

Agenda
Town of Moreau
Town Board Meeting
October 8, 2024
7:00PM

7:00 p.m. Crandall Library Budget Public Hearing

Regular Town Board Meeting

Roll Call / Pledge of Allegiance

1. Set Future Meetings, Public Hearings and Workshops
 - Reschedule November ZBA Meeting – Nov 20, 2024
2. Approval of Minutes
 - September 10, 2024 – Regular Town Board Meeting

Public Comment Period

***This is solely for comments and questions which pertain to agenda items.*

3. Old Business
 - Hudson River Valley Greenway Grant
4. Building, Planning & Development Office
 - Northern Border Regional Commission Grant
5. Water & Sewer Department
 - Capacity Fee
6. Town Clerk's Office
 - 2025 Clerk's Office Hours
 - 2025 School and Property Tax Collection Times
7. Assessor's Office
 - Valuation of Self Storage Units Class
8. Local Law 7 of 2024
9. Marshall & Sterling
 - Agreement
 - Health & Dental Insurance
10. Monthly Department Reports

Public Comment Period

***This is open to any comments pertaining to town business from the audience.*

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|------------------------|-----------------------|
| 11. Committee Reports | 13. Executive Session |
| 12. Supervisor's Items | 14. Motion to Adjourn |

A Regular Town Board Meeting was held at 7:00 PM, and a Public Hearing on Proposed Local Law 7 (Solar Law) was held at 7:01 PM on September 10, 2024 at the Moreau Municipal Building, 351 Reynolds Road, Moreau, Saratoga County, New York.

The meeting was held in person. The Supervisor called the meeting to order at 7:00 p.m. with an attendance roll call and the Pledge of Allegiance.

PRESENT:	Kyle Noonan	Councilmember
	Patrick Killian	Councilmember
	Mark Stewart	Councilmember
	Jesse A. Fish, Jr.	Supervisor

ALSO PRESENT:	Erin Trombley	Town Clerk
	Glen Bruening	Town Counsel
	Josh Westfall	Building, Planning and Development (BPD) Coordinator
	Chris Abrams	Highway Superintendent
	Jeremy Brogan	Recreation Director

OTHERS PRESENT: Dan Cahalane, Chris Mansman, Jim Butler, (resident) 50 Prospect, Ann Purdue, Vince Sporrer, Olivia Feldman, (resident) 7 Snowberry Lane, Adele Kurtz, Dave Byrne, Andrew Aran, John Arnold, Bruce Lant, Carl Hourihan, Nicole Haddadnia, Dave Vern, Alan Oppenheim, Alex Portal (Post-Star)

PUBLIC HEARING

Resolution 309-2024 A motion was made by Councilmember Stewart, seconded by Councilmember Killian, to open the Public Hearing for proposed Local Law No. 7 of 2024 (Solar), amendment to Chapter 149 of the Town Code.

Asked if all were in favor, the responses were as follows:

Councilmember Noonan	Aye
Councilmember Killian	Aye
Councilmember Stewart	Aye
Supervisor Fish	Aye

The motion carried 4:0

Supervisor Fish opened the floor for Public Comments.

Ann Purdue said she had sent in comments twice in the past and offered to answer any questions the Board may have. She said she favors a solar law, but would like a workshop with the Planning Board to review the law in the context of the Comprehensive Plan. She said a presentation of how the law will work would be helpful as well. She said she found it confusing and felt there were some areas that needed to be worked out.

Councilmember Noonan said the format of a Public Hearing is that the constituents speak and the Board listens but he said he appreciated the feedback she had sent.

Adele Kurtz thanked Councilmember Killian for attending the meeting on his anniversary. And said she hadn't been involved in the solar law before this point. She had questions about the process for residents who want to install solar. She asked if they would go to the Town Board for site plan review or the Planning Board, and whether special use permits are required. She said she found the law confusing.

Councilmember Noonan said he could not answer the question and thanked her for raising the question, since he had similar questions. Councilmember Killian said the draft is somewhat uncertain for developers, and asked Building, Planning and Development (BPD) Coordinator Westfall to address the question.

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Mr. Westfall said bringing the project concept to the Town Board is the first step, who can then refer the applicant to the Planning Board for site plan review. The applicant would then go back to the Town Board for final review.

Ms. Kurtz asked what criteria the Town Board would use to determine whether to refer to the Planning Board, and why the Town Board review would be first. Councilmember Stewart said the process would be the same as with a PUD. He said in the first draft, all of the steps were completed by the Town Board. He stated his discomfort with that, so the draft law was revised to include the referral to Planning. He said the last Board meeting was the first chance the Board had an opportunity to talk about it, following which changes were recommended. He continued saying this was the second Public Hearing to review those revisions. Ms. Kurtz said her concern was that the Town Board had the discretion not to refer a project to the Planning Board, a body that has more knowledge on the particulars of how the code is applied in practice. She said to leave the Planning Board out of the process would be a "huge mistake."

The second point Ms. Kurtz said she found confusing was the references to the law as an overlay district in conjunction with a rezoning application, which she said were very different from each other. She said since it would be a town-wide zoning change, it would be more like "spot zoning" to get permission to use the land for solar. She asked if this wasn't just a special use permit as opposed to an overlay district. Councilmember Killian said the locations of transmission lines limit the financial viability of projects across the Town. Ms. Kurtz suggested an overlay district in the corridors of the transmission lines, which she said made more sense as an overlay district.

She then turned to page 2 of the draft and said there was no timeframe specified for decommissioning, which she said is 6 months in most Town solar laws. BPD Coordinator Westfall said page 15 of the draft has definitions and the timeline. He said 1 year after abandonment decommission must begin. Ms. Kurtz asked how long the company had to complete the decommissioning and clean the site. She said if it is not specified it would go on forever. She went on to say the process is not being called a special use permit, but a special use permit is required based on language on page 10, D2, so she asked if a special use permit is required or not. Councilmember Stewart said he was recording the concerns she raised, which is the purpose of the Public Hearing. Ms. Kurtz referred to page 7 where she said it states the Town Board may hold a public hearing, but in another spot it states their "shall be" a public hearing. She also said Article 6 of Zoning Law sets the requirements for site plan review oversight by the Planning Board. She said she did not know why the Town would want to circumvent that process.

Olivia Feldman said she wished to provide some clarity on some parts of the law. She said in §5 part D2 says the first step is rezoning. She said she thought it was redundant to have site plan review during the rezoning process because she said site plan review is the next step in the process. She said §7E could be removed because it is irrelevant and was a relic from a previous draft. She continued saying that with regard to the Planning Board's role, in §7D she recommended the wording to state the Town Board "may" request review from the Planning Board to leave the option available. She said she had sent in comments within the body of a revised copy to the Board.

Dave Vern said the Town has Planned Use Development (PUD) clause in its zoning law, and he said he thought it would be wise to develop the Solar law in a way consistent with the PUD process, particularly with site plan review. He described the current PUD process as first rezoning and then site plan review. He said a special use permit would then not be required. He said the majority of the Board had been elected in part following the Biochar controversy, and that the Planning Board had been heavily involved in the Biochar review process. He said the proposed law's process makes the Town Board ultimately accountable to the people. He said they can seek Planning Board advice and input, but he said he thought the Town Board should take ultimate responsibility for the decisions.

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A resident who did not identify herself except to say she was a concerned citizen who lived on Mountain Road for 30 years, said she was concerned about “tens-of-thousands of hemp” planted 2,500 feet from her house. She said she can smell the plants from her porch. She said last year she was notified of a subdivision coming to her area, and she said she was enthusiastic about the prospect of new families and children to enroll in our schools. She said she felt like this growing operation snuck in, and said they had surveillance cameras, gates, and pit bulls. She said the operation had large tanks of water that contain chemicals that are being spread all around. She said her stream and pond are fed from that area that she described as wetlands. She said she had spoken to Matt Dreimiller, Town Building Inspector and had introduced to BPD Coordinator Josh Westfall. She said she hoped whatever was happening there would not be allowed to continue. She described the operation as scary, and said there’s a big gate on Spier Falls Road where she saw a number of children on bicycles taking photos. She said a neighbor was told they were going to put up greenhouses and a drying barn.

A representative of US Light Energy said he agreed that the law was confusing. He continued, saying structuring the process so zoning proceeds the site plan would help clarify the process.

Ron Zimmerman said he has been on the Planning Board in the past and agrees that the application process was confusing. Clarity will help future applicants understand the flow of their applications, he said. He continued, saying with a PUD the Zoning Board refers to the Planning Board for review and advice on whether rezoning is appropriate. He said he didn’t know if this process is under a PUDD or a separate process. He also said he wondered if the Zoning Board of Appeals (ZBA) would be involved since special use permits are issued by the ZBA.

BOARD DISCUSSION

Councilmember Stewart said he would like to leave the Public Hearing open and that he would work with BPD Coordinator Westfall and Counsel to address concerns and points of clarification. He said if longtime members of Planning and Zoning Boards did not understand the process then it needed to be refined to clarify the process. Supervisor Fish said it seemed like the process had been changed a few times and perhaps it shouldn’t have come to Public Hearing at this stage. He said it should be put in order so they know how to proceed. Councilmember Killian said he agreed that the Public Hearing should remain open, and though Mr. Westfall had made changes and worked some things out, more work was needed based on questions the Board received.

Councilmember Noonan said he appreciated the questions that had been brought, and that shows the process is working. He said they should discuss the idea of a workshop with the Planning Board and ZBA. He said it had also been suggested that the Town review laws from other Towns that work rather than taking advice from solar companies, though he said he had not spoken with those company representatives and they may just be offering help with the process rather than doing something to benefit their companies. He said he agreed with keeping the Public Hearing and conversation open.

Attorney Bruening said that following the last public meeting, the Board had given BPD Coordinator Westfall instructions on adjustments that should be made, which he had made. He said many of the questions raised at this Public Hearing had been addressed with those changes. Counsel asked if in the process going forward Mr. Westfall would have an opportunity to answer the questions, perhaps in a workshop setting. He said a process had not yet been adopted for that to take place. Counsel and councilmembers did not want to put Mr. Westfall on the spot to address the questions. Councilmember Stewart said the concerns about the Planning Board involvement in the process had been addressed in the previous meeting and were incorporated into the revised draft. He said if it is still unclear, it might be a question of wording rather than questions for Mr. Westfall to respond to.

Counsel said that was an excellent example of how concerns had been addressed; the entire site plan review by the Planning Board had been installed in the current draft following Councilmember Stewart’s suggestion at the

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last meeting. He said there seem to be lingering questions about the basic fundamentals of the law. Councilmember Killian said there was a lot still to digest. Supervisor Fish said a workshop with the Planning Board would be a good idea. Councilmember Stewart said his Planning Board site review recommendation had been based in part on an email forwarded to the Board by Mr. Westfall which he did not understand was feedback from certain members of the Planning Board and not the consensus of the Planning Board as a whole. The decommissioning plan timeline remains undefined, he said, and whether the ZBA should be involved if a special use permit needs to be issued. He continued saying it should be discussed whether some areas of Town would be excluded in the overlay district.

Supervisor Fish asked if areas would be limited because of transmission lines. Councilmember Stewart suggested that the law be written to protect the Town with an eye to the potential for growth and additional transmission lines that may exist in the future. Councilmember Stewart, to Counsel, said he thought a workshop should be scheduled. There was general consensus among the Board. Supervisor Fish closed the topic by stating the Public Hearing would remain open and thanked everyone for their comments.

ACCEPTANCE OF MINUTES

Minutes for the July 23 audit were tabled in the absence of Councilmember Donohue, who was one of the three Town Board members present at the July 23 audit meeting. Councilmember Stewart made the Town Clerk aware of an error in the minutes, which she said will be corrected.

Resolution 310-2024 A motion was made by Councilmember Stewart, seconded by Councilmember Killian, to accept the minutes from the August 13 Town Board meeting.

Asked if all were in favor, the responses were as follows:

Councilmember Noonan	Aye
Councilmember Killian	Aye
Councilmember Stewart	Aye
Supervisor Fish	Aye

The motion carried 4:0

PUBLIC COMMENT PERIOD

Councilmember Stewart said members of the South Glens Falls Youth Baseball Board members were present to discuss Field 3 at the Betar Recreation Park. He said they wanted to know if the public comment period was the appropriate time to address the Board, or when they got to the item on the agenda. Supervisor Fish said they could address the Board at that time.

Two members of South Glens Falls Youth Baseball stepped forward to talk about Field 3 which had recently been destroyed by a fallen tree. They said with the help of community volunteers they wanted to remove the old fence to save the Town money. Councilmember Stewart said he had met with the Youth Baseball Board about Field 3 and it would be the same process as Rec Clean-Up Day. He said they were looking to move the project forward because they were missing fall baseball on the field at that time due to the damage.

MOREAU INDUSTRIAL PARK APPRAISAL

Supervisor Fish said he and BPD Coordinator Westfall had met with Alan Oppenheim and Dan Galusha of Moreau Industrial Park LLC. He said they were proposing a swap of parcels and having an assessment of the whole park. He said some of the parcels were disorganized in their arrangement in relation to other LLC

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property and Town property within the Industrial Park. He said such a rearrangement could potentially lead to future growth. He asked Mr. Oppenheim if he wished to speak on the matter.

Alan Oppenheim said the Town and LLC own numerous subdivided lots, and from the perspective of marketing the Industrial Park to potential businesses, he said both the Town and LLC would do better to have more contiguous land. He suggested that the way to begin acting on this would be to appraise each plot so they could discuss an appropriate exchange to the end of both the LLC and Town having a better position from which to seek development. Supervisor Fish cited a parcel across from Hexion which is owned by the LLC and which houses the Town's sewer station. He said obviously it would be to the Town's advantage to own the property it's sewer station sits on. He referenced another small parcel owned by the Town which is surrounded on all sides by LLC property.

Councilmember Stewart said he had a concern about appraising the land when the zoning on that property has not been settled yet. He asked how an appraiser could assign a value without knowing what the property could be used for. He also said he assumed the property was also assessed, and the Town is at 100% of assessment value, so he said he assumed the assessment was close to the property's appraised value. He said it didn't make sense to him to spend the public's money on an appraisal under the present circumstances.

Mr. Oppenheim said the LLC was willing to share the cost, or would be willing to do a swap based on acreage to avoid losing several months, but said the Councilmember raised a good point with proposed zoning changes in discussion. He said the appraisal should be done based on proposed zoning. Councilmember Killian said it is a good idea but will have to wait until the zoning issues are settled. Councilmember Noonan said he agreed with the other Board members, but also wanted to be sure the Town was not being taken advantage of; that there was a reason certain parcels had been made available and they needed someone more well-versed these kinds of dealings. He said the Town's interests have to come first always, and it may be in the Town's interest to consolidate land, but it was too soon to determine that. Regarding appraisals, he said he believed lots had been appraised as deals were being considered but that the appraisal may not be valid once the particular project is not under consideration. He said they may need to revisit that process.

Supervisor Fish said there is some property in the Industrial Park that hasn't been touched in thirty years. He said what they can do is go to the Assessor for the current value of the parcels. He also said he didn't see drastic changes to the zoning except for heavy industrial use. He offered to get back in touch with Mr. Oppenheim with the information currently available for further discussion. Mr. Oppenheim and Board members agreed.

OLD BUSINESS

172 Redmond Road

Supervisor Fish said an additional \$1,000 was needed to cover the clean-up effort at 172 Redmond Road. He said the expense had been previously submitted but a voucher was overlooked.

Resolution 311-2024 A motion was made by Councilmember Stewart, seconded by Councilmember Killian, to approve the \$1,000 payable to Dave Block for clean-up at 170 Redmond Road before the September audit meeting.

Discussion: Councilmember Noonan asked if this was an additional \$1,000 on top of previously approved cost. Supervisor Fish said it was. Councilmember Noonan asked what the total expense was for the clean-up. Councilmember Stewart and Confidential Secretary Bennett said including this \$1,000, the total would be \$3,900. Ms. Bennett clarified that both expenses had been on the voucher, but the total at the bottom didn't include this \$1,000. Councilmember Noonan then said the Town had sold the property for \$50,013 and all these expenses would be deducted from the sale, so he said he was okay with it. Supervisor Fish said the project had been added to because there had been buried garbage that the Town hadn't know about in advance.

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Asked if all were in favor, the responses were as follows:

Councilmember Noonan	Aye
Councilmember Killian	Aye
Councilmember Stewart	Aye
Supervisor Fish	Aye

The motion carried 4:0

RECREATION DEPARTMENT REQUESTS

New Castle Paving Close-Out Payment

Supervisor Fish said New Castle was requesting a close-out figure and that the information had been placed in Board members' mailboxes. He said work was still needed but the Town would retain over \$300,000, and that this was approved by the project engineers.

Discussion: Councilmember Stewart asked if \$300,000 was a comfortable amount for the Town to hold per the engineers. Supervisor Fish said it was more than enough.

