p>NOTE: For each additional person add \$153 per month.</p>		

APPENDIX C - HOUSING MAXIMUMS

<u>Number of Bedrooms</u>	<u>Unheated</u>		<u>Heated</u>	
	Weekly	Monthly	Weekly	Monthly
0				
1				
2				
3				
4				
<p>(The applicable figures from Appendix C, <i>once adopted</i>, should be inserted here.)</p>				

FOR MUNICIPAL USE ONLY

APPENDIX D - UTILITIES

ELECTRIC

NOTE: For an electrically heated dwelling also see "Heating Fuel" maximums below. But remember, an applicant is *not automatically* entitled to the "maximums" established—applicants must demonstrate need.

1) **Electricity Maximums for Households Without Electric Hot Water:** The maximum amounts allowed for utilities, for lights, cooking and other electric uses *excluding* electric hot water and heat:

<u>Number in Household</u>	<u>Weekly</u>	<u>Monthly</u>
1	\$14.00	\$60.00
2	\$15.70	\$67.50
3	\$17.45	\$75.00
4	\$19.90	\$86.00
5	\$23.10	\$99.00
6	\$25.00	\$107.00

NOTE: For each additional person add \$7.50 per month.

2) **Electricity Maximums for Households With Electrically Heated Hot Water:** The maximum amounts allowed for utilities, hot water, for lights, cooking and other electric uses *excluding* heat:

<u>Number in Household</u>	<u>Weekly</u>	<u>Monthly</u>
1	\$20.65	\$89.00
2	\$23.75	\$102.00
3	\$27.70	\$119.00
4	\$32.25	\$139.00
5	\$38.75	\$167.00
6	\$41.00	\$176.00

NOTE: For each additional person add \$10.00 per month.

NOTE: For electrically heated households, the maximum amount allowed for electrical utilities per month shall be the sum of the appropriate maximum amount under this subsection and the appropriate maximum for heating fuel as provided below.

APPENDIX E - HEATING FUEL

<u>Month</u>	<u>Gallons</u>	<u>Month</u>	<u>Gallons</u>
September	50	January	225
October	100	February	225
November	200	March	125
December	200	April	125
		May	50

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NOTE: When the dwelling unit is heated electrically, the maximum amount allowed for heating purposes will be calculated by multiplying the number of gallons of fuel allowed for that month by the current price per gallon. When fuels such as wood, coal and/or natural gas are used for heating purposes, they will be budgeted at actual rates, if they are reasonable. No eligible applicant shall be considered to need more than 7 tons of coal per year, 8 cords of wood per year, 126,000 cubic feet of natural gas per year, or 1000 gallons of propane.

APPENDIX F - PERSONAL CARE & HOUSEHOLD SUPPLIES

<u>Number in Household</u>	<u>Weekly Amount</u>	<u>Monthly Amount</u>
1-2	\$10.50	\$45.00
3-4	\$11.60	\$50.00
5-6	\$12.80	\$55.00
7-8	\$14.00	\$60.00

NOTE: For each additional person add \$1.25 per week or \$5.00 per month.

SUPPLEMENT FOR HOUSEHOLDS WITH CHILDREN UNDER 5

When an applicant can verify expenditures for the following items, a special supplement will be budgeted as necessary for households with children under 5 years of age for items such as cloth or disposable diapers, laundry powder, oil, shampoo, and ointment up to the following amounts:

<u>Number of Children</u>	<u>Weekly Amount</u>	<u>Monthly Amount</u>
1	\$12.80	\$55.00
2	\$17.40	\$75.00
3	\$23.30	\$100.00
4	\$27.90	\$120.00

FOR MUNICIPAL USE ONLY

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2020-2021 Mileage Rate

This municipality adopts the State of Maine travel expense reimbursement rate as set by the Office of the State Controller. The current rate for approved employment and necessary medical travel etc. is 45 cents (45¢) per mile.