Resolution 312-2024 A motion was made by Councilmember Stewart, seconded by Councilmember Killian, to approve a payment of \$712,923.57 to New Castle Paving LLC from the sewer capital account, and authorizing the payment before the September audit meeting.

Discussion: Councilmember Noonan asked if it was known whether that sum of money was in the specified account. Supervisor Fish said it was.

Asked if all were in favor, the responses were as follows:

Councilmember Noonan	Aye
Councilmember Killian	Aye
Councilmember Stewart	Aye
Supervisor Fish	Aye

The motion carried 4:0

Water Department Truck Plow

Supervisor Fish said the amount previously authorized for the Water Department plow was off by \$9.05

Resolution 313-2024 A motion was made by Councilmember Noonan, seconded by Councilmember Stewart, to increase payment to Dejana to a sum not to exceed \$6580.

Asked if all were in favor, the responses were as follows:

Councilmember Noonan	Aye
Councilmember Killian	Aye
Councilmember Stewart	Aye
Supervisor Fish	Aye

The motion carried 4:0

RECREATION DEPARTMENT REQUESTS

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Field 3 Fencing

Supervisor Fish explained that following the storm which caused a tree to fall on Field 3 the Recreation Department had removed the damaged backstop and some other fencing. To date he said the insurance company had not given a price to replace the eighteen-foot backstop. Recreation Director Brogan was seeking quotes to replace the whole fence at Field 3 so it would all be done at the same time. Only one quote had been received. Mr. Brogan had reached out to other companies, but did not receive information back, Supervisor Fish added. He asked what the Board wanted to do.

Councilmember Stewart said they had attempted to follow the Town's procurement policy and he didn't want to hold up work on the field. He said the day prior to the meeting he had received an additional quote for the field which included work on dugouts. He said 2/3 of the field would be new by the completion of the repairs through insurance, leaving the two dugouts. He urged the Board to look at the quote with dugouts rather than relying on volunteers or Recreation Dept. staff to rebuild them. The cost, according to Mr. Brogan, was around \$60,000. Councilmember Stewart said he knew it had not been budgeted for but he recommended the money be taken from the general fund. His justification was that interest is being earned on the account and Recreation Department equipment sales have been deposited into the account as well as excess sales tax.

Councilmember Stewart then offered a motion to authorize payment in an amount not to exceed \$65,000 to AFSCO fence to complete repairs and upgrades to Field 3. He wanted to get approval now so the work could be completed in the fall so the field will be ready for play in the spring. He said if they wait until Spring the Little League will be down 1 field, when they already have one fewer field than the girls. The motion was later rescinded.

Councilmember Killian asked when RPFs go out. Councilmember Stewart said they had requested prices in the prior two months. Recreation Director Brogan said he initially waited for insurance quotes before asking for prices. He added that Adirondack Fence went to the park and took measurements but later responded that the job is too large for them. A third company, Anvil, was contacted two or three times, but never responded. He said he thought the quote from AFSCO was a fair price. He added that the girls' fences are second newest, and the Legion fence is the newest. The Little League fences he estimated to be 40 or 50 years old. The plan he proposed included a high left field fence to protect cars. He also said the old, rusty, curled fence was unsafe for the kids who use the field.

Councilmember Killian asked if the new fence would entice the kids to hit more home runs. Councilmember Stewart said the organizations are fundraising and are prepared to put in batting cages and never come to the Board to ask for things. He said in his 2 1/2 years on the Board the fences had been in discussion and he said it was time to act.

Supervisor Fish said he was not in favor of an extra expense of \$39,000 at the last moment, and said he did not get the information in time for the meeting. He said he agreed the field should be redone and that if there was money for it, it can be done. Councilmember Stewart said the Field 3 fence was on the agenda and the information was sent to the Supervisor's office the day prior. Counsel chimed in and said if speed were a concern, then passing the first quote would be more expeditious because expenditures over \$35,000 have to be done through a published notice.

Recreation Director Brogan said the quote was received in three parts, so he asked if they could be approved independently of each other. Councilmember Killian asked how long the project would take, and said it probably would not be complete in two weeks. Mr. Brogan said probably it would not, since supplies need to be obtained. Councilmember Killian then said that it wouldn't hurt to approve the first part of the project at this meeting and to resolve the rest of the project at the next meeting. Counsel said since the first part of the project came in at around \$21,800 it would be below the \$35,000 threshold. Councilmember Stewart asked how they were able to purchase a truck at the previous meeting without publishing a notice. Highway Superintendent Abrams said they

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had three quotes for the truck. Counsel asked if the truck had been obtained under State contract, and Superintendent Abrams said it had not. Counsel said they had not followed the correct procedure in that case.

Supervisor Fish asked if they could pass three separate resolutions that night. Attorney Bruening said he would advise against it. Councilmember Stewart said it sounds like the Board supports the project and he agreed with Councilmember Killian. He said they should move forward with the outfield fence to get the project started now that they are aware of the requirement to publish.

Councilmember Stewart initiated a motion to hire AFSCO Fence to replace the Field 3 outfield fence for \$21,858.

Mr. Brogan asked if the backstop fence should be done first since it has to be done. Councilmember Stewart said the backstop fence should be covered by insurance, and they are waiting to hear from them. Supervisor Fish asked if the backstop was included in the quote Councilmember Stewart was acting on. Confidential Secretary Bennett said the original price the insurance came back with was much lower than the actual quote so the claim was being brought up the chain of authority within the insurance company. Mr. Brogan also said the second quote was for a higher fence, with a total around \$22,000. The motion was rescinded.

Councilmember Stewart said waiting two weeks would not hurt anything and that he was in favor of publishing the whole project, including the dugouts, rather than piecemealing the project together.

Resolution 314-2024 A motion was made by Councilmember Stewart, seconded by Councilmember Killian, to publish the Field 3 fence repair, including dugouts.

Asked if all were in favor, the responses were as follows:

Councilmember Noonan	Aye
Councilmember Killian	Aye
Councilmember Stewart	Aye
Supervisor Fish	Aye

The motion carried 4:0

Flag Football Shirts

Resolution 315-2024 A motion was made by Councilmember Killian, seconded by Councilmember Noonan, to purchase shirts for the Flag Football program from Northwind Graphics in an amount not to exceed \$1,042.25 from account A7310.4.

Asked if all were in favor, the responses were as follows:

Councilmember Noonan	Aye
Councilmember Killian	Aye
Councilmember Stewart	Abstain
Supervisor Fish	Aye

The motion carried 3:0

Trunk or Treat

Resolution 315-2024 A motion was made by Councilmember Stewart, seconded by Councilmember Noonan, to waive Peddler's Permit requirements for the Trunk or Treat event October 27 at the Recreation Park.

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Asked if all were in favor, the responses were as follows:

Councilmember Noonan	Aye
Councilmember Killian	Aye
Councilmember Stewart	Aye
Supervisor Fish	Aye

The motion carried 4:0

The Supervisor said that to date, two donations had been received for the event, one from Cerrone Builders, and one from RASP Inc.

WATER DEPARTMENT REQUEST

Resolution 316-2024 A motion was made by Councilmember Noonan, seconded by Councilmember Stewart, to authorize the Water Department to purchase 5' x 8' wood-deck trailer from Tractor Supply Co. for a sum not to exceed \$1000.

Asked if all were in favor, the responses were as follows:

Councilmember Noonan	Aye
Councilmember Killian	Aye
Councilmember Stewart	Aye
Supervisor Fish	Aye

The motion carried 4:0

NEW HIRES

Resolution 317-2024 A motion was made by Councilmember Noonan, seconded by Councilmember Killian, to hire Diana Corlew-Harrison at the Zoning Board of Appeals Secretary and Katrina Flexon as a substitute Secretary for both the Planning and Zoning Boards, both at a stipend of \$100 per draft set of minutes submitted.

Discussion: Councilmember Stewart asked if this would impact overtime in any way. Supervisor Fish said this is based on stipend which is separate from regular hours.

Asked if all were in favor, the responses were as follows:

Councilmember Noonan	Aye
Councilmember Killian	Aye
Councilmember Stewart	Aye
Supervisor Fish	Aye

The motion carried 4:0

Resolution 318-2024 A motion was made by Councilmember Stewart, seconded by Councilmember Noonan, to hire Shawn Weller, Sr as a Tanglewood Crossing Guard, and Peggy Rowley as the Crossing Guard at Moreau Elementary School t a rate of \$15.00 an hour.

Asked if all were in favor, the responses were as follows:

Councilmember Noonan	Aye
Councilmember Killian	Aye

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Councilmember Stewart	Aye
Supervisor Fish	Aye

The motion carried 4:0

Resolution 319-2024 A motion was made by Councilmember Stewart, seconded by Councilmember Killian, to accept the resignation of Addy Rivers from the position of Crossing Guard.

Asked if all were in favor, the responses were as follows:

Councilmember Noonan	Aye
Councilmember Killian	Aye
Councilmember Stewart	Aye
Supervisor Fish	Aye

The motion carried 4:0

MONTHLY DEPARTMENT REPORTS

Resolution 320-2024 A motion was made by Councilmember Stewart, seconded by Councilmember Noonan, to accept the monthly reports submitted by Building, Planning, and Zoning; Assessor's Office; Recreation; Highway; Transfer Station; and Town Historian.

Asked if all were in favor, the responses were as follows:

Councilmember Noonan	Aye
Councilmember Killian	Aye
Councilmember Stewart	Aye
Supervisor Fish	Aye

The motion carried 4:0

REQUESTS FOR PROPOSALS (RFPs)

Resolution 321-2024 A motion was made by Councilmember Stewart, seconded by Councilmember Noonan, to authorize the Supervisor to publish RFPs for AFR review and IT Management Services Contract.

Asked if all were in favor, the responses were as follows:

Councilmember Noonan	Aye
Councilmember Killian	Aye
Councilmember Stewart	Aye
Supervisor Fish	Aye

The motion carried 4:0

Supervisor Fish said the Town had been contacted by companies that put solar on landfills which require a land lease. He said his office had been in touch with CT Male, who would be willing to work out a draft RFP and other specifics. He asked how the Board would like to proceed. Councilmember Stewart suggested tabling this item until after the Solar Law passes. The other Councilmembers vocalized agreement. Supervisor Fish said he was not sure if CT Male had answered the question of whether something could be driven through the liner. Highway Superintendent Abrams said in the past CT Male has said no. Someone in attendance said they believed floating

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piers could also be used rather than connecting to the ground. Supervisor Fish said someone at CT Male needs to advise the Town on this issue before they consider anything further.

AGENDA ITEM 10 (Sandy Blvd Performance Bond) was removed from the agenda.

PUBLIC COMMENT PERIOD

Ann Purdue said the Zoning task Force had met a few times and had another meeting coming up. She said she thought it would be helpful to have their notes or minutes from that body published on the website so people are aware of the progress being made on draft regulations during the moratorium. She thought if the public was aware as things progress it would make for a smoother conversation once their recommendations and finalized and rolled out to the public.

Supervisor Fish asked BPD Coordinator Westfall if he had anything to add to the website for the task force. Mr. Westfall said he didn't have anything to put on the site yet. Councilmember Killian said there are also glitches in the website. The Town Clerk said that if there was material, she could post it.

A representative of a solar power company thanked the Town for the quick turn-around time on the revisions to the Solar law and said their position is not to interfere in the way the Board wants to set up the process, but that they just want a clear process.

COMMITTEE REPORTS

No committee reports were given.

SUPERVISOR'S ITEMS

Supervisor Fish said Mr. Westfall had been busy writing grants, and that the Town could receive as much as \$25,000 from a Northern Borders Grant he had submitted, giving the Town sewer the ability to cross the Northway. He called this opportunity "huge."

The Supervisor also said there was some confusion between the two trails in the Town running along the river. He said there are grants available to change the name of the trail on the bottom of Nolan Road to the Nolan Road Riverside Trail.

Resolution 322-2024 A motion was made by Councilmember Killian, seconded by Councilmember Stewart, to change the name of the trail at Nolan Road to "the Nolan Road Riverside Trail."

Asked if all were in favor, the responses were as follows:

Councilmember Noonan	Aye
Councilmember Killian	Aye
Councilmember Stewart	Aye
Supervisor Fish	Aye

The motion carried 4:0

Supervisor Fish said the Recreation Department would host Trunk or Treat on Sunday, October 27 from 4-8 p.m. Requests for donations went out thanks to Katrina Flexon, the Building Department Clerk, and two donations had been received, as referenced earlier in the meeting.

On August 28 there was a check presentation ceremony for Logan Kibling's Eagle Scout project, the Supervisor said, adding that US Light donated \$4,000 to the project. Supervisor Fish thanked them for that.

A Regular Town Board Meeting was held at 7:00 PM, and a Public Hearing on Proposed Local Law 7 (Solar Law) was held at 7:01 PM on September 10, 2024 at the Moreau Municipal Building, 351 Reynolds Road, Moreau, Saratoga County, New York.

Supervisor Fish said his office had been gathering information from companies that build and support government websites since our current site is no longer supported. He asked the Board if they would be in favor of using some of the proceeds from the sale of the Redmond Road house to develop the new Town website. Councilmember Stewart asked if quotes had been obtained from prospective vendors. Supervisor Fish invited Confidential Secretary Bennett to give the status of the project. She said she and Principal Account Clerk Cruz had been in Zoom meetings with two companies so far with a third in the works. Proposals are being gathered, she said, but she wanted to know if this is the direction the Board would consider going with the Redmond Road house proceeds before getting further into the process. She said the software is no longer supported and referenced the time the Town Clerk had spent on the phone with the current vendor trying to keep the current site operational. Keeping it up to date is currently about the only thing that can be done on the existing site, she said. The vendors she has spoken to offer online security, online payment capabilities, compliance, mobile compatibility, and everything the Town needs to do that we currently cannot, she said.

Supervisor Fish recommended putting everything together with prices to present the Board. Councilmember Stewart said he had no problem earmarking those funds for this purpose. Ms. Bennett said it would not take all of the proceeds from the house. Councilmember Noonan asked if there was an estimated cost. Ms. Bennett said the two they had spoken to so far were not close to the total proceeds from the sale of the house. She said the Town currently pays \$500 a year for its website plus \$25 a year for the domain, so there will be a big jump in cost, she said. Councilmember Killian said the Town has RFPs going out soon. Ms. Bennett said that is required if the cost is over \$30,000, and this would not be above that threshold. Councilmember Stewart asked if the cost would be in the \$5,000-\$10,000 range or more like the \$10,000-\$15,000 range. Ms. Bennett said one was in the \$5,000-\$10,000 range and the other was in the vicinity of \$25,000, but there were two additional companies they were reaching out to for information.

She said these were not formal proposals, but rough figures, and she said one company's maintenance fee was in the range of the other company's development fee. She said she found the companies they have reached out to by looking at the websites of other municipalities. Councilmember Noonan asked who developed Queensbury's website. Ms. Bennett said she thought that was one of the companies she looked at. She said she knew it had not been budgeted for, but all of the companies have said it's a 6-7-month process to develop and convert to a new site, which is why she wanted to know if the Board would consider the Redmond Road house proceeds to get the process started. Councilmember Stewart said the Town was overdue, the mobile capabilities were overdue as well. The Town Clerk added that a capability to add to the new site is the ability to access public records through the website without having to go through a formal FOIL procedure for every single thing, as is done on the Queensbury Town site. She said this would reduce the workload in the office once all the Town records are digitized. She said the new site will need to be ADA compliant as well, which the current site is not.

EXECUTIVE SESSION

Councilmember Killian said it was tax season and the volume of work in the Town Clerk's office is what it is, and he invited the Town Clerk to elaborate. The Town Clerk asked if it was acceptable to add this topic since it was separate from the agenda. Councilmember Killian asked if it should go to executive session. The Town Clerk said the conversation Councilmember Killian was trying to initiate was related somewhat to the budget process, but begins with recommendations she made regarding the Employee Handbook. Counsel said if there are legal issues involved, there is always the option to have an attorney-client session. He and Councilmember Noonan said the Executive Session has to be for a specific purpose, for which this discussion did not qualify. Councilmember Killian said he believed the Town Clerk had spoken to Counsel already, and she indicated that she had. Councilmember Stewart asked if an attorney-client session was needed. The Town Clerk said she thought that may be the most appropriate course of action. Counsel then advised that the regular meeting could be adjourned and then the attorney-client session could begin immediately after.

A Regular Town Board Meeting was held at 7:00 PM, and a Public Hearing on Proposed Local Law 7 (Solar Law) was held at 7:01 PM on September 10, 2024 at the Moreau Municipal Building, 351 Reynolds Road, Moreau, Saratoga County, New York.

ADJOURNMENT

Resolution 323-2024 A motion was made by Councilmember Stewart, seconded by Councilmember Noonan, to adjourn the meeting.

Asked if all were in favor, the responses were as follows:

Councilmember Noonan	Aye
Councilmember Killian	Aye
Councilmember Stewart	Aye
Supervisor Fish	Aye

The motion carried 4:0

The meeting was adjourned at 8:26 p.m.

Respectfully submitted,

Erin Trombley

Erin Trombley, Town Clerk



Northern Border Regional Commission

Re: Pre-Application Submission **PR-NBRC-0334**

Good day,

On behalf of the Northern Border Regional Commission (NBRC) and the State of New York, we are pleased to inform you that **Town of Moreau** has been invited to submit a full application, through NBRC's Grants Management System (GMS), no later than 5:00 pm on October 18, 2024. Please retain this e-mail as it contains important information you will need to complete the application portion of the process.

Detailed program information for Catalyst Program Fall 2024, including the user's manual, which will walk you through the application questions, is available on our website at <https://www.nbrc.gov/content/Catalyst>. In addition to the resources available on our website, NBRC is hosting three application workshops during the application window to support development of high-quality applications. Please view the workshop details and register on NBRC's Events page, here: www.nbrc.gov/content/events.

NBRC's GMS can be accessed at nbrcgrants.my.site.com/ApplicantLanding?username=null. The Catalyst Program Fall 2024 application and required support documents are required to be submitted through NBRC's GMS to be eligible for funding consideration.

In addition to the application resources listed above, NBRC and program partners offer the following feedback and recommendations, meant to strengthen the proposal at time of application. Please consider this feedback and where applicable(*), review the corresponding application manual section for additional information and instructions.

NBRC Feedback (no additional feedback if blank):

State Feedback (no additional feedback if blank):

More details on outcomes requested. Suggestion to identify possible partners with specific outcomes.

All the best,

Andrea K. Smith
Program Director

Appendix: Additional Application Considerations

Authorized Official and Authorized Official Resolution Required. The (AO) must be a single person who is named in your AOR. You may not have more than one AO. This name must also match the Authorized Official on file in the Grants Management System. If this is not the case, you will need to designate a single AO and adjust your AO in the GMS. The AO designated in the GMS must align with the Authorized Resolution (AOR) you are required to submit as an application support document. The Authorized Official Resolution must conform to the specifics required by NBRC. A sample Authorized Official Resolution can be found on the NBRC Resources webpage: <https://www.nbrc.gov/content/administration>.

LDD Required. All Catalyst applicants are required to designate a Local Development District to provide grant administration services, unless your organization is a state agency or has an approved LDD waiver. Forest Economy and Timber for Transit applicants have the option to utilize LDD assistance. Here are the LDD requirements for your application:

1. Designate the appropriate LDD for your award.
2. Add an "LDD Contact" to the Contacts section of the application and associate as an "LDD Partner" under Contact Role.
3. Add LDD Grant Administration costs as a line item in the SF424cbw detailed budget document. These costs should be clearly identified in Category 6 Consultants. The costs should be equal to 2% of the NBRC requested amount.

NEPA Required. NEPA applies to all NBRC funded projects. Here are the NEPA requirements for your application:

1. Review NBRC's website on the NEPA process and requirements: <https://www.nbrc.gov/content/NEPA>
2. Add NEPA to your project timeline. Clearly demonstrate that your project has considered the impacts of environmental review on your project timeline. The time to complete NEPA should range from 1-2 months for Categorical Exclusion, 1-6 months for Categorical Exclusion with a section 106 consultation, or 6-12+ months for an Environmental Assessment.
3. Add NEPA costs as a line item in the SF424cbw detailed budget document. These costs should be clearly identified in Category 6 Consultants. The costs should range from \$500-\$10,000+ depending on the expected level of review or actions to complete the environmental review process.
4. Include a completed NEPA Intake form in the Supporting Documents Checklist.

**TOWN OF MOREAU
SEWER RATE SCHEDULE**

DRAFT 10/07/2024

SEWER RATE (§115-70)

DISTRICT 1

TREATMENT CHARGE

\$5.04 PER 1,000 GALLONS

DISTRICT 1, EXTENSIONS 1, 2, 3, AND 4

TREATMENT CHARGE (BASED ON 200 GPD PER EDU)

\$368 PER EDU

DISTRICT 1, EXTENSION 5

CAPITAL CHARGE - VALUE RATE (90%)

\$0 PER \$1,000 ASSESSED VALUE

CAPITAL CHARGE - AREA RATE (10%)

\$0 PER ACRE

OPERATION AND MAINTENANCE

\$0 PER \$1,000 ASSESSED VALUE

TREATMENT CHARGE (METERED PROPERTIES)

\$5.04 PER 1,000 GALLONS

TREATMENT CHARGE (UNMETERED PROPERTIES)

\$368 PER EDU*

*EDU COST BASED ON 200 GPD PER EDU

SERVICE LINES AND CONNECTIONS (§115 ARTICLE V)

PERMIT APPLICATION (§115-18 & 26)

\$50²

INSPECTION OF APPROVED CONTRACTOR TAP (§115-25)

\$50²

MISCELLANEOUS INSPECTION (15-MINUTE MINIMUM INTERVALS)

\$200 PER HOUR²

NEW SEWER LINE INSPECTION (PER FOOT)

\$1²

² THE WATER SUPERINTENDENT MAY REQUIRE THE SERVICES OF AN INDEPENDENT CONSULTANT, PAID FOR BY THE APPLICANT.

ACCOUNT TRANSFER FEE (§115-28)

\$50

DISCHARGE RESTRICTIONS (§115-41 & 42)

LANDOWNER SHALL BE RESPONSIBLE FOR ANY REPAIR COSTS ASSOCIATED WITH PROHIBITED DISCHARGE AS DETERMINED BY THE WATER SUPERINTENDENT.

OUTSIDE DISTRICT CONNECTION FEES (§115-76)

\$500 PER EDU³

³ THE TOWN BOARD MAY ESTABLISH AN ALTERNATIVE CONNECTION FEE AS PART OF DISTRICT EXTENSION PROCESS.

SEWER SERVICE CAPACITY FEE (§115-70)

\$3,000.00

MAINTENANCE AND REPAIR OF DISTRICT OWNED GRINDER PUMPS AND SERVICE LINES (§115-78.E)

IF IN THE OPINION OF THE DEPARTMENT THAT GRINDER PUMP OR SEWER SERVICE LINE REPAIRS ARE REQUIRED AS A RESULT OF A FAILURE TO COMPLY WITH APPLICABLE REGULATIONS, ALL INSPECTION AND REPAIR COSTS SHALL BE THE RESPONSIBILITY OF THE LANDOWNER.

INDIVIDUAL LANDOWNERS ARE RESPONSIBLE FOR ALL MAINTANCE AND REPAIR OF PRIVATELY OWNED GRINDER PUMPS AND SERVICE LINES

PENALTIES

LATE PAYMENT PENALTIES (§115-70.D)

10% PER MONTH

RE-LEVY SURCHARGE (PER ACCOUNT)

\$50

PENALTIES FOR OFFENSES (§115-63)

\$250 PER DAY PER OFFENSE

Proposed Town Clerk Office Hours 2025

DRAFT

January, February, March, September, October

Window hours:

Monday	8 a.m. – 4 p.m.
Tuesday	10 a.m. – 6 p.m.
Wednesday	8 a.m. – 4 p.m.
Thursday	8 a.m. – 4 p.m.
Friday	8 a.m. – 4 p.m.

April-August, November, December

Window hours:

Monday-Friday 8 a.m. – 4 p.m.

Closed holidays.

Special dates/hours:

Saturday, January 25	9 a.m. – 11 a.m.
Saturday, February 22	9 a.m. – 11 a.m.
Saturday, March 29	9 a.m. – 11 a.m.
Mon-Wed, April 28-30	Closed for NYSTCA Conference, Syracuse
Saturday, September 27	9 a.m. – 11 a.m.
Saturday, October 25	9 a.m. – 11 a.m.

Town of Moreau

351 Reynolds Road
Moreau, NY 12828-9261

Leah M. Cronin
Sole Assessor

SARATOGA COUNTY, STATE OF NEW YORK

Phone: (518) 792-1030 x4

E-mail: assessor@townofmoreau.org



Jesse A. Fish, Jr
Town Supervisor

Patrick Killian
Deputy Supervisor

John Donohue
Councilmember

Kyle Noonan
Councilmember

Mark Stewart
Councilmember

October 4, 2024

REQUEST TO FOR ATTENDANCE AT EDUCATION CLASSES

I hereby request permission for myself – Leah Cornin to attend 1 continuing education classes – Valuation of Self Storge units. This class is offered by the New York State Assessors Association and given via zoom. Class descriptions are attached. This class counts towards my assessor continuing education and also counts towards my New York State Residential Appraisal License required continuing education credits. Funds for education have been budgeted for and will be pulled from the Department Contractual budget line A1355.4.

Class: Valuation of Self-Storage Units


Cost: \$100 (as an IAO)

Date: October 18, 2024 9am – 4pm

Mileage: \$0 – taken in office via zoom

Total Expenses: \$100

Respectfully submitted,


Leah M. Cronin, IAO
Assessor

From: New York State Assessors Association <admin@nyassessor.org>
Sent: Friday, October 4, 2024 10:09 AM
To: Leah Cronin
Subject: NYSAA One-Day Seminars: Classes Now Open for Registration!

Register Today!

Scroll to the bottom for registration information. More classes will open as information becomes available.

VALUATION OF SELF-STORAGE UNITS

Friday, October 18, 2024

9:00 a.m. - 4:00 p.m.

Delivered via Zoom

Instructor: John Zukowski, IAO, MAI, SRA

Credit: 6

\$100 Institute of Assessing Officers (IAO) Members (not IAAO)

\$110 NYSAA Members

\$200 Non-members

Self-storage facilities have become ubiquitous due to smaller residential dwellings and office rentals, migration to home offices, and a need for short-term storage by businesses, among others. This seminar is designed for assessors, appraisers, and assessment staff. The seminar will include a presentation on the background and overview of the industry, including pictorial depictions of a broad spectrum of available types of facilities. This course will prepare the student to return to their office with a better understanding of what to look for when appraising a self-storage facility, including industry standards and current market trends, and the tools to prepare a defensible assessment/appraisal.

Approved for DOS credit.

RESIDENTIAL VALUATION MARKET APPROACH USING V4

Friday, October 25, 2024

DRAFT
LOCAL LAW NO. __ OF 2024

**A LOCAL LAW AMENDING THE TOWN OF MOREAU
TOWN CODE TO ESTABLISH REGULATIONS FOR SOLAR ENERGY SYSTEMS**

Be it Enacted by the Town Board of the Town of Moreau as Follows:

Section 1. Title.

This law shall be known and cited as “Solar Law of the Town of Moreau.”

Section 2. Authority.

This Local Law amending the Code of the Town of Moreau for regulation of solar energy systems is adopted pursuant to the New York State Municipal Home Rule Law and Article 16, Sections 261 through 264 of the Town Law of the State of New York, which authorize the Town to adopt regulatory provisions that advance and protect the health, safety, and welfare of the community, and “to make provision for, so far as conditions may permit, the accommodation of solar thermal and photovoltaics.”

Section 3. Purpose.

The Town Board of the Town of Moreau hereby adopts this Local Law to advance and protect the public health, safety, and welfare of the Town by creating regulations for the installation and use of solar energy systems, with the following objectives:

- A. To take advantage of a safe, abundant, and renewable energy resources;
- B. To decrease the cost of electricity to the owners of residential and commercial properties, including single-family houses;
- C. To increase employment and business development in the Town, to the extent reasonably practical, by furthering the installation of solar energy systems;
- D. To mitigate the impacts of solar energy systems on environmental resources such as important agricultural lands, forests, wildlife and other protected resources; and
- E. To decrease the use of fossil fuels, thereby reducing the carbon footprint of the Town;
- F. To invest in a locally generated source of energy and to increase local economic value, rather than importing nonlocal fossil fuels;
- G. To align the laws and regulations of the community with several policies of the State of New York, particularly those that encourage distributed energy systems from renewable sources;

- H. To become more competitive for state and federal grants and tax benefits;
- I. To make the community more resilient during storm events;
- J. To encourage investment in public infrastructure supportive of solar, such as generation facilities, grid-scale transmission infrastructure, and energy storage sites; and
- K. To provide a regulatory scheme for the designation of properties suitable for the location, construction and operation of solar energy systems.

Section 4. Amendment of Town Code Chapter 149 “Zoning Law of the Town of Moreau” to add the following definitions to Section 149-5.

- A. Section 149-5 is hereby amended to add the following definitions:

ABANDONMENT

Solar energy systems are considered abandoned after twelve (12) months without electrical generation for consumption and re-sale. Abandonment and provisions related to abandonment for solar uses herein shall be for Large Scale Solar Energy Systems as defined.

BUILDING-INTEGRATED PHOTOVOLTAIC SYSTEM

A roof-mounted solar energy system of a principal or accessory building that is designed and constructed as an integral part of the roof frame, sheathing or surface. The components of a building-integrated system may be designed to replace or substitute for architectural or structural elements of a building’s roof and complement, blend with or form part of a building's architectural appearance. Such components will maintain a uniform plane with, and/or form a part of, the roofline or roofing into which they are integrated. Such a system is used in lieu of a separate solar energy system where components of the system are designed and attached to a building independent of building architecture. A building-integrated system may occur within transparent skylight systems, within roofing systems, replacing traditional roofing materials. A combination of photovoltaic building components integrated into any building skylight systems, and roofing materials.

CAPACITY

The nameplate capacity of the solar energy system as measured in kilowatts (kW) or megawatts (MW) alternating current (AC).

DECOMMISSIONING

The process of making a solar energy system inoperable, complete removal and proper disposal of all system components, and remediation of either the land upon which the system was sited, and/or the building on or in which it was installed. The decommissioning process shall begin for a solar energy system that has been in a state of abandonment for a period of one year. Remediation may include restoration of building components, grading, seeding, replanting, and revegetating the area impacted by the removal of the system and any associated components or facilities.

ENVIRONMENTAL MONITOR (EM)

An individual with a confident understanding of normal agricultural practices, and able to identify how a Solar Project may affect a site as outlined in NYSDAM Guidance.

GLARE

The effect by reflections of light with intensity sufficient as determined in a commercially reasonable manner to cause annoyance, discomfort, or loss in visual performance and visibility in any material respect.

GROUND-MOUNTED SOLAR ENERGY SYSTEM

A solar energy system that is anchored to the ground and attached to a pole or other mounting system, detached from any other structure, which generates electricity for onsite or offsite consumption.

KILOWATT (kW)

A unit of electrical power equal to 1,000 watts, which constitutes the basic unit of electrical demand. A watt is a metric measurement of power (not energy) and is the rate (not the duration) at which electricity is used; 1,000 kW is equal to one megawatt (MW).

KILOWATT HOUR (kWh)

A unit of energy equivalent to one kilowatt of power generated or expended for one hour of time.

LIMITS OF DISTURBANCE (LOD)

The boundary within which all construction, materials and equipment storage, grading, landscaping and related activities shall occur on a Solar Property.

MINERAL SOIL GROUPS 1-4 (MSG 1-4 SOILS)

Soils recognized by the New York State Department of Agriculture and Markets as having the highest value based on soil productivity and capability, in accordance with the uniform statewide land classification system developed for the New York State Agricultural Assessment Program.

NET METERING

A system in which solar panels are connected to a public-utility power grid and surplus power is transferred onto the grid, allowing customers to offset the cost of power drawn from the utility.

NEW YORK STATE DIVISION OF AGRICULTURE AND MARKETS (NYSDAM)

The New York State Department of Agriculture and Markets is the department of the New York state government that enforces laws relating to agriculture, weights and measures, and the production, processing, transportation, storage, marketing and distributing of food.

SCREENING

A method of visually shielding or obscuring one abutting or nearby structure or use from

another by measures including but not limited to fencing, walls, berms, or densely planted vegetation

SOLAR COVERAGE

Solar coverage includes the area covered by a solar panel or array as measured on a horizontal plane projected from the perimeter of said panel or array vertically to the ground. For panels or arrays where the tilt angle is adjusted, Solar Coverage shall be determined by the tilt angle producing the greatest Solar Coverage. Additionally, Solar Lot Coverage shall also include all mechanical equipment of the Solar Energy System, including any pad mounted structure for Battery Energy Storage System components, switchboards, or transformers, as well as any accesses roads. Any existing or proposed permitted use structures, permitted by the underlying zoning as described herein, including accessory structures, shall also be calculated as part of the coverage for a solar property.

SOLAR PROPERTY

The tax parcel(s) on which small scale solar energy systems or large-scale energy system is located or installed. This shall include one or the aggregate of several parcels and shall generally follow any lots lines for those lots to be utilized, in any location, for solar uses.

SOLAR PROPERTY OWNER

The person, persons, and/or entity owning or possessing the property on which a large-scale solar energy system is located or installed, or their lessee, licensee or other person authorized to install and operate a solar energy system on the property.

ROOF-MOUNTED SOLAR ENERGY SYSTEM

A solar energy system consisting of panels and associated brackets and hardware installed on an existing roof of any legally permitted principal or accessory building for the purpose of producing electricity for onsite or offsite consumption.