Please refer to the Office of State Controller for changes to this rate:
Telephone: 626-8420 or visit: <http://www.state.me.us/osc/>

1. Introduction

2. Methodology

3. Results and Discussion

4. Conclusion

Funeral Maximums

Burial Maximums

The maximum amount of general assistance granted for the purpose of burial is **\$1,475**. The municipality's obligation to provide funds for burial purposes is limited to a reasonable calculation of the funeral director's direct costs, not to exceed the maximum amounts of assistance described in this section. Allowable burial expenses are limited to:

- removal of the body from a local residence or institution
- a secured death certificate or obituary
- embalming
- a minimum casket
- a reasonable cost for necessary transportation
- other reasonable and necessary specified direct costs, as itemized by the funeral director and approved by the municipal administrator.

Additional costs may be allowed by the GA administrator, where there is an actual cost, for:

- the wholesale cost of a cement liner if the cemetery by-laws require one;
- the opening and closing of the grave site; and
- a lot in the least expensive section of the cemetery. If the municipality is able to provide a cemetery lot in a municipally owned cemetery or in a cemetery under municipal control, the cost of the cemetery lot in any other cemetery will not be paid by the municipality.

Cremation Maximums

The maximum amount of assistance granted for a cremation shall be **\$1,025**.

The municipality's obligation to provide funds for cremation purposes is limited to a reasonable calculation of the funeral director's direct costs, not to exceed the maximum amounts of assistance described in this section. Allowable cremation expenses are limited to:

- removal and transportation of the body from a local residence or institution
- professional fees
- crematorium fees
- a secured death certificate or obituary

Appendix H

Effective: 10/01/20-9/30/21

- other reasonable and necessary specified direct costs, as itemized by the funeral director and approved by the municipal administrator.

Additional costs may be allowed by the GA administrator where there is an actual cost, for:

- a cremation lot in the least expensive section of the cemetery
- a reasonable cost for a burial urn not to exceed \$55
- transportation costs borne by the funeral director at a reasonable rate per mile for transporting the remains to and from the cremation facility.



30 Lisbon Street
PO Box 1407
Lewiston, Maine 04243
1.800.966.9172
androscogginbank.com

August 26, 2020

Office of Town Manager
Town of Union
P.O. Box 186
Union, Maine 04862

Re: Road Project
General Obligation Bond

Dear Town Manager Feyler:

In response to the General Obligation Bond financing RFP recently received from your office we are pleased to offer the following borrowing proposal for a "Lump Sum" General Obligation Bond of One Million Eight Hundred Thousand Dollars (\$1,800,000) for the Town's consideration.

We offer a **tax exempt** fixed interest rate of **2.83% per annum** for this "Lump Sum" General Obligation Bond with a **10 year** repayment term. Based on information from the RFP and from subsequent email correspondence with your office we understand the Town would prefer to close on or about September 29, 2020, and to have the first of ten annual payments of principal and interest due on or about November 23, 2021. Please refer to the attached amortization schedule for further detail on the repayment schedule.

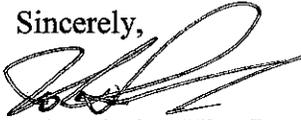
Interest will be calculated on an actual 365 day basis on the loan, which will be issued without prepayment penalty. There are no premiums, discounts, or other charges associated with this borrowing.

Our bid proposal is predicated on receipt of an unqualified legal opinion from bond counsel acceptable to the Bank attesting to the validity and non-arbitrage nature of this borrowing, and designating the Note as a qualified "tax exempt" obligation under existing tax laws. We understand the Town will engage Preti-Flaherty to serve as bond counsel for this issue and that firm will provide the opinion, Note, and related documentation in form and substance acceptable to the Bank, and will carry out all legal work for this borrowing, and the cost of these services will be borne by the Town. We are pleased to work with bond counsel from Preti-Flaherty to ensure a timely and efficient closing for this note.

Our proposal is subject to change if not accepted by the close of business on September 28, 2020 and is further subject to withdrawal if there is discovered prior to disbursement any material adverse information pertaining to the Town's financial affairs.

On behalf of Androscoggin Bank, I would like to thank you for providing us with this opportunity to assist Union with its General Obligation financing needs. We look forward to building a strong working relationship with Town officials. If we can be of further assistance to the Town in any facet of its financial activities, please do not hesitate to contact me.

Sincerely,



John Simko, Vice President
Government Finance

AWARD /ACKNOWLEDGEMENT (please sign and return via email):

The Town hereby accepts this General Obligation Bond financing proposal. This financing is hereby awarded to Androscoggin Bank.