SOLAR ENERGY EQUIPMENT

Solar energy equipment consists of solar photovoltaic (PV) cells, panels and/or arrays, controls, energy storage devices, heat pumps and pumps, heat exchangers, windmills, and other materials, hardware, or equipment necessary to the process by which solar radiation is:

- A. Collected;
- B. Converted into another form of energy such as thermal, electrical, mechanical, or chemical;
- C. Stored;
- D. Protected from unnecessary dissipation; and
- E. Distributed.

Solar Energy Equipment also includes insulated glazing or insulation to the extent that such materials exceed the energy efficiency standards required by New York law. Solar Energy Equipment does not include pipes, controls, insulation, or other equipment which are part of the normal heating, cooling, or insulation system of a building.

SOLAR ENERGY SYSTEM

An arrangement or combination of solar energy equipment designed to provide heating, cooling, hot water, or mechanical, chemical, or electrical energy by the collection of solar energy and its conversion, storage, protection, and distribution.

SOLAR ENERGY SYSTEM, LARGE-SCALE

A Ground-Mounted Solar Energy System with power generation capacity larger than a Small-Scale Solar Energy System (*see* definition of “Solar Energy System, Small-Scale”) that feeds into the utility grid.

SOLAR ENERGY SYSTEM, SMALL-SCALE

A solar energy system for residential, business, or farm use that has the capacity to collect the sun’s light energy and generate no more than 110% of the electricity consumed over the previous 12-month period by land use(s) existing on Solar Property. For new construction that does not have a twelve-month log of electricity use, a projection of electricity use over the first 12 months shall be used. All small-scale solar energy systems shall be considered an accessory use.

SOLAR ENERGY SYTEM OVERLAY DISTRICT (SESO)

A district with detailed and conditional use requirements, as outlined in Article VII, that is unmapped until assigned to a specific parcel or parcels, or portions thereof. The Solar Energy System Overlay District establishes regulations on the properties within such district and may be in addition to those established for the underlying use district, as applicable.

SOLAR PANEL

A photovoltaic (PV) device capable of collecting and converting solar energy into electrical energy.

Section 5. Amendment of Town Code Chapter 149 “Zoning Law of the Town of Moreau” to create the Solar Energy System Overlay District.

- A. Article III, Section 149-6 is hereby amended to add “SESO Solar Energy System Overlay Districts” to the list of districts.
- B. Article IV (“Applicability; use regulations”) is hereby amended to add a Section 149-28.1, entitled Solar Energy Overlay (SESO) District, which shall state the following:
 - A. Purpose. It is the purpose of the Solar Energy System Overlay (SESO) District to encourage development of solar energy systems in the Town of Moreau while protecting the health, safety and welfare of the community.
 - B. Creation. The Town Board of the Town of Moreau hereby adopts the rules and procedures for creation of SESO Districts to allow consideration of such land uses while also protecting the health, safety and welfare of the Town.
 - C. Requirements for the Solar Energy Systems Overlay District.
 - (1) SESO District requirements: Where the SESO District has been

established, the requirements of the SESO District shall be in addition to any requirements specified in the underlying district.

(2) Exemption from SESO requirements: The requirements of the SESO District shall not apply to those uses which are already permitted in the underlying district nor to the following:

- (a) Building-integrated photovoltaic systems.
- (b) Small-scale, Roof-Mounted Solar Energy Systems.
- (c) Small-scale, Ground-Mounted Solar Energy Systems.

D. Rezoning procedure. The process necessary to create a SESO District shall be as follows:

(1) Concept site plan. Prior to the submission of any application for rezoning by the Town Board, the applicant shall submit a concept site plan to the Town Board for an initial review.

(a) The "concept site plan" is a map, drawn to scale, prepared by a licensed engineer or architect, which graphically depicts proposed improvements to the property, including topographical features, system footprints, travelways, access locations, drainage facilities, lighting, landscaping, buffering, fencing, and signs. Said concept plan shall also depict existing improvements and contain all information required by Article VI, Site Plan Review.

(b) The Town Board, shall review the concept site plan, based on the standards for large scale solar systems found in this section, and at their discretion may forward the application to the Planning Board for their favorable or unfavorable recommendation.

(2) Planning Board review and the development of a favorable or unfavorable report from the Planning Board, to be submitted to the Town Board by the Planning Board Secretary within sixty (60) days of initial review, unless otherwise agreed upon between an applicant and the Planning Board..

(a) A favorable report shall include the recommendation to the Town Board that a public hearing be held for the purpose of considering the SESO district and Site Plan. It shall be based on the following findings, which shall be included in the report:

- [1] That the proposal meets the purpose as expressed in subsection §149-28.1 (A).
 - [2] That the proposal meets all the general requirements in §149-50.2 (C).
 - [3] That the proposal is conceptually sound in that it meets a community need and conforms to accepted design principals in the functional roadway system, land use configuration, open space system, drainage system and scale of elements, both absolutely and to other adjacent uses.
 - [4] That there are adequate services and utilities available or proposed to be made available in the construction of the development.
- (b) An unfavorable report shall state clearly the reasons therefor and, if appropriate, point out to the applicant what might be necessary in order to receive a favorable report. The applicant may within ten (10) days after receiving an unfavorable report, file an application for Site Plan Review and rezoning with the Town Board. The Town Board may determine, on its own initiative, and after review of the unfavorable report and reasons therefor, whether or not it wishes to consider any applications submitted in accordance with this section.
- (3) Site plan review and approval by the Town Board. The Town Board shall review the projects to the standards found within this section and within §149-38 as appropriate. A public hearing, pursuant to Site Plan Review shall be held at the discretion of the Town Board.
- (4) Rezoning application. After a favorable or unfavorable recommendation, an application for rezoning shall be submitted to the Town Board and it shall contain the following information:
- (a) The Solar Energy Systems Overlay report of the Town Board resulting from the aforesaid concept site plan and rezoning review, as well as the recommendation by the Town Planning Board
 - (b) Proof of ownership of the land proposed for rezoning.
 - (c) A description of the Solar Property, including a metes and bounds description of the parcel.
 - (d) A letter of intent which states the land's present use and the

type of Solar Energy System proposed for the land.

- (e) A completed long form of the environmental assessment form (EAF).
- (f) A description of the present land use of lots abutting the proposed Solar Energy System.
- (g) Eight (8) copies of the application to rezone the land shall be submitted to the Town Clerk.

E. SESO District rezoning conditions. Prior to any SESO District being placed on the Town of Moreau Zoning Map, the following conditions shall be met:

- (1) Resolution of the Town Board mapping the Solar Energy Systems Overlay District, following a duly noticed public hearing for rezoning approval in accordance with the provisions of Section 264 of the New York Town Law.

F. Permitted underlying district. Parcels in any zoning district of the Town are eligible for consideration for SESO rezoning.

G. Permitted principal uses. The following principal uses are permitted in the SESO District:

- (1) Any use permitted in the underlying district.
- (2) Large-Scale Solar Energy Systems.

H. Permitted accessory uses. The following accessory uses shall be permitted in the SESO District:

- (1) Any accessory uses permitted in the underlying district.
- (2) Accessory uses and buildings customarily connected with Large-Scale Solar Energy Systems.

I. Prohibited uses. None of the following uses, or accessory uses, shall be allowed within the SESO District:

- (1) Any other use not specifically authorized pursuant to the provisions of this Section or the provisions of the underlying district.

Section 6. Amendment of the Zoning Map of the Town of Moreau.

The “Zoning Map of the Town of Moreau” provided under § 149-7 of the Zoning Law is hereby amended to include Solar Energy System Overlay (SESO) District in conformity with the map presented together with this Local Law. The full version of the amended Zoning Map of the Town of Moreau shall be maintained in the Town Clerk’s Office.

Section 7. Amendment of Town Code Chapter 149 “Zoning Law of the Town of Moreau,” Article VII “Supplementary Regulations,” to Add a New Section 149-50.2.

Chapter 149 of the Zoning Law of the Town of Moreau is hereby amended to add the following new Section 149-50.2 entitled “Regulations for Solar Energy Systems.”

A. Applicability.

The requirements of this section shall apply to all Solar Energy Systems installed or modified after the effective date of this section, excluding general maintenance and repair and building-integrated photovoltaic systems.

B. Permits and Transfers.

1. Permit requirement. No Solar Energy System shall be constructed, reconstructed, moved, or modified as to physical size, location, or placement undertaken in the Town of Moreau, except by first obtaining a building permit from the Town of Moreau Building Department.
2. Exemptions. Replacement in-kind or repair of a Solar Energy System may occur without a permit or approval as specified in this Section when there shall be:
 - (a) No increase in total height.
 - (b) No increase in physical size.
 - (c) No change in location.
 - (d) No increase in rated capacity.
3. Transfer. The standards of this section and/or the terms or conditions for approval of any Solar Energy System as approved by the Town Board under the standards of this Section shall remain in effect regardless of the transfer of any Solar Energy System or sale of the entity owning such facility.

C. Standards for Small-Scale Solar Energy Systems.

1. Location requirements. Small-scale Solar Energy Systems, whether roof-mounted or ground-mounted, are permitted in all zoning districts in the Town.
2. Small-Scale Solar Energy Systems are permitted as accessory structures and shall not require site plan review.
3. All Small-Scale Solar Energy Systems installed shall be inspected by a qualified electrical inspector, prior to use.
4. All Small-Scale Solar Energy Systems require a building permit from the Town of Moreau Building Department.

5. All Small-Scale Solar Energy Systems shall be designed, erected, and installed in accordance with all applicable codes, regulations and standards set forth in this Section and any applicable federal, state, county, and local laws, regulations, or codes.

6. Standards for Roof-Mounted Small-Scale Solar Energy Systems:

(a) Roof-Mounted Small-Scale Solar Energy Systems are permitted as an accessory use in all zoning districts when attached to any lawfully permitted building or structure.

(b) Height. Roof-Mounted Small-Scale Solar Energy Systems shall not exceed the maximum height restrictions of the zoning district in which they are located and are provided the same height exemptions granted to building-mounted mechanical devices or equipment.

(c) Positioning requirements. Roof-Mounted Small-Scale Solar Energy System installations shall incorporate, when feasible, the following design requirements:

[1] Panels must be mounted at the same angle as the roof's surface with a maximum distance of 18 inches between the roof and highest edge of the system and may not extend above a line 18 inches below the roof's peak nor below a line on the roof where the building wall would intersect with the roof.

7. Standards for Ground-Mounted Small-Scale Solar Energy Systems:

(a) Height requirement. The height of Ground-Mounted Small-Scale Solar Energy Systems, regardless of tilt, orientation, or rotation shall be a maximum of 15 feet.

(b) Location and positioning requirements:

[1] Ground-Mounted Small-Scale Solar Energy Systems are prohibited in the side or front yards.

[2] All components of Ground-Mounted Small-Scale Solar Energy System shall be located in the rear yard or within a structure, which shall be subject to all provisions outlined in this Chapter.

[3] All components of a Ground-Mounted Small-Scale Solar Energy

System are subject to rear and side lot line setback requirements of the zoning district within which they are located.

[4] Solar panels and mounts of Ground-Mounted Small-Scale Solar Energy Systems shall be positioned to minimize shading of property to the north while still providing adequate sunlight access for the panels.

(c) Solar Coverage requirements. Ground-Mounted Small-Scale Solar Energy Systems regardless of the lot size on which they are located are limited to a coverage area of 1,000 square feet or 20 percent of the lot size; whichever is less. The surface area covered by ground-mounted solar panels shall be included in calculating Solar Coverage.

(d) Screening requirements. Ground-Mounted Small-Scale Solar Energy Systems are to be positioned so they are not visible from the view of pedestrians, bicyclists, and motorists on the public right-of-way, and from the view of neighboring property owners. Supplemental berming, grading, planting, and fence installation may be required to further screen the view of the system. Where adequate screening cannot be achieved, a variance shall be required from the Zoning Board of Appeals.

D. Standards for Large-Scale Solar Energy Systems.

1. Large-Scale Solar Energy Systems are only permitted in the Solar Energy Systems Overlay (SESO) District.
2. Large-Scale Solar Energy Systems shall be constructed pursuant to site plan approval from the Town Board and must meet the criteria set forth below.
3. Application and Site Plan requirements. Applications for a Large-Scale Solar Energy System, including materials for site plan review, shall include the following:
 - (1) Name, address, contact information, and signature of the applicant.
 - (2) Site plan showing the layout of the solar energy system signed by a professional engineer or other licensed professional.
 - (3) The capacity of the proposed Large-Scale Solar Energy System in megawatts (MW).
 - (4) A one- or three-line electrical diagram.
 - (5) A boundary survey map prepared by a New York State licensed professional surveyor is to be provided, including the metes and bounds, monumentation, tax map information, property acreage, and easements.

- (a) Such survey shall show the following:
- [1] North symbol, date and scale.
 - [2] The entire parcel(s) of Solar Property plotted to scale.
 - [3] Wetlands and watercourses, if any, and direction of drainage flow.
 - [4] Location of planned use or uses; height, length and width of any building or buildings; yard requirements; parking areas and interior road plan, if any.
 - [5] Location of existing or proposed site improvements; the accurate placement of all drains, culverts, walls, fences, water and utilities; location and means of sewage disposal; location and size of proposed signs, if any; placement of proposed lighting facilities, if any; the area proposed for various uses for which building is planned; and existing areas of vegetation and trees, including general description.
- (6) If the Solar Property is to be leased, legal consent between all parties, specifying the use(s) of the land for the duration of the Large-Scale Solar Energy System, including, but not limited to, copies of leases and easements.
- (7) Documentation of the major system components to be used, including the solar panels, mounting system, foundation, and inverters, etc. Manufacturer's data sheets/brochures may be used to meet this requirement.
- (8) An operation and maintenance (O&M) plan which shall include measures for maintaining safe access to the Large-Scale Solar Energy System, , and general procedures for operational maintenance of the Large-Scale Solar Energy System.
- (9) A decommissioning plan pursuant to Section F, below.
- (10) A stormwater pollution prevention plan (SPPP) consistent with the requirements of Chapter 120 of the Code of the Town of Moreau shall be required for site plan approval. The SPPP shall meet the performance and design criteria and standards in Chapter 120. The approved site plan shall be consistent with the provisions of Chapter 120.
4. Site Plan Review Standards. The Town Board shall issue a an Approval Report for a Large-Scale Solar Energy System located in the proposed Solar Energy System Overlay District if said, board determines the following minimum standards have been satisfied:
- (a) The Solar use project coverage for a Large-Scale Solar Energy System shall not exceed 60% on a Solar Property.
 - (b) The maximum height for a Large-Scale Solar Energy System shall not exceed

20 feet in height above the ground. This height limitation shall not include utility and transmission lines, and associated poles, and which cannot feasibly be placed underground as identified in (h) below.

- (c) The minimum setbacks for a Large-Scale Solar Energy System shall be 50 feet from the front and rear lot lines and 40 feet from the side lot lines.
- (d) To the greatest extent practicable, a landscaped buffer shall be provided around a Large-Scale Solar Energy System and related equipment to provide screening from adjacent properties and roads.
- (e) Lighting of the Large-Scale Solar Energy System shall be limited to that minimally required for safety and operational purposes and shall be reasonably shielded and downcast to minimize impacts to abutting properties.
- (f) Removal of trees and other existing vegetation should be minimized to the greatest extent practical. A vegetative management plan, shall be required, detailing development, implementation, and maintenance of native vegetation, to the extent practicable, by providing native perennial vegetation and foraging habitat beneficial to game birds, songbirds, and pollinators..
- (g) Roadways within the site shall not be constructed of impervious materials and the Solar Energy System shall be designed to minimize the extent of roadways constructed as well as soil compaction.
- (h) All onsite utility and transmission lines shall, to the extent feasible, be placed underground.
- (i) Large-Scale Solar Energy Systems and other facilities shall be designed and located to prevent reflective glare toward any inhabited buildings on adjacent properties and roads. All solar panels used shall have an anti-reflective coating.
- (j) Large-Scale Solar Energy Systems and all related mechanical equipment shall be enclosed by a minimum six-foot-high fence with a self-locking gate.
- (k) A Solar Energy System to be connected to the transmission utility grid shall provide a letter from the transmission utility company acknowledging the proposed Large-Scale Solar Energy System will be interconnected to the grid in order to sell electricity to the transmission utility.
- (l) Signage.
 - [1] No signage or graphic content shall be displayed on the Large-Scale Solar Energy System except for a sign not to exceed eight square feet which shall be displayed on or near the main access point and shall list the facility name, owner and/or operator, equipment specification

information, safety information, and 24-hour emergency contact information.

- [2] A clearly visible warning sign concerning voltage must be placed at the base of all pad-mounted transformers and substations. Disconnect and other emergency shutoff information shall be clearly displayed on a light reflective surface.