Name & Title

Date

Note Model Statement

Date Quoted: Aug 26, 2020
Product: Product Not Defined
Interest Method: [1] 365/365 Payments P&I

Note Date: Sep 29, 2020
Maturity Date: Nov 23, 2030
Principal Advance: \$0.00
Expenses Financed: \$1,800,000.00
Amount Financed: \$1,800,000.00
Finance Charge: \$300,706.83
APR: 2.830000%
Total Principal: \$1,800,000.00
Total Interest: \$300,706.83
Total of Payments: \$2,100,706.83

Payment Schedule

Description	Date	Frequency	Number	Amount
Regular Payment	Nov 23, 2021	Annually	9	\$210,070.69
Regular Payment	Nov 23, 2030	Annually	1	\$210,070.62

Amortization Schedule

Date	Description	Total Payment	P&I Payment	Principal Payment	Interest Payment	Principal Balance
Sep 29, 2020	Beginning Balance, Expenses					1,800,000.00
⊕ 2020 Totals						
⊕ Nov 23, 2021	Regular Payment	210,070.69	210,070.69	151,454.80	58,615.89	1,648,545.20
⊕ 2021 Totals		210,070.69	210,070.69	151,454.80	58,615.89	
⊕ Nov 23, 2022	Regular Payment	210,070.69	210,070.69	163,416.87	46,653.82	1,485,128.33
⊕ 2022 Totals		210,070.69	210,070.69	163,416.87	46,653.82	
⊕ Nov 23, 2023	Regular Payment	210,070.69	210,070.69	168,041.56	42,029.13	1,317,086.77
⊕ 2023 Totals		210,070.69	210,070.69	168,041.56	42,029.13	
⊕ Nov 23, 2024	Regular Payment	210,070.69	210,070.69	172,695.02	37,375.67	1,144,391.75
⊕ 2024 Totals		210,070.69	210,070.69	172,695.02	37,375.67	
⊕ Nov 23, 2025	Regular Payment	210,070.69	210,070.69	177,684.41	32,386.28	966,707.34
⊕ 2025 Totals		210,070.69	210,070.69	177,684.41	32,386.28	
⊕ Nov 23, 2026	Regular Payment	210,070.69	210,070.69	182,712.88	27,357.81	783,994.46
⊕ 2026 Totals		210,070.69	210,070.69	182,712.88	27,357.81	
⊕ Nov 23, 2027	Regular Payment	210,070.69	210,070.69	187,883.65	22,187.04	596,110.81
⊕ 2027 Totals		210,070.69	210,070.69	187,883.65	22,187.04	
⊕ Nov 23, 2028	Regular Payment	210,070.69	210,070.69	193,154.54	16,916.15	402,956.27
⊕ 2028 Totals		210,070.69	210,070.69	193,154.54	16,916.15	
⊕ Nov 23, 2029	Regular Payment	210,070.69	210,070.69	198,667.03	11,403.66	204,289.24
⊕ 2029 Totals		210,070.69	210,070.69	198,667.03	11,403.66	
⊕ Nov 23, 2030	Regular Payment	210,070.62	210,070.62	204,289.24	5,781.38	
⊕ 2030 Totals		210,070.62	210,070.62	204,289.24	5,781.38	
⊕ Grand Total		2,100,706.83	2,100,706.83	1,800,000.00	300,706.83	

Jay Feyler

From: Jake Miller <Jake.Miller@thefirst.com>
Sent: Thursday, April 30, 2020 1:57 PM
To: Jay Feyler
Subject: **Bond Follow Up**
Attachments: Union Bond.pdf

Good afternoon Jay,

It was good to catch up with you briefly yesterday. Based on our conversation, we can offer a rate of 2.51% and as I mentioned yesterday, we would need a Legal Opinion. Please see the amortization schedule attached with semi-annual payments due on 5/15 and 11/15, based on a loan amount of \$1.8M.

Please feel free to let me know if you need anything else, we are happy to assist.

Have a good day,

Jake

Jake Miller | Vice President, Sr Business Development Officer

First National Bank, a division of The First Bancorp

207.593.1014 | fax 207.594.6400

PO Box 606 | 63 Union Street Rockland, Maine 04841

mailto:Jake.Miller@thefirst.com

www.thefirst.com



This email message may contain information that is privileged, confidential, or exempt from disclosure under applicable law. All recipients are notified that if this message comes to your attention by mistake, any dissemination, use, or copying of the information is prohibited. If you receive this message in error, please notify the sender at once. Thank you.