(m) Large-Scale Solar Energy Systems located on land consisting of MSG 1-4 soils shall be constructed, monitored, and decommissioned in accordance with the NYS Department of Agriculture and Markets' "Guidelines for Solar Energy Projects – Construction Mitigation for Agricultural Lands" and must meet the following criterion:

- [1] The applicant shall hire or designate an Environmental Monitor (EM) as defined herein and in accordance with definitions provided by NYS Department of Agriculture and Markets.
- [2] On projects involving fifty (50) or more acres, the EM shall be on-site whenever construction or restoration work requiring ground disturbance, as defined herein, and shall notify NYSDAM of project activity.
- [3] Prior to construction activities, soil sampling shall be performed consistent with NYSDAM guidance. A copy of this report shall be filed with the Building Department.
- [4] Stripped topsoil shall be stockpiled and kept separate from other excavated material in accordance with NYSDAM guidelines. Soil stockpile and disposal areas shall be noted on any plans submitted. Changes and additions to stockpile areas shall be allowable based on field conditions and upon consultation with the EM. Confirmation of this change shall require updated plans and certification of need from the EM.
 - [a] Stripped soil from permanently converted lands (roadways, etc.) shall be temporarily stockpiled and spread evenly on adjacent agricultural lands within the project LOD, however not to the extent to alter hydrology of the area.
 - [b] Stripped topsoil stockpiles shall be considered secured though seeding or mulching, as applicable in accordance with NYSDAM guidance.
- [5] Surface access roads shall be level with adjacent fields. If level road is not feasible, roads should be constructed to allow farm crossing and to

retore / maintain original drainage patterns, which may include the usage of culverts or waterbars adjacent to roadways.

- [6] The Town Board, at their discretion may wish to demand additional requirements, as outlined in the guidelines for Solar Energy Projects- Construction Mitigation for Agricultural Lands, or any subsequent relevant guidance from NYSDAM or any other relevant agency, including Saratoga County, related to this use.

E. Town Board SESO Rezoning Standards. .

The Town Board in reviewing the SESO Rezoning application for installation and operation of a Large-Scale Solar Energy System shall consider the public health, safety, and welfare including the following factors:

- (1) The degree to which the purpose of the proposed Large-Scale Solar Energy System is compatible with the Town Comprehensive Plan and the goals for the overall community and neighborhood in which the system is to be located.
- (2) The degree to which the proposed Large-Scale Solar Energy System is properly sized for the lot on which the system is to be located and the design of system components have effectively mitigated potential adverse impacts.
- (3) The degree to which the proposed Large-Scale Solar Energy System is compatible with the surrounding natural and built environs.
- (4) The degree to which adverse visual impacts have been mitigated with no adverse impact to public health and safety.
- (5) The degree to which the applicant has established the proper authority and permission from the Solar Property Owner to undertake the proposed Large-Scale Solar Energy System.

Following the review of the SESO Application, the Town Board may impose conditions related to the above factors to ensure public health, safety and welfare is maintained.

F. Abandonment and Decommissioning.

- (1) All applications for a Solar Energy System shall be accompanied by a decommissioning plan to be implemented upon abandonment, or cessation of activity, or in conjunction with removal of the Solar Energy System.
- (2) The decommissioning plan submitted by an applicant shall include the following:
 - (a) An estimate of the anticipated operational life of the system.

- (b) Identification of the party responsible for decommissioning.
- (c) The time required to decommission and remove the Large-Scale Solar Energy System and any ancillary structures including non-utility owned equipment, conduit, fencing, roads, and foundations.
- (d) The time required to restore the Solar Property following removal of the Large Scale Energy System to the condition prior to site development in association with the installation of a Solar Energy Systems.
- (e) An estimate of the anticipated cost of decommissioning and removing the Large-Scale Solar Energy System, as well as all necessary site restoration, prepared by a qualified professional engineer.
- (f) Plans for updating decommissioning plan for future modifications.
- (g) For projects decommissioned on MSG 1-4 Soils, the EM shall provide monitoring and reporting as outlined in the Guidelines for Solar Energy Projects- Construction Mitigation for Agricultural Lands. Documentation of this observation shall be filed with the Town Building Department
- (h) The provision of a decommissioning security which shall adhere to the following requirements:
 - [1] The deposit, executions, or filing with the Town Clerk of cash, bond, or other form of security reasonably acceptable to the Town Attorney and/or Engineer, shall be in an amount sufficient to ensure the good faith performance of the terms and conditions of the permit issued pursuant hereto regarding decommissioning of the Solar Energy System, and to provide for the removal of the system and restoration of the site. The amount of the bond or security shall be 115% of the cost of removal and site restoration for the Large-Scale Solar Energy System with an escalator of 2% annually for the life of the Large-Scale Solar Energy System. The Town Board, at their discretion, shall have the authority to authorize reevaluation of the escalation rate and/or amount of bond. Upon any reevaluation, the Town Board may raise the escalation rate and/ or impose an increase to the security amount, based upon review by an engineer or other professional qualified to estimate decommissioning cost estimates. .
 - [2] In the event of default upon performance of such conditions, after proper notice and expiration of any cure periods, the cash deposit, bond, or security shall be forfeited to the Town. The cash deposit, bond, or security shall remain in full force and effect until removal of the Large-Scale Solar Energy System and restoration of the Solar

Property as set forth in the decommissioning plan is completed and approved by the Town.

- (i) Upon cessation of activity of a constructed facility for a period of one (1) year, the Town may notify the owner and/or operator of the facility to implement the decommissioning plan. Within 180 days of notice being served, the owner and/or operator can either restore operation equal to 80% of approved capacity or implement the decommissioning plan, except in the case of any unforeseen circumstance, including weather, causing delay beyond 180 days.

[1] If the owner/operator fails to fully implement the decommissioning plan within the 180-day time period, except in the case of unforeseen circumstances, including weather, causing delay, beyond 180 days, the Town may at its discretion provide for the restoration of the site in accordance with the decommissioning plan and may recover all reasonable expenses incurred for such activities from the decommissioning bond or security referenced in Subsection (2)(f), above. In the event the funds available through the decommissioning security are insufficient to fully complete the system's decommissioning, the owner/operator shall reimburse the Town for its related costs and the Town may impose a lien on the property to recover decommissioning costs.

- (3) The Town Board shall approve the decommissioning plan considering the appropriateness of how the decommissioning plan addresses those items outlined in §149-50.2 (F)(2). The Town Board shall recognize that each project may need a unique time frame for removal and site restoration based on the uniqueness of the proposed project. The owner and operators of a facility shall be responsible for accomplishing this decommissioning within the allotted time unless otherwise agreed upon by the Town Board.

G. Waiver. Pursuant to the authority of the Town Board granted by NYS Town Law §274— a(5) and §274-b(5), the Town Board may waive certain requirements in this section, subject to appropriate conditions, where special circumstances of a particular Solar Energy System or Solar Property make compliance with such requirements inappropriate or where such requirement(s), as applied to the Solar Energy System or Solar Property, are not in the interest of public health, safety and general welfare.

H. Enforcement. Any violation of this solar energy section shall be subject to the same civil and criminal penalties provided for in the zoning regulations of the Town of Moreau.

Section 8. Severability

The invalidity or unenforceability of any section, subsection, paragraph, sentence, clause, provision or phrase of the aforementioned sections as declared by the valid judgement of any court or competent jurisdiction to be unconstitutional shall not affect the validity or enforceability of any other section, subsection, paragraph, sentence, clause, provision or phrase,

which shall remain in full force and effect.

Section 9. Effective Date

This Local Law shall take effect upon filing by the office of the New York State Secretary of State.

DRAFT



**THIRD PARTY ADMINISTRATION
COMBINED SERVICES AGREEMENT**

1. MSEB INFORMATION

MSEB: Marshall & Sterling Employee Benefits, Inc.
Address: 110 Main St. Poughkeepsie, NY 12601
Telephone: 845-226-3083 Fax: 845-452-6382

2. CLIENT INFORMATION

Client: Town of Moreau
Address: 351 Reynolds Road Fort Edward NY 12828
Telephone: 518-792-1802 x213 Fax: _____
Email: _____

3. SCOPE OF SERVICES

Town of Moreau ("Client") has contracted with Marshall & Sterling Employee Benefits ("MSEB") as of the 1st day day of December, 20 24 (the "Effective Date"), to perform the services described in Exhibit "A," attached hereto and incorporated herein by this reference.

4. PAYMENT

The Client shall pay MSEB based on selected services and associated charges set forth in Exhibit "A", attached hereto and incorporated herein by this reference. These fees are in addition to commission included in the premiums that Client remits to insurance company(ies) involved.

Per employee per month (PEPM) billing, for any selected fee-for-service package(s), is calculated based on the applicable employee count as of the Effective Date of this Agreement. In future plan years, this will be calculated based on the employee count as of the first of the month prior to renewal. PEPM billing will be assessed up-front annually and a \$600 annual minimum per selected package applies. Monthly billing for PEPM based services is available, upon request, for contracts with annual fees in excess of \$2,500.

Per participant per month (PPPM) fees for Flex Administration shall only be due and payable for covered participants who are actually enrolled in the Plan(s) in any given month. MSEB intends to initiate direct withdrawal of PPPM monthly fees from the account designated on the Client's Employer ACH Authorization Form and a \$50 per month billing minimum applies.



For future plan years beyond the Effective Date of this Agreement, MSEB may change the amount of such fees by providing at least thirty (30) days written or electronic notice to Client prior to renewal of the Agreement.

The Client agrees to remit to MSEB the fees covered under this Agreement within thirty (30) days of the invoice date for any covered recurring service described herein.

5. TERM & TERMINATION

- A. The term of this Agreement will begin on the Effective Date and will end on the one-year anniversary of the Effective Date. Thereafter, this Agreement shall automatically renew with the same terms and conditions set forth herein for successive one (1) year renewal terms ("Renewal Term"), unless terminated in accordance with section B.
- B. The Agreement will terminate upon the earliest to occur of the following: (i) mutual written agreement of the parties; (ii) written termination notice provided not less than one hundred and eighty (180) days prior to the end of the Initial Term or any Renewal Term or this Agreement; or (iii) material breach of the Agreement by either party, if such breach is not substantially cured within 15 days after the non-breaching party gives written notice of the breach to the breaching party.
- C. If this Agreement is terminated prior to the end of the initial or renewal term(s), Client must pay MSEB the full-term amount as outlined in this agreement immediately upon termination of this agreement.

6. INSURANCE & LICENSING

With respect to performance of work under this Agreement, MSEB shall maintain and shall require all of its subcontractors, MSEBs, and other agents to maintain, all required insurance and licensing.

7. INDEPENDENT CONTRACTOR

MSEB is an independent contractor, working under their own supervision and direction and is not a representative of Client.

8. CONFIDENTIALITY

All Client and MSEB information to which the parties have access to in connection with performance of this Agreement, are confidential between the parties and shall not be disclosed to anyone else, except as shall be necessary to effectuate its terms.

MSEB and the Client will each comply with any prohibitions, restrictions, limitations, conditions, or other requirements to the extent they apply to them directly or indirectly pursuant to the Health Insurance Portability and Accountability Act of 1996 ("HIPAA") and its implementing regulation concerning privacy of individually identifiable health information as set forth in 45 CFR Parts 160-164, as amended from time to time. Where required, the Client, as a representative of the health plans and MSEB will enter into a separate Business Associate Agreement.



9. MSEB'S STANDARD OF CARE

Client has relied upon the professional ability and training of MSEB as a material inducement to enter into this Agreement. MSEB hereby warrants that all of MSEB's work will be performed in accordance with generally accepted and applicable professional practices and standards as well as the requirements of applicable federal, state, and local laws.

10. ENTIRE AGREEMENT

This Agreement, including all exhibits hereto, constitutes the entire agreement between the parties and supersedes all prior agreements and understandings, whether oral or written, between the parties regarding the subject matter hereof. This Agreement may be modified or amended only by a written instrument executed by both parties.

11. APPLICABLE LAW AND FORUM

This Agreement and all matters concerning its interpretation, performance or enforcement hereof, shall be governed in accordance with the laws of the State of New York.

MSEB: Marshall & Sterling Employee Benefits Inc.

By: _____

A handwritten signature in dark ink, appearing to read "Kathy Haase", written over a horizontal line.

Name: Kathy Haase

Title: President

CLIENT: Town of Moreau

By: _____

Name: _____

Title: _____



EMPLOYEE BENEFITS

Exhibit A: Fee Based Packages & Pricing

Service	Pricing	Selection
Flex (FSA/HRA/HSA bundled service) Note: Annual Nondiscrimination Testing available upon request: \$300	\$4.50 per participant per month (PPPM)	<input checked="" type="checkbox"/>
Compliance Package with ACA (total employees)	\$1.75 per employee per month (PEPM)	<input type="checkbox"/>
Compliance Package (No ACA) (eligible employees)	\$1.50 per employee per month (PEPM)	<input checked="" type="checkbox"/>
Standalone 5500 & Plan Document Preparation (Wrap SPD/POP) Note: These items are included with Compliance Package.	\$600 annual fee	<input type="checkbox"/>
Communications Package (eligible employees)	\$1.50 per employee per month (PEPM)	<input checked="" type="checkbox"/>
Wellness Program Administration (eligible individuals)	\$4.50 per eligible per month (PEPM) <i>*Based on number of individuals eligible to participate</i>	<input type="checkbox"/>
Direct HR Support (4 hours, including salary benchmarking)	\$500 annual fee	<input type="checkbox"/>
At time of signing: Total Employee Count: _____ Eligible Employee Count: _____		

Fee for Service Package Offerings



Flex (bundled service)

\$4.50 PPPM

Third party administration by our in-house team, including employee and employer online portals for easy plan management.

- | | |
|--------------------|-----------------|
| + FSA and/or LPFSA | + HRA |
| + DCA | + Transit Plans |
| + HSA | + LSA |



Compliance with ACA Tracking & Reporting*

\$1.75 PEPM

A suite of products and services designed to ensure you – and your plans – are covered from every angle.

- | | |
|-----------------------------------|---|
| + Mineral Interactive HR Platform | + ACA Tracking & Reporting (50+ FTEs- \$1,000 annual billing minimum) |
| + COBRA Administration | |
| + Wrap SPD & POP Plan Documents | |
| + Creditable Coverage Reporting | + 5500 Filing (100+ enrollees) |

***Compliance Package with all features except ACA Tracking & Reporting will be \$1.50 PEPM**



Communications

\$1.50 PEPM

Ensure your employees have easy access to the information they need with our multimedia approach to benefits education and engagement.

- | | |
|---------------------------------------|------------------|
| + iNavigator HRIS & Enrollment Portal | + Benefit Videos |
| + Printed Benefit Guides | |



HR Dedicated Support

We encourage clients to maximize Mineral and Client Portal, but when more detailed guidance is needed, we offer an additional solution for human resource compliance matters.

- | | |
|---|------------------------|
| + Four hours/year of dedicated HR support via email or phone, including salary benchmarking | \$500 flat fee |
| + Review or creation of job descriptions | Project pricing |
| + Review recruitment, onboarding and orientation strategy | Project pricing |
| + One-time handbook review | Complimentary |



Please note: \$50 per month (\$600 annual) billing minimum applies per package. Flex payments are handled through ACH on a monthly basis.

**Marshall
& Sterling**
EMPLOYEE BENEFITS



Small Employer

Benefit Package Review



Town of Moreau
December 1, 2024

Corporate Overview

As one of the largest independent insurance and risk management agencies in the nation, Marshall & Sterling is a leader in group benefits, specializing in health, dental, life, disability and flex benefits. Our experienced professionals help clients advance the health, wealth and performance of their most vital resource - their people. Our firm also provides customized administration, technology and total benefit programs. Augmented by a broad spectrum of insurance, risk and wealth management, and financial planning offerings, Marshall & Sterling provides complete risk solutions for our clientele. This integrated, custom-tailored approach, utilizing uniquely developed strategies and service models, allows Marshall & Sterling the ability to develop programs which provide superior excellence in coverage, care and cost effectiveness.

**Marshall
& Sterling**
EMPLOYEE BENEFITS

- **Founded in 1864**
- Total written premiums in excess of **\$1 Billion**
- **550 Insurance Specialists**
- **36 branch offices** across New York, California, Florida, Michigan, Virginia and the U.S. Virgin Islands
- Group Benefits executives **serve on the Advisory Boards** of all four major health insurance carriers
- **An employee-owned company**
- One of the top 50* largest privately-held insurance brokers in the nation
- Nationally recognized for **outstanding service and Best Practices**

* Source: Insurance Journal Report

Simplified, Integrated Benefits Administration and Compliance Solutions

Marshall & Sterling strives to develop long-term, mutually beneficial partnerships with our employee benefit clients. We start by gaining an understanding of your organization, its history, competitive challenges, and future direction. We combine the perspectives and insights of your staff, human resources professionals, and executives, together with our decades of experience to find the best possible options for your organization. We don't push boxed solutions on our clients. Instead, we tailor our guidance to meet the unique goals of each organization.