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Town of Union Bond

Compounding Period: Exact Days

Nominal Annual Rate: 2.510%

Cash Flow Data - Loans and Payments

Event	Date	Amount	Number	Period	End Date
1 Loan	05/15/2020	1,800,000.00	1		
2 Payment	11/15/2020	102,516.71	20	Semiannual	05/15/2030

TValue Amortization Schedule - Normal, 360 Day Year

	Date	Payment	Interest	Principal	Balance
Loan	05/15/2020				1,800,000.00
1	11/15/2020	102,516.71	23,092.00	79,424.71	1,720,575.29
2020 Totals		102,516.71	23,092.00	79,424.71	
2	05/15/2021	102,516.71	21,713.18	80,803.53	1,639,771.76
3	11/15/2021	102,516.71	21,036.45	81,480.26	1,558,291.50
2021 Totals		205,033.42	42,749.63	162,283.79	
4	05/15/2022	102,516.71	19,665.21	82,851.50	1,475,440.00
5	11/15/2022	102,516.71	18,928.26	83,588.45	1,391,851.55
2022 Totals		205,033.42	38,593.47	166,439.95	
6	05/15/2023	102,516.71	17,564.78	84,951.93	1,306,899.62
7	11/15/2023	102,516.71	16,766.07	85,750.64	1,221,148.98
2023 Totals		205,033.42	34,330.85	170,702.57	
8	05/15/2024	102,516.71	15,495.70	87,021.01	1,134,127.97
9	11/15/2024	102,516.71	14,549.60	87,967.11	1,046,160.86
2024 Totals		205,033.42	30,045.30	174,988.12	
10	05/15/2025	102,516.71	13,202.26	89,314.45	956,846.41
11	11/15/2025	102,516.71	12,275.28	90,241.43	866,604.98
2025 Totals		205,033.42	25,477.54	179,555.88	
12	05/15/2026	102,516.71	10,936.31	91,580.40	775,024.58
13	11/15/2026	102,516.71	9,942.70	92,574.01	682,450.57
2026 Totals		205,033.42	20,879.01	184,154.41	
14	05/15/2027	102,516.71	8,612.34	93,904.37	588,546.20
15	11/15/2027	102,516.71	7,550.39	94,966.32	493,579.88

Town of Union Bond

	Date	Payment	Interest	Principal	Balance
2027 Totals		205,033.42	16,162.73	188,870.69	
16	05/15/2028	102,516.71	6,263.25	96,253.46	397,326.42
17	11/15/2028	102,516.71	5,097.26	97,419.45	299,906.97
2028 Totals		205,033.42	11,360.51	193,672.91	
18	05/15/2029	102,516.71	3,784.74	98,731.97	201,175.00
19	11/15/2029	102,516.71	2,580.85	99,935.86	101,239.14
2029 Totals		205,033.42	6,365.59	198,667.83	
20	05/15/2030	102,516.71	1,277.57	101,239.14	0.00
2030 Totals		102,516.71	1,277.57	101,239.14	
Grand Totals		2,050,334.20	250,334.20	1,800,000.00	

Last interest amount decreased by 0.04 due to rounding.

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
2.547%	\$250,334.20	\$1,800,000.00	\$2,050,334.20

Bangor
Savings Bank

You matter more.

August 28, 2020

Jay Feyler, Town Manager
Town of Union
567 Common Road
Union, ME 04862

RE: 2020 Bond Anticipation Note - \$1,800,000.00

Dear Mr. Feyler,

Bangor Savings Bank is pleased to submit our proposal for a Bond anticipation note in the amount of \$1,800,000.00 to provide financing for the Town's infrastructure project across Town. The loan is subject to the following terms:

- 1) The proposed fixed interest rate of **2.15%** on an as needed or lump sum basis.
- 2) One Note, representing the full amount of the obligation, to be issued on or about **December 01, 2020**.
- 3) Interest is to be calculated based on a 365-day year. The total interest cost will be **\$387,212.05** for ten (10) years (this amount is subject to change based on the closing date and based on full advancement at closing).
- 4) All Interest and principal will be paid no later than **December 01, 2030**. Payments can either be made annually (December) or twice a year on June and December. The Note may be prepaid at any time without penalty.
- 5) The issue of the Note is to be accompanied by an unqualified legal opinion of recognized Bond Counsel, that the Note has been duly authorized by the Town, is a legal and valid obligation of the Town, interest is exempt from taxation under the Internal Revenue Code of 1986, as amended; and has been designated as a "qualified tax-exempt obligation" of the Town. The cost of Bond Counsel will be borne by the Town.