Strategic Planning

- Review of all competitive plan designs and carriers
- Assessment of alternative funding opportunities
- Provider network analysis
- PEO analysis
- Employee contribution strategies



Employee Tools and Education

- Online enrollment portal
- Plan selection assistance tool
- Benefit guides
- Customized election forms
- Employee open enrollment
- Education meetings
- Open enrollment videos



Payroll Integration and Administration Access

- With several of the largest payroll vendors like ADP, Paylocity, Paycor, Ultipro, etc...



Flex Benefits

- Administration of FSA, HSA, HRA, DCAP and Transit plans
- COBRA administration
- Employee & employer online portals
- Mobile app, flex debit card and modern consumer features



Technology/iNavigator

- Employee enrollment portal
- Secure electronic data transmission
- Employer reporting
- On-boarding/off-boarding assistance



Compliance

- Online enrollment portal
- Plan selection assistance tool
- Benefit guides
- Customized election forms
- Employee open enrollment
- Education meetings
- Open enrollment videos



Data Analytics

- Benchmarking measures key business metrics in employee benefit packages including plan options and average employee contributions in the small group market



Dedicated Assigned Account Manager and Service Team

- Direct access to the assigned account manager for day-to-day activities, open enrollment management and escalated issues
- Direct access to dedicated eligibility and claims specialist



HR Services

- On-staff HR specialist available for day-to-day and high-level guidance
- Online HR library
- Handbook reviews and designs

Certain non-brokered services are regulated by NY Department of Financial Services and will require a separate contract or additional fees

Compliance Checklist

Group Health Plan Design:

- ☐ Cost Sharing Limits (\$9,450 per person and \$18,900 per family for the 2024 plan year)
- ☐ Health FSA Limit: No more than \$3,200 (*2024 plan year*)
- ☐ Health HSA Contribution Limit : Single: \$4,150 and Family:\$8,300 (*for 2024*) and \$1,000 Catch-up for those 55+ Waiting Period (No more than 90 days)
- ☐ Individual Policy Reimbursement Prohibition (\$100/day/employee excise taxes)

Group Health Plan Taxes & Fees:

- ☐ Patient Centered Outcomes Research Institute (PCORI) fee: Employers with self-funded plans, including non-excepted HRA and FSAs, are responsible for filing and paying the fee once per year using IRS Form 720. The PCORI fee is in effect through 2029.

Notice & Disclosure Requirements:

- ☐ Summary of Benefits and Coverage (SBC) – typically provided by insurance carrier, but employer is responsible for distribution.
- ☐ Exchange (Marketplace) Notice – Employers must provide to all employees within 14 days of hire
- ☐ Grandfathered Plan Notice - Include with materials describing plan's benefits (enrollment materials, SPD)
- ☐ Notice of Patient Protections – (non-grandfathered plans only) provide at enrollment, and include SPD
- ☐ ERISA Required Disclosures – Summary Plan Description (SPD) Summary of Material Modification (SMM), COBRA/HIPAA/CHIPRA/WHCRA/GINA; other specific items, e.g. Wellness Program disclosure.

Recordkeeping:

Employers should maintain detailed documentation of all materials, data and records used in meeting their compliance requirements. Examples of essential recordkeeping elements include:

- ☐ A written plan that describes the benefit structure and guides day-to-day operations
- ☐ A system to track contribution and benefit payments, maintain participant and beneficiary information, and to accurately prepare any necessary reporting documents.
- ☐ Documents to provide plan information to employees participating in the plan and to the government, including copies of required notices and a description of the distribution processes.



Keeping track of compliance obligations under ERISA, COBRA, HIPAA, and the Affordable Care Act is no simple task. At Marshall & Sterling, we strive to keep clients informed with valuable and timely information issues that impact your business and benefit plans. The following checklist provides an overview of compliance items small employers should be aware of.

Small Business Health Plan Prevalence and Enrollment

The average number of medical plans (of any type) offered at largest worksites is 3

The average deductible range for the single premium is \$1,887 across the 3 plan types

The average deductible range for the family premium is \$2,285 per person across the 3 plan types

78% of Employers contribute to the single premium and 67% to the family premium

- The average annual cost per person:
 - Single - \$7,863
 - Family - \$21,661
- The average monthly premium paid by employer is \$524/\$1,314 and the employee covers \$132/\$491

35% of Employers Offer an HSA or HRA

- Average employer contribution amounts:
 - HSA \$648/\$1,117
 - HRA \$1,815/\$3,322



42% of Companies Offer Dental
64% of companies have employee contributions for dental

27% of Companies Offer Vision

60% of companies have employee contributions for vision



27% of Companies Offer Life Insurance

- 96% of these plans are noncontributory

Other Benefits Offered...



44% Offer Voluntary Benefits such as LTD and STD



40% Of workers are offered Dependent Care



53% Provide an Employee Assistance Program



44% Offer FSA



43% Offer Wellness Programs



**Marshall
& Sterling**
EMPLOYEE BENEFITS

Renewal Analysis



[illegible]

Insurance Carrier	CDPHP-CURRENT PLAN	CDPHP	MVP	MVP	MVP	MVP	MVP
Plan Name	CDPHP HDHP HMO HSA Qualified (324) "Exchange Certified Plan"	CDPHP Qualified HDHMO (HSA) (428) "Exchange Certified Plan"	MVP EPO HDHP Silver 3 (HSA) "Exchange Certified Plan"	MVP Silver 13 HMOc "Exchange Certified Plan"	MVP Bronze 2 EPOc (Not HSA Qualified) "Exchange Certified Plan"	MVP EPO HDHP Bronze 6 (HSA) "Exchange Certified Plan"	MVP EPO HDHP Bronze 11 "Exchange Certified Plan"
Metal Level	Silver	Bronze	Silver	Silver	Bronze	Bronze	Bronze
Ded. Type	Aggregate/Embedded HDHP HMO	Aggregate/Embedded HDHP HMO	Aggregate/Embedded** EPO HDHP	Embedded HMO	Embedded EPO	Embedded EPO HDHP	Embedded EPO HDHP
Annual INN Ded. Individual	\$2,500	\$6,350	\$2,500	\$3,500	\$6,150	\$7,100	\$9,150
Annual INN Ded. Family	\$5,000	\$12,700	\$5,100	\$7,000	\$12,300	\$14,200	\$18,300
Coinsurance (In-Network)	Ded Then 50% (DME), Ded Then 20%(RX in PCP/Specialist Office/OP Facility)	Ded Then 20%; Ded Then 50% (DME), Ded Then 50%(RX in PCP/Specialist Office/OP Facility)	N/A (50% after ded. DME); (20% after ded. RX in PCP/Specialist Office/OP Facility)	N/A (50% after ded. DME); (20% after ded. RX in PCP/Specialist Office/OP Facility)	30% (50% after ded. DME); (20% after ded. RX in PCP/Specialist Office/OP Facility)	N/A (100% after ded. DME & RX in PCP/Specialist Office/OP Facility)	N/A (50% after ded. DME & RX in PCP/Specialist Office/OP Facility)
Annual INN OOP Limits	\$6,500/\$13,000	\$7,200/\$14,400	\$6,350/\$12,700	\$9,200/\$18,400	\$8,900/\$17,800	\$7,100/\$14,200	\$9,150/\$18,300
Annual OON Ded. Coinsurance (Out-of-Network)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Annual OUT OOP Limits	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Primary Care Visit	\$25 copay after ded.	20% after ded.	\$25 Copay after ded.	\$35 Copay (\$0 Copay to age 26)	3 visits at \$0, then \$35 after ded.	100% after ded.	100% after ded.
Specialist Visit	\$50 copay after ded.	20% after ded.	\$50 Copay after ded.	\$50 Copay after ded.	\$60 Copay after ded.	100% after ded.	100% after ded.
Inpatient Hospital	\$500 copay after ded.	20% after ded.	\$500 Copay after ded.	\$1,000 Copay after ded.	30% after ded.	100% after ded.	100% after ded.
Outpatient Surgery	\$200 copay after ded.; Cost Share may be less-Preferred Center	20% after ded.; Cost Share may be less Preferred Center	\$250 Copay after ded.-OP Hospital \$0 after ded.-Preferred Facility	\$300 Copay after ded.-OP Hospital \$0 after ded.-Preferred Facility	\$300 Copay after ded.-OP Hospital \$0 after ded.-preferred Facility	100% after ded.-OP Hospital/Preferred Facility	100% after ded.
Urgent Care	\$60 copay after ded.	20% after ded.	\$50 Copay after ded.	\$50 Copay	\$60 Copay after ded.	100% after ded.	100% after ded.
Emergency Room	\$300 copay after ded.	20% after ded.	\$300 Copay after ded.	\$275 Copay after ded.	\$350 Copay after ded.	100% after ded.	100% after ded.
Outpatient Lab	100% after ded.-Preferred Lab; \$50 after ded.-OP Hospital/Office	100% after ded.-Preferred Lab; 20% after ded.-OP Hospital/Office	\$25 Copay after ded.-PCP \$50 after ded.-Specialist/OP Hosp. \$0 after ded.-Preferred Facility	\$50 Copay-PCP/Specialist/OP Hosp. \$0 after ded.-Preferred Facility	\$35 Copay after ded.-PCP \$60 after ded.-Specialist/OP Hosp. \$0 after ded.-preferred Facility	100% after ded.-PCP/Specialist/OP Hospital/Preferred Facility	100% after ded.
Outpatient X-Ray	100% after ded.-Preferred Center; \$50 after ded.-OP Hospital/Office	100% after ded.-Preferred Center; 20% after ded.-OP Hospital/Office	\$25 Copay after ded.-PCP \$50 after ded.-Specialist/OP Hosp. \$0 after ded.-Preferred Facility	\$150 after ded.-PCP/Specialist/OP Hosp. \$0 after ded.-Preferred Facility	\$35 Copay after ded.-PCP \$60 after ded.-Specialist/OP Hosp. \$0 after ded.-preferred Facility	100% after ded.-PCP/Specialist/OP Hospital/Preferred Facility	100% after ded.
Rx Ded.	Integrated ded.	Integrated ded.	Integrated ded.	Integrated ded. (Tier 1 Waived)	Integrated ded.	Integrated ded.	Integrated ded. Tier 2 & Tier 3
Tier 1 / Tier 2 / Tier 3	10/40/60	20%/20%/20% Preferred Rx 50% cost share for pharmacies not in Preferred Network	15/40/60	15/\$0 to age 26/45/90	10/40/60	100%/100%/100%	100%/100%/100%
Creditable Coverage AM Best Rating***	YES Not Listed	YES Not Listed	YES Not Listed	YES Not Listed	YES Not Listed	YES Not Listed	YES Not Listed
RATES							
Single Plan Rate	\$675.51	\$645.57	\$833.66	\$772.31	\$686.06	\$741.89	\$686.80
Employee/Spouse Plan Rate	\$1,351.01	\$1,291.14	\$1,667.32	\$1,544.62	\$1,376.12	\$1,483.78	\$1,373.60
Employee/Child(ren) Plan Rate	\$1,148.36	\$1,097.47	\$1,417.22	\$1,312.93	\$1,169.70	\$1,261.21	\$1,167.56
Family Plan Rate	\$1,925.20	\$1,839.87	\$2,375.93	\$2,201.08	\$1,960.97	\$2,114.39	\$1,957.28
Monthly Total	\$35,058.83	\$33,505.06	\$43,266.94	\$40,082.88	\$35,710.30	\$38,504.10	\$35,644.92
Annual Total	\$420,705.96	\$402,060.72	\$519,203.28	\$480,994.56	\$428,523.60	\$462,049.20	\$427,739.04
Annual Difference	\$420,705.96	-\$18,645.24 -4%	\$98,497.32 23%	\$60,288.60 14%	\$7,817.64 2%	\$41,343.24 10%	\$7,033.08 2%
HRA FUNDING ANALYSIS							
HRA Set up Fees/PEPM:							
HRA Funding* Individual	\$2,250.00	\$2,250.00	\$2,250.00	\$2,250.00	\$2,250.00	\$2,250.00	\$2,250.00
Family	\$4,500.00	\$4,500.00	\$4,500.00	\$4,500.00	\$4,500.00	\$4,500.00	\$4,500.00
HRA Utilization	\$108,000.00	\$108,000.00	\$108,000.00	\$108,000.00	\$108,000.00	\$108,000.00	\$108,000.00
	\$64,800.00	\$64,800.00	\$64,800.00	\$64,800.00	\$64,800.00	\$64,800.00	\$64,800.00
Total at 60% Utilization	\$485,505.96	\$466,860.72	\$584,003.28	\$545,194.56	\$526,849.20	\$441,343.24	\$492,539.04
Annual Difference		-\$18,645.24 -4%	\$98,497.32 20%	\$60,288.60 12%	\$7,817.64 2%	\$41,343.24 9%	\$7,033.08 1%
Pediatric Dental		Additional cost added to dependents under age 19: \$16.49 x max 3 dependents per family unit.	Included in Rates/Ded. applies to HDHP Plans	Included in Rates	Included in Rates	Included in Rates/Ded. applies to HDHP Plans	Included in Rates/Ded. applies to HDHP Plans

The rates and benefits in this report are for illustrative purposes only and are not intended to represent actual rates or benefits. Rates and benefits are subject to change without notice. Please consult your broker for more information.

Insurance Carrier	CDPHP-CURRENT PLAN	MVP	Anthem	Anthem	Anthem	Highmark BSNEY	Highmark BSNEY
Plan Name	CDPHP HDHP HMO HSA Qualified "Exchange Certified Plan"	MVP HMO HDHP Bronze 9 (HSA) "Exchange Certified Plan"	Anthem Silver Blue Access EPO 20/50 3250 25% w/HSA 9Y7S	Anthem Silver Blue Access EPO 20/50 4000 30% w/HSA 9Y7Q	Anthem Bronze Blue Access EPO 20/50 6100 50% w/HSA 9FRR	Silver POS 7000 HDHP HSA Qualified	Bronze Value HDHP POS HSA Qualified 200 Plus Network
Plan Level	CDPHP HDHP HMO HSA Qualified "Exchange Certified Plan"	Bronze Regional Network	Silver EPO HDHP	Silver EPO HDHP	Bronze EPO HDHP	Silver POS HDHP	Bronze EPO HDHP
Plan Type	CDPHP HDHP HMO HSA Qualified "Exchange Certified Plan"	Bronze Regional Network	Silver EPO HDHP	Silver EPO HDHP	Bronze EPO HDHP	Silver POS HDHP	Bronze EPO HDHP
Annual INN Ded. Individual	\$2,500	\$6,250	\$3,250	\$4,000	\$6,100	\$3,500	\$7,500
Annual INN Ded. Family	\$5,000	\$12,500	\$6,500	\$8,000	\$12,200	\$7,000	\$15,000
Coinurance (In-Network)	Ded Then 50% (DME), Ded Then 20% (RX in PCP/Specialist Office/OP Facility)	50% (50% after ded. DME & Chemo & RX in PCP/Specialist Office/OP Facility)	Ded then 25%	Ded then 30%	N/A: Ded then 50% (DME)	N/A. (DME Ded then 50%)	Ded then 100%
Annual INN OOP Limits	\$6,500/\$13,000	\$7,100/\$14,200	\$8,000/\$16,000	\$8,000/\$16,000	\$8,000/\$16,000	\$7,500/\$15,000	\$7,500/\$15,000
Annual OON Ded. Coinurance (Out-of-Network)	N/A	N/A	N/A	N/A	N/A	\$5,000/\$10,000	\$10,000/\$20,000
Annual OUT OOP Limits	N/A	N/A	N/A	N/A	N/A	\$10,000/\$20,000	\$20,000/\$40,000
Primary Care Visit	\$25 copay after ded.	50% after ded.	\$20 Copay after ded.	\$20 Copay after ded.	\$20 Copay after ded.	\$30 after Ded./50% after Ded.	100% after Ded./30% after Ded.
Specialist Visit	\$50 copay after ded.	50% after ded.	\$50 Copay after ded.	\$50 Copay after ded.	\$50 Copay after ded.	\$50 after Ded./50% after Ded.	100% after Ded./30% after Ded.
Inpatient Hospital	\$500 copay after ded.	50% after ded.	\$1,500 Copay after ded.	\$1,500 Copay after ded.	\$1,000 Copay after ded.	\$1,000 after Ded./50% after Ded.	100% after Ded./30% after Ded.
Outpatient Surgery	\$200 copay after ded.; Cost Share may be less-Preferred Center	50% after ded.-OP Hospital 100% after ded.-Preferred Facility	Ded. then \$300 Copay/Ded. then \$500 Copay-Freestanding Center/OP Hospital	Ded. then \$300 Copay/Ded. then \$500 Copay-Freestanding Center/OP Hospital	Ded. then \$300 Copay/Ded. then \$500 Copay-Freestanding Center/OP Hospital	\$350 after Ded./50% after Ded.	100% after Ded./30% after Ded.
Urgent Care	\$60 copay after ded.	50% after ded.	\$100 Copay after ded.	\$100 Copay after ded.	\$100 Copay after ded.	\$75 after Ded./50% after Ded.	100% after Ded./30% after Ded.
Emergency Room	\$300 copay after ded.	50% after ded.	\$500 Copay after ded. (Copay waived if admitted)	\$500 Copay after ded. (Copay waived if admitted)	\$500 Copay after ded. (Copay waived if admitted)	\$250 after Ded. (copay waived if admitted)	100% after Ded.
Outpatient Lab	100% after ded.-Preferred Lab; \$50 after ded.-OP Hospital/Office	50% after ded.-PCP/Specialist/OP Hospital 100% after ded.-Preferred Facility	100% after ded.-Preferred Lab \$25 Copay after ded.-Office/OP Hospital/Freestanding Lab	100% after ded.-Preferred Lab \$25 Copay after ded.-Office/OP Hospital/Freestanding Lab	100% after ded.-Preferred Lab \$25 Copay after ded.-Office/OP Hospital/Freestanding Lab	\$50 after Ded./50% after Ded.	100% after Ded./30% after Ded.
Outpatient X-Ray	100% after ded.-Preferred Center; \$50 after ded.-OP Hospital/Office	50% after ded.-PCP/Specialist/OP Hospital 100% after ded.-Preferred Facility	\$50 after ded.-Office \$150 after ded.-OP Hospital/Freestanding Lab	\$50 after ded.-Office \$150 after ded.-OP Hospital/Freestanding Lab	\$50 after ded.-Office \$150 after ded.-OP Hospital/Freestanding Lab	\$50 after Ded./50% after Ded.	100% after Ded./30% after Ded.
Rx Ded.	Integrated ded.	Integrated ded.	Integrated ded.	Integrated ded.	Integrated ded.	Integrated Ded.	Integrated Ded.
Tier 1 / Tier 2 / Tier 3	10/40/60	10/35/70	10/50/90	10/50/90	50%/50%/50%	10/35/100	100%/100%/100%
Creditable Coverage AM Best Rating***	YES Not Listed	YES Not Listed	YES A	YES A	NO A	YES Not Listed	YES Not Listed
Single Plan Rate	\$675.51	\$666.48	\$842.54	\$821.09	\$749.66	\$805.31	\$731.61
Employee/Spouse Plan Rate	\$1,531.01	\$1,532.96	\$1,685.08	\$1,642.96	\$1,499.32	\$1,610.62	\$1,463.23
Employee/Child(ren) Plan Rate	\$1,148.36	\$1,133.02	\$1,395.85	\$1,374.42	\$1,274.42	\$1,369.03	\$1,243.74
Family Plan Rate	\$1,925.20	\$1,899.47	\$2,401.24	\$2,340.11	\$2,136.53	\$2,285.13	\$2,085.10
Monthly Total	\$35,058.83	\$34,590.34	\$43,727.84	\$42,514.58	\$38,907.34	\$41,795.58	\$37,970.73
Annual Total	\$420,705.96	\$415,084.08	\$524,734.08	\$511,374.96	\$465,888.08	\$501,546.96	\$455,648.76
Annual Difference		-\$5,621.88	\$104,028.12	\$90,669.00	\$46,182.12	\$80,841.00	\$34,942.80
HRA FUNDING ANALYSIS		-1%	25%	22%	11%	19%	8%
HRA Set up Fees/PEPM:		\$250/\$2.50	\$0.00/\$2.25	\$0.00/\$2.25	\$0.00/\$2.25	\$500.00/\$4.25	\$500.00/\$4.25
HRA Funding*							
Individual	\$2,250.00	\$2,250.00	\$2,250.00	\$2,250.00	\$2,250.00	\$2,250.00	\$2,250.00
Family	\$4,500.00	\$4,500.00	\$4,500.00	\$4,500.00	\$4,500.00	\$4,500.00	\$4,500.00
HRA Utilization							
100%	\$108,000.00	\$108,000.00	\$108,000.00	\$108,000.00	\$108,000.00	\$108,000.00	\$108,000.00
60%	\$64,800.00	\$64,800.00	\$64,800.00	\$64,800.00	\$64,800.00	\$64,800.00	\$64,800.00
Total at 60% Utilization	\$485,505.96	\$479,884.08	\$589,534.08	\$576,174.96	\$531,688.08	\$566,346.96	\$520,448.76
Annual Difference		-\$5,621.88	\$104,028.12	\$90,669.00	\$46,182.12	\$80,841.00	\$34,942.80
		-1%	21%	19%	10%	17%	7%
Pediatric Dental		Included in Rates/Ded. applies to HDHP Plans	Included in Rates	Included in Rates	Included in Rates	Included in Rates	Included in Rates

The rates and benefits in this report are for informational purposes only and are not intended to represent an offer of insurance. Please consult your agent for more information.

Become an Employer of Choice:

MSEB Bundles to Elevate your Benefits

Culture Elevation

Kindly Human (60 Minutes)
Fertility, Surrogacy, and Adoption
Caregiver Concierge
NB Fitness
NB Deals
NB Travel

Employer Paid: \$6.50 PEPM
Voluntary: \$8.50 PEPM

Health Elevation

Teladoc (\$0 Visit Fee)
Teladoc Mental Health (\$0 Visit Fee)
Alternative Medicine
Pharmacy Discount

Employer Paid : \$13.20 PEPM
Voluntary: \$18.35 PEPM
50+ lives
Employer Paid: \$16.35 PEPM
10-50 Lives
Voluntary: \$18.30 PEPM

Personal Protection

Aura Digital Guard Complete
(IND) Legal Services
NB Pet Telehealth
Roadside Assistance
Global Travel Assistance

Employer Paid: \$14.80 PEPM
Voluntary: \$16.80 PEPM

Part-Time Elevation

Teladoc (\$0 Visit Fee)
Counseling Services
Vision Discount
Alternative Medicine
Aetna Dental Discount
Pharmacy Discount
NB Deals

Employer Paid : \$10.80 PEPM
Voluntary: \$12.80 PEPM

Package Notes

- Minimum Group size is 10 enrolled
- Offer to Full-Time, Part-Time, 1099's
- Multiple packages for one group
- Integration with Employee Navigator and other benefit administrators
- Most benefits support all immediate dependents and spouse/partner
- Packages can be customized
- Can be implemented on and off cycle
- Package price guaranteed for 1 year
- Comes with white labeled mobile app and membership kit at no additional cost.

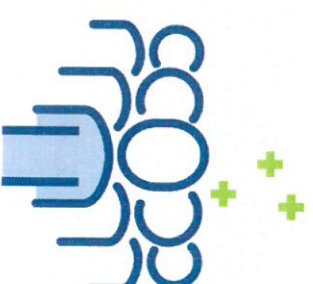
Advantages of a PEO

What is a PEO?

A Professional Employer Organization(PEO) is a one-stop service provider that allows business owners to concentrate on running their business without getting bogged down with administrative details. It also allows them to provide employees with the benefits normally provided by much larger companies.

Few small businesses can afford a full-time staff consisting of an accountant, human resource professional, attorney, risk manager, benefits manager, etc. A PEO delivers these services by establishing and maintaining an employer relationship with the employees at the clients' worksite and by contractually assuming certain employer responsibilities, rights and risk. Often referred to as the co-employment model, a PEO becomes the legal "employer of record" for employment and benefit purposes, assuming many of the responsibilities and liabilities of every business, while allowing the business to focus on the fundamentals of their business.

- PEO arrangements offer a **broad array of HR-related services.**
- Competitive Fortune 500 Benefits otherwise not offered to small employers.
- **Generally Lower Health Insurance Premiums.**
- Maintain compliance with State and Federal regulations.
- PEO clients spend less on HR administration than similarly-sized peers.
- PEO's play a major role in helping businesses attract and retain their employees.
- Executives and managers of PEO clients can focus more of their time on strategy and growth.
- **PEOs make it possible for a small business to grow more quickly than their peers.**



Marshall & Sterling is constantly researching the market for viable benefit solutions for our valued clients. As we near your health insurance anniversary, we would like to make you aware of our preferred relationships with several PEO options.

Renewal Checklist

What you need to know about your renewal



☐ Carrier Submission Deadlines

Important – please review Carefully. Late submissions are resulting in denial of coverage

☐ Renewal – Submission to the Carrier

Decisions to the carrier are requested 30 days prior to the effective date (completed paperwork) Adding a carrier?

- New Group Paperwork is due anywhere from 30-45 days in advance of the effective date
- New HRA Paperwork is Due 30-60 days installation requirement

☐ Employee Open Enrollment

- Enrollments/changes/additions – Due to the carrier by the 10th of the prior month
- ID Cards – are not guaranteed to be issued before the effective date of coverage for late submissions (after the 10th of the prior month).

☐ Decisions

Prior to carrier deadline, email the following:

- Plan Selections
- HRA
- Other lines of coverage

☐ Carrier Paperwork Requirements

- Carrier requirements will be provided to you in a detailed email
- Tax Documents: may be required for renewal, will be required for new group applications

Please keep in mind that we need 3-5 business days to scrub and process your paperwork before submission to the carrier, this is not included in the carrier deadlines/timelines.

Please Note...

Large Group vs.

Small Group:

Under 100 full-time equivalent Employees (FTE) – considered Small Group – Community Rated

ACA Compliance:

Employers with 50 or more FTE (based on prior calendar year) will be required to meet affordability requirements and also will be required to file and report to the IRS – 1094 & 1095 forms.

Medicare & Group

Medical Plan:

Determining the Primary Insurance Provider – this is based on the total number of employees (FT/PT)

- Medicare is Primary when total employee count is under 20

- Group Coverage is Primary when total employee count is 20 or more.

Fee for Service Package Offerings



Flex (bundled service)

\$4.50 PPPM

Third party administration by our in-house team, including employee and employer online portals for easy plan management.

- FSA and/or LPFSA
- DCA
- HSA
- HRA
- Transit Plans



Compliance with ACA Tracking & Reporting **\$1.75 PEPM**

A suite of products and services designed to ensure you – and your plans – are covered from every angle.

- Mineral Interactive HR Platform
- HR360
- COBRA Administration
- Wrap SPD & POP Plan Documents
- Creditable Coverage Reporting
- ACA Tracking & Reporting (50+ FTEs)
- 5500 Filing (100+ enrollees)



Communications

\$1.50 PEPM

Ensure your employees have easy access to the information they need with our multimedia approach to benefits education and engagement.

- iNavigator HRIS & Enrollment Portal
- Printed Benefit Guides
- Benefit Videos



Please note: A \$600 annual per package billing minimum applies. Compliance & Communications are paid annually & Flex services are paid monthly via ACH.



HR Dedicated Support

We encourage clients to maximize Mineral and HR360, but when more detailed guidance is needed, we offer additional solutions for human resource compliance matters.

- Four hours/year of dedicated HR support via email or phone
- **\$500 flat fee**
- Review or creation of job descriptions
- **Project pricing**
- Review recruitment, onboarding and orientation strategy
- **Project pricing**
- One-time handbook review
- **Complimentary**
- HR Newsletter
- **Complimentary**

Group Personal Insurance Program for Employees

A program designed to help offer your employees an added benefit

How the program works:

- Program designed to fit your organization's employee needs
- Virtual or in person presentation meetings to groups or individuals
- iNavigator integration
- Posters, informational flyers, brochures in standard or electronic format
- Presentations designed around other events such as safety meetings, annual meetings, open enrolment or events specific to your organization
- No cost to the employer
- Group excess programs available*
- Discount options for employer groups 500+ **

** There is a cost associated with the Group Excess Program.*

*** Qualification for discount program is subject to agent, carrier, and employer agreement and contract.*

Program benefits:



Provides a benefit that your HR team can offer that is no-cost to your company



Enables your employees to get a quote right at work, preventing them from spending "company time" searching for insurance savings



Marshall & Sterling professionals provide all-in-one service model, making the whole process quick and easy



Dedicated customized service team



No cost or time drain for the employer

Disclaimer

The rates and benefits in this report are for discussion and estimation purposes only and are not valid without approval from the insurance carriers. Final rates must be based on insurance carrier confirmation and final enrollment.

AM Best Carrier Rating – listed on your insurance quote is the AM Best Carrier Rating for each insurance carrier. As you may be aware, the financial strength of insurance companies is rated by several entities. One of these entities is known as AM Best. It is Marshall & Sterling's policy to make every effort to work with insurance companies that have a rating of at least A- from AM Best. AM Best is a widely recognized authority on evaluation and the rating of the strength and services of insurance companies. A++, A+, A, and A- are the four (4) highest ratings given by AM Best. A guide to the ratings is included to the right. More information and all carrier ratings can be found at www.ambest.com. We try to include in our proposals quotes from one or more alternative insurance companies that are currently A- or better.

GUIDE TO BEST'S FINANCIAL STRENGTH RATINGS

A Best's Financial Strength Rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. The rating is based on a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance and business profile.

Best's Financial Strength Ratings

Rating	Descriptor	Definition
A++, A+	Superior	Assigned to companies that have, in our opinion, a superior ability to meet their ongoing insurance obligations.
A, A-	Excellent	Assigned to companies that have, in our opinion, an excellent ability to meet their ongoing insurance obligations.
B++, B+	Good	Assigned to companies that have, in our opinion, a good ability to meet their ongoing insurance obligations.
B, B-	Fair	Assigned to companies that have, in our opinion, a fair ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
C++, C+	Marginal	Assigned to companies that have, in our opinion, a marginal ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
C, C-	Weak	Assigned to companies that have, in our opinion, a weak ability to meet their ongoing insurance obligations. Financial strength is very vulnerable to adverse changes in underwriting and economic conditions.
D	Poor	Assigned to companies that have, in our opinion, a poor ability to meet their ongoing insurance obligations. Financial strength is extremely vulnerable to adverse changes in underwriting and economic conditions.
E	Under Regulatory Supervision	Assigned to companies (and possibly their subsidiaries/affiliates) placed under a significant form of regulatory supervision, control or restraint - including cease and desist orders, conservatorship or rehabilitation, but not liquidation - that prevents conduct of normal, ongoing insurance operations.
F	In Liquidation	Assigned to companies placed in liquidation by a court of law or by a forced liquidation.
S	Suspended	Assigned to rated companies when sudden and significant events impact operations and rating implications cannot be evaluated due to a lack of timely or adequate information, or in cases where continued maintenance of the previously published rating opinion is in violation of evolving regulatory requirements.

Rating Modifiers

Modifier	Descriptor	Definition
U	Under Review	Indicates the rating may change in the near term, typically within six months. Generally is event driven, with positive, negative or developing implications.
pd	Public Data	Indicates rating assigned to insurer that chose not to participate in A.M. Best's interactive rating process. (Discontinued in 2010)
S	Synthetic	Indicates rating assigned to a Lloyd's syndicate.

Rating Outlooks

Positive	Indicates potential direction of a Best's Financial Strength Rating over an intermediate term, generally defined as 12 to 36 months.
Negative	Indicates possible rating upgrade due to favorable financial/market trends relative to the current rating level.
Stable	Indicates possible rating downgrade due to unfavorable financial/market trends relative to the current rating level.
Developing	Indicates low likelihood of a rating change due to stable financial/market trends.

Under Review Implications

Positive	Indicates the potential direction of a Best's Financial Strength Rating that is in Under Review status based on information currently available.
Negative	Indicates there is a reasonable likelihood the company's rating will be raised as a result of A.M. Best's analysis of a recent event.
Developing	Indicates there is a reasonable likelihood the company's rating will be lowered as a result of A.M. Best's analysis of a recent event.
Not Rated Designation	Indicates there is uncertainty as to the final rating outcome, but there is a reasonable likelihood the company's rating will change as a result of A.M. Best's analysis of a recent event.

Rating Disclosure

A.M. Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. The ratings are not assigned to specific insurance policies or contracts and do not address any other risk, including, but not limited to, an insurer's claims-payment policies or procedures, the ability of the insurer to dispute or deny claims payment on grounds of misrepresentation or fraud, or any specific liability contractually borne by the policy or contract holder. A.M. Best's Financial Strength Rating is not a recommendation to purchase, hold or terminate any insurance policy, contract or any other financial obligation issued by an insurer, nor does it address the suitability of any particular policy or contract for a specific purpose or purchaser. In arriving at a rating decision, A.M. Best relies on third-party audited financial data and/or other information provided to it. While this information is believed to be reliable, A.M. Best does not independently verify the accuracy or reliability of the information. For additional details, see A.M. Best's Terms of Use at www.ambest.com.