The commitment is subject to change if not accepted by **September 15, 2020** and is subject to withdrawal, if there is discovered prior to loan disbursement, any adverse information relating to the Town's financial condition. Please forward any correspondence relative to this request to my attention:

Paul Tormey, Senior Treasury & Payment Services Officer
Bangor Savings Bank
PO Box 930, Bangor ME 04402-0930
Email: paul.tormey@bangor.com or Fax: 207.941.2796

We appreciate the opportunity to submit this proposal for the Town's financial requirements and look forward to working with you.

Sincerely,



Paul Tormey
Senior Treasury & Payment Services Officer

TOWN OF UNION

Computation Interval: Exact Days

Nominal Annual Rate: 2.150%

Cash Flow Data - Loans and Payments

	Event	Date	Amount	Number	Period	End Date
1	Loan	12/01/2020	1,800,000.00	1		
2	Payment	12/01/2030	2,187,212.05	1		

TValue Amortization Schedule - U.S. Rule, 365 Day Year

	Date	Payment	Interest	Principal	Balance
Loan	12/01/2020				1,800,000.00
2020 Totals		0.00	0.00	0.00	
1	12/01/2030	2,187,212.05	387,212.05	1,800,000.00	0.00
2030 Totals		2,187,212.05	387,212.05	1,800,000.00	
Grand Totals		2,187,212.05	387,212.05	1,800,000.00	

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
1.968%	\$387,212.05	\$1,800,000.00	\$2,187,212.05

**Town of Union
STATEMENT OF INTEREST
FOR
BOARD/COMMITTEE APPOINTMENTS**

NAME Elaine Frost PHONE 207-845-2209
MAILING ADDRESS 314 Collinstown Road, Union
EMAIL ADDRESS ecfrost@fairpoint.net
COMMITTEE OR BOARD OF INTEREST Food Sovereignty Ordinance

PLEASE INDICATE WHY YOU WOULD LIKE TO SERVE

I believe such an ordinance would benefit many townspeople, both potential producers and their customers. New businesses may develop at low initial risk. The local food system will grow. We will all gain resiliency and sense of community.

I have skills and experience to contribute to this step forward for Union.

PLEASE INDICATE ANY PREVIOUS BOARD OR COMMITTEE EXPERIENCE YOU HAVE HAD, OR OTHER PERTINENT INFORMATION (use back if necessary)

2019 Future of TCC committee

2020 Founders Day committee

Union Farmers Market President: 2014, 2015, 2020.

Founder of CT Women's Ag. Network 2007

PLEASE SUBMIT THIS FORM TO THE TOWN MANAGER

**Town of Union
STATEMENT OF INTEREST
FOR
BOARD/COMMITTEE APPOINTMENTS**

NAME Elizabeth Dickerson PHONE 207-317-7565

MAILING ADDRESS 314 Davis Rd Union

EMAIL ADDRESS lizzie.dickerson@gmail.com

COMMITTEE OR BOARD OF INTEREST Local Food Ordinance

PLEASE INDICATE WHY YOU WOULD LIKE TO SERVE

Because I am a small farmer and
protect the proposed ordinance to the
select board + planning board
and would like to stick with the
process

PLEASE INDICATE ANY PREVIOUS BOARD OR COMMITTEE EXPERIENCE YOU HAVE HAD, OR OTHER PERTINENT INFORMATION (use back if necessary)

Rockland City Council - 6 years
Knox County Budget Committee - 2 terms
Rockland Energy Advisory Committee -
CDBG Grants Writer
State Representative, Rockland + Owl's Head
marine resources committee
Limestone Maine Town Manager

PLEASE SUBMIT THIS FORM TO THE TOWN MANAGER

Jules