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Marshall & Sterling Small Group Financial Ratings and Consolidated Appropriations Act (CAA) Disclosure

A.M. Best's Ratings as of 01/03/2022

Company Name	Ticker	AM Best Rating	Outlook	Change	Last Updated	Filed - Standard Medical Commission
Small Group Medical Carriers						
Aetna - Aetna Life Insurance Company	CVS	A	Stable	None	12/16/2021	\$20 PEPM
CDPHP - HMO	*Not rated on AM Best		Withdrew from A.M. Best 05/2013	Was C++	5/7/2013	4%
CDPHP - Other	*Not rated on AM Best		Withdrew from A.M. Best 05/2013	Was C++	5/7/2013	3.75%
Emblem Health Insurance Company	N/A	C	Negative	C+	6/23/2023	4%
Empire BCBS (Anthem, Inc.)	ANTM	A	Stable	None	12/1/2021	4%
Empire HealthChoice Assurance, Inc.	*Not rated on AM Best		Withdrew from A.M. Best 1/2016	Was B++	1/28/2016	4%
Excellus Health Plan, Inc.	N/A	NR				4%
Healthfirst	*Not listed on AM Best					3.75%
Highmark BCBS	*Not rated on AM Best		Withdrew from A.M. Best 12/20/2017	Was B+	12/20/2017	4.25%
MVP Health Plan, Inc.	*Not listed on AM Best					If presented, see PCPM on rate page.
OELS PEO	OSCR	NR				4%
Oscar	UNH	A+	Stable	Was A	12/9/2022	3.75%
Oxford	*Not listed on AM Best					\$25 Single / \$40 EE+1 / \$60 Fam
Oxford Health Insurance, Incorporated	*Not listed on AM Best					
United Benefit Fund UBF	*Not listed on AM Best					

In accordance with the Consolidated Appropriations Act (CAA), this overview is a required report of service and compensation provided by Marshall & Sterling Employee Benefits (MSEB). Our services include, but are not limited to, providing brokerage and consulting services, selection of insurance products, insurance vendor selection, recordkeeping services, medical management with vendors, benefits administration, stop-loss insurance, pharmacy benefit management services, wellness design management services, transparency tools, group purchasing organization agreements, participation in and services from preferred vendor panels, disease management, compliance services, employee assistance programs, or third party administration services, among other solutions. We do not provide services to the health plan as fiduciary.

MSEB may receive additional commission in the form of future incentive compensation from the insurer, including contingent commissions and other awards and bonuses based upon factors that typically include total sales volume, growth, profitability, and retention of business placed. Any additional incentive compensation is only paid if the performance criteria established in the Agency/Insurer agreement is met. Although the exact amount, if any, is unknown, we estimate this to be <.03% of premium under management based on history.

Marshall & Sterling Small Group Financial Ratings and Consolidated Appropriations Act (CAA) Disclosure

A.M. Best's Ratings as of 07/20/2023

Company Name	Ticker	AM Best Rating	Outlook	Change	Last Updated	Filed - Standard Dental Commission
Small Group Dental Carriers						
Aetna	CVS	A	Stable	None	12/16/2021	
*CDPHP / Delta Dental	*Not rated on AM Best Withdrew from A.M. Best 05/2013			Was C++	5/7/2013	5%
Delta Dental Insurance Company	N/A	A	Stable	None	6/30/2021	10%
Empire BCBS (Anthem, Inc.) Empire HealthChoice Assurance, Inc.	ANTM	A	Stable	None	12/1/2021	10%
Equitable Financial Life Insurance Company (formally AXA Equitable Life Insurance Company)	EQH	A	Stable	None	1/13/2021	Decreasing scale starts with 10%
Guardian Life Insurance Company of America	N/A	A++	Stable	None	7/13/2021	Decreasing scale starts with 8%
Highmark BCBS	*Not listed on AM Best					3.75%
Lincoln Financial	LNC	A+	Stable	None	3/26/2021	Decreasing scale starts with 10%
MetLife	MET	A+	Stable	None	12/17/2021	Decreasing scale starts with 10%
*MVP Health Plan, Inc. / Delta Dental	*Not rated on AM Best Withdrew from A.M. Best 12/20/2017			Was B+	12/20/2017	5.00%
Oxford Benefit Management (OBM)	UNH	A+	Stable	Was A	12/9/2021	10%
Principal Life Insurance Company	PRG	A+	Stable	None	2/19/2021	Decreasing scale starts with 10%
ShelterPoint	N/A	A-	Stable	None	11/12/2021	Decreasing scale starts with 15%
Solstice	*Not listed on AM Best					10%
SunLife	N/A	A+	Stable	None	7/20/2023	10%
United Concordia Companies, Inc.	N/A	A	Stable	None	9/17/2021	10%
UnitedHealthcare Insurance Company	UNH	A+	Stable	Was A	12/9/2021	Decreasing scale starts with 10%

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Marshall & Sterling Small Group Financial Ratings and Consolidated Appropriations Act (CAA) Disclosure

A.M. Best's Ratings as of 07/20/2023

Company Name	Ticker	AM Best Rating	Outlook	Change	Last Updated	Filed - Standard Vision Commission
Small Group Vision Carriers						
MW Davis Vision		* Not listed on AM Best				10%
Ameritas	N/A	A	Stable	None	4/16/2021	10%
Empire BCBS (Anthem, Inc.) Empire HealthChoice Assurance, Inc.	ANTM	A	Stable	None	12/1/2021	10%
EyeMed Vision EyeMed Insurance Company	N/A	A	Stable	None	1/7/2021	10%
Equitable Financial Life Insurance Company (formally AXA Equitable Life Insurance Company)	EQH	A	Stable	None	1/13/2021	10%
Guardian Life Insurance Company of America	N/A	A++	Stable	None	7/13/2021	Decreasing scale starts with 10%
Lincoln Financial	LNC	A+	Stable	None	12/17/2021	10%
MetLife	MET	A+	Stable	None	12/17/2021	10%
MVP Health Plan, Inc.	*Not rated on AM Best Withdrew from A.M. Best 12/20/2017				12/20/2017	10%
Principal Life Insurance Company	PLG	A+	Stable	None	2/19/2021	Decreasing scale starts with 10%
ShelterPoint	N/A	A-	Stable	None	11/12/2021	12%
Solstice	*Not Listed on AM Best					10%
Sunlife	N/A	A+	Stable	None	7/20/2023	10%
UnitedHealthcare Insurance Company	UNH	A+	Stable	Was A	12/9/2021	10%
MW VSP/Vision Service Plan	N/A	A-	Stable	None	5/14/2021	10%
VSP Direct	N/A	A-	Stable	None	5/14/2021	Decreasing scale starts with 10%

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JEFFREY CRUZ
TOWN OF MOREAU
351 REYNOLDS ROAD
MOREAU, NY 12828-9261

MARSHALL & STERLING EMPLO
110 MAIN STREET
POUGHKEEPSIE, NY 12601

Your Guardian employee benefits
renewal package is enclosed

As a valued Guardian customer, we appreciate your business and hope that you are fully satisfied with our plan offerings and services. Our commitment is to continue providing high-quality plans while placing your benefit needs first.

If you have questions about your renewal package or would like information about other benefits available for your employees, we can assist you. Contact your insurance broker or contact your Guardian Group Sales office at:

5 Southside Dr., Unit #11-223, Clifton Park, New York, 12065, (518) 783-4043.



**It's renewal
time!**

**Guardian is
here to help.**

RENEWAL INFORMATION FOR

**TOWN OF MOREAU
GROUP PLAN # 00462987**

**RENEWAL PERIOD
December 1, 2024 - November 30, 2025**



guardiananytime.com

The Guardian Life Insurance Company of America, New York, NY.

What you'll find in this package

RENEWAL INFORMATION	PAGE
Commission Disclosure	3
Renewal Rates At-a-Glance	4
Dental Details	5

Please note:

If your group plan includes multiple lines of coverage, a multi-line discount was used in the pricing. If you do not wish to renew all lines of coverage, please contact us for revised pricing.



guardiananytime.com
The Guardian Life Insurance Company of America, New York, NY.

Participating Policy and Producer Compensation Disclosure Statement

Participating Policy Statement:

Any commercial insurance group policy underwritten and issued by The Guardian Life Insurance Company of America, a New York Domiciled mutual company, is a participating policy. It is not expected, however, that a dividend will be paid on any such group policies. All coverage will be provided as set forth in the policies.

Producer Compensation Disclosure:

As is common with Group insurance, your coverage(s) might involve one or more licensed producers who will receive compensation from Guardian for soliciting, negotiating, securing and/or administering the insurance coverage(s) you have purchased. Compensation to these producers may be paid in the form of base commissions, administrative service commissions and, in some instances, supplemental compensation (e.g., an annual performance bonus). For more detailed information regarding producer compensation relative to your Guardian coverage(s), please contact your Guardian local sales consultant or account manager.

Compensation is generated based upon premium which has been remitted by the planholder and applied by Guardian. Graded Commission scales, which can vary by product, are calculated based upon decremental scales (i.e. percentage payable decreases as defined premium thresholds are attained). Graded commission scales refresh annually upon each plan's anniversary. For DHMO, Supplemental Health, SMD and/or ASO Vision commission information, or for any other questions, please contact your local Guardian sales consultant or account manager.

If commissions are paid based on a percentage basis, the percentage is calculated monthly on enrolled lives, not eligible lives. Graded commission scales are calculated as a percentage of annual premium and are on a sliding scale.

Product	Commissions
Dental PPO	Graded Scale Commission



Renewal Rates At-a-Glance

This plan is currently offered for Insurance Class 1

DENTAL PLAN RATES - NAP PX					
Tier	Enrolled Employees	CURRENT		RENEWAL	
		Monthly Rate	Annual Premium	Monthly Rate	Annual Premium
EE	16	\$45.06	\$8,652	\$46.64	\$8,955
FAMILY	32	\$107.04	\$41,103	\$110.79	\$42,543
TOTAL	48		\$49,755		\$51,498

Current Plan Benefits Summaries

CONTRACT TYPE: DENTAL GUARD 2000

This plan is currently offered for Insurance Class 1

PLAN BENEFITS SUMMARY

Network	In-Network DentalGuard Preferred	Out-of-Network None
Coinsurance		
Preventive	100%	100%
Basic	85%	85%
Major	50%	50%
Deductible	\$25	\$25
Waived for preventive?	Yes	Yes
Claim Payment Basis	Fee Schedule	UCR 90%
Maximum	\$1,000	\$1,000
Orthodontia	Included	
Lifetime Maximum	\$1,000	
Coinsurance	50%	
Maximum Rollover		
Threshold	\$500	
Rollover Amount	\$250	
In-network only rollover	\$350	
Max Rollover Limit	\$1,000	
Dependent Age Limit	26/26	

Your employees and their families will continue to receive their current benefits, but the plan will exclude pediatric services to members under age 19 that are most likely included as part of your medical plan. Best of all, members under 19 will still be covered for basic and major services under your Guardian plan, without being subject to medical plan deductibles and out-of-pocket maximums. This option is also known as Wrap Minor.

Plan information is for illustrative purposes only. Please consult plan contract for specific benefit levels.

Additional Dental Information

DENTAL MAXIMUM ROLLOVER SUMMARY

For Benefit Year Ending: 12/31/2024

ROLLOVER ACCOUNT SIZE	NUMBER OF QUALIFYING EMPLOYEES & DEPENDENTS	TOTAL ACCOUNT VALUE
\$0	30	\$0.00
\$1 - \$250	5	\$1,250.00
\$251 - \$500	18	\$6,802.10
\$501 - \$750	10	\$6,582.99
\$751 - \$1,000	30	\$29,683.60
Over \$1,000	0	\$0.00
TOTAL	63	\$44,318.69

17 of your Employees and Dependents currently are eligible for additional Maximum Rollover amounts.

"Benefit Year" refers to the 12-month period during which charges are counted toward this plan's annual maximum.

"Number of Qualifying Employees and Dependents" reflects information available at the time this renewal package was issued. Additional claims will affect this count.

"Eligibility for additional rollover amounts reflects information available at the time this renewal package was issued. Additional claims will affect the eligibility for additional rollover amounts"

Rollover amounts earned in the benefit year ending 12/31/2024 are applied to the members Maximum Rollover Account for use starting the next benefit year.

*Moreau Recreation and Building & Grounds Department Monthly Report –
September 2024 Prepared by: Jeremy Brogan, Recreation Director*

Buildings & Grounds:

Rec staff:

Completed monthly playground inspection.

Cleaned up boat launch weekly for garbage.

Documented monthly townhall fire suppression system.

Picked up garbage at Nolan Road and around industrial park.

Mowed all four cemeteries.

Mowed the outside property/fields around townhall.

Installed doorbell at townhall for town clerks.

Mowed Industrial Park

Had final walkthrough of Riverwalk trail

Replaced 6 lightbulbs in court room

Bruce S helped the school district by being a crossing guard

Sent Kubota to Emrich for muffler repair under warranty.

Delivered picnic tables to Moreau Community Center for their block party.

Sand Bar Beach:

Weekly checks on buildings and grounds.

Mowed Sandbar beach area.

Harry J. Betar Recreation Park:

Rec staff:

Weekly painting of all softball/baseball/soccer and football fields.

Replaced 5 irrigation heads throughout the park including the bowl.

Replaced bathroom sprayers throughout park.

Held NYS Disc golf championship

Installed two poles with lights and security cameras. -fully operational

Completed rebuild field A -softball

Replaced and fixed irrigation pipe bust near field A

Held the annual K-Dawg cross country race hosting over 600 athletes. Plus, two other cross country meets.

Spent multiple days clearing trails for the K-Dawg race and cut back brush and trees.

Held two softball tournaments

Replaced irrigation room lock.

Daily pavilion cleaning and blowing off leaves

Replaced all 4 motion lights on softball building

Replaced all 4 tires on the Kubota

**Town of Moreau Highway
Monthly Report
September 2024**

Road Work:

1. Cold patch Townwide, as needed
2. Butler Rd. & Terry Dr.- blacktop prep, paved, paved driveway aprons
3. Southwoods Rd.- shoulder work
4. 17 Meadow Dr.- culvert pipe repair
5. Palmerton Heights- catch basin repairs
6. Clark Rd.- black topped new culvert
7. Old West Rd.- mapping (Dancing Rain)
8. Speakman St.- prepped for permanent closure
9. Roadside bulk garbage clean up
10. Painted dry wells and drainage pipes Townwide
11. Roadside mowing & weed whacking Townwide
12. Tree trimming townwide
13. Trimmed around signs & used pole saw to clear for visibility
14. Roadside sweeping Townwide

Other Work:

1. Transfer Station- blacktop prep, paved
2. Mowed Landfill dome
3. Pushed up compost
4. Yard work
5. Mowed & weed whacked yard and landfill
6. Rec. Dept.- hauled clay
7. Recycled scrap metal
8. Electric repairs in the old shop

Chris Abrams
Highway Superintendent

To: The Supervisor and Town of Moreau Board Members

From: Leah Cronin

Date: October 1, 2024

Re: Assessor's Office Monthly Report for September 2024

In an effort to keep you up to date I respectfully submit the following:

September continues work on building permits (both Town and Village), sale processing (sale & data verification), sales transmittals, welcome packet mailings (to our new residents), birthday cards mailings (to low income seniors), split merge requests, office organization, etc.

The office experiences an increase in foot traffic in September. Residents often like to check the status of their STAR Exemption and STAR Credit status after paying their school bill. We continue to take the time to educate our residents of all the programs they might be eligible for (Veteran Exemption, Low Income Senior Citizen, STAR Exemption vs STAR Credit)

I just got back from the 2024 Annual Assessors Fall Conference. This was held in Rochester this year. It was a great Conference! Up there with one of the best. I am very active in these Conference planning now – am proud to report they are getting better every year with the education offered and networking happening.

The 2024 budget is prepared.

Research and analysis have begun to lay the groundwork for the 2025 assessment roll.

Please see attached for GAR's monthly work effort.

Sincerely,

Leah M Cronin, IAO

Leah M Cronin, IAO

Leah,

Here is what I have for September:

- Continued MLS support
- Continued RPS support
- Continued assessment support

Your PDC numbers should be coming out here in October, so we'll start discussing gameplan for 2025 once we know what ORPTS says you have to add to the roll.

Thanks!

Ryan

From: Leah Cronin <assessor@townofmoreau.org>

Sent: Tuesday, October 1, 2024 9:42 AM

To: Ryan Burns <rburns@gar-associates.com>

Cc: David Barnett <dbarnett@gar-associates.com>

Subject: Sept work effort

Good morning!

Can I please get a work effort for September 2024 please??

Thank you!

Leah M. Cronin, IAO

Assessor, Town of Moreau

President, Saratoga County Assessors Association

351 Reynolds Road

Moreau, NY 12828

518-792-1030 Ext. 206

**Town of Moreau Transfer Station
Monthly Report
September 2024**

1. Accepted recyclables from residents/nonresidents
2. Accepted trash from residents/nonresidents
3. Mowed dome
4. Paving project
5. Total revenue of \$23,489.00, an increase of \$166.00 from September 2023 (\$23,655.00)
6. The first 9 months of 2024 brought in \$25,076.82 more revenue compared to the first 9 months of 2023

Chris Abrams
Highway Superintendent