

# TOWN OF ELMORE, VT

## Meeting of the Elmore Select Board

Meeting Date: **Wednesday, November 13, 2024 @6:00pm**  
Agenda Version Number: v1.0

Meeting Type: Regular  
Agenda Status: FINAL

ESB Members: Caroline DeVore-Chair, Glenn Schwartz-Clerk, Warren West; Elmore Road Commissioner: Michel Lacasse  
Meeting will be held at the Elmore Town Office and by Zoom.

**JOIN ZOOM MEETING:** <https://bit.ly/ElmoreZoom>

Meeting ID: 677 090 6765 Passcode: 8888 | Phone: +16465588656 Meeting ID: 677 090 6765 Passcode: 8888

**NOTE: SELECTBOARD MAY ENTER EXECUTIVE OR DELIBERATIVE SESSION(S)**

*Agenda:*           \*Requester should be the same individual as the presenter.  
                      \*3<sup>rd</sup> party or representative presentations are discouraged.  
                      \*Request agenda slot to Select Board - minimum 1 week prior

*Time Allocations:*

ITEM TYPE	1 <sup>st</sup> Speaker	Next Speaker	Max total time
1. Special Topics	Assigned by Select Board		Set by SB
2. New	5 Min	2 Min ea.	10 Min total
3. Active	5 Min	2 Min ea.	10 Min total
4. Completed	2 Min	1 Min ea.	5 Min total
5. Non-Agenda	5 Min	2 Min ea.	10 Min total

### AGENDA

CALL TO ORDER: Chairman

- Review/approve previous meeting's minutes, Review additions or deletions to today's agenda
- Conflict of Interest review for agenda items

#### 1. SPECIAL TOPICS (Note: Topic will be addressed for time noted with follow-up as needed and noted by the SB.)

- DISCUSSION:** Lamoille County Transportation Advisory Committee (all 2 min)
- UPDATE:** Watershed; State zoom meeting on 11/21/24 - Elmore in person meeting 1/13/25 Elmore Town Office
- UPDATE:** Town Garage - Rear door switched and Fire Marshal Notified - additional solar panels
- UPDATE:** Elmore Planning Commission- Update on Chair (all – 5 min)
- DISCUSSION:** Employee Health Insurance Rates for 2025 (all – 10 min)

#### 2. ACTIVE ITEMS

- DISCUSSION:** Town flooding reimbursement updates (Lacasse/all 5 min)
- DISCUSSION:** Ideation on Augmented/Additional Communication Channels (All – 10 min)
- DISCUSSION:** International Dark Sky Community – Michele Greeson (All – 10 min)
- UPDATE:** Grant for State Park passes (Schwartz 2 min)
- UPDATE:** Traffic speed signs; 2 signs funded by LCSD to be installed. (All 5 min)
- DISCUSSION:** Review of written guidelines for SB meetings – tabled from October (all 20 min)
- DISCUSSION:** Town Hall Rentals – Revised Proposal given occupancy max of 49 - West (15 min all)  
Note: May be tabled to December 11<sup>th</sup> meeting.

#### 3. CONTINUING ACTIVE ITEMS (Update status by primary owner)

- UPDATE:** Webmaster update on SOPs for email setup (December agenda; N. Morales 5 min)
- UPDATE:** Road Commissioner's Report (10 min)
- UPDATE:** Zoning Administrator's Report (10 min)

#### 4. NON-AGENDA/OTHER ITEMS (Time Available and As Needed)

- Routine Administrative, operations items and payment approvals.

#### 5. EXECUTIVE SESSION: Not planned for 11/13/24 meeting

Next meeting: **Wednesday, December 11, 2024 @ 6:00pm. Requests to be on the SB agenda must be received by the Chair before the last Friday of the preceding month.**

## Elmore Selectboard Communication Plan

**Objective:** To establish a comprehensive and accessible communication plan that reaches all Elmore residents, including those without internet access, with timely and clear information about town updates and events.

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### 1. SMS Text Alerts for Opted-In Residents

- **Description:** Implement a text message alert system to quickly share essential updates (e.g., road closures, meeting reminders, emergency notices) with residents who opt in.
- **Pros:** Direct, fast, and highly engaging; effective for reaching residents without internet.
- **Cons:** Requires opt-in and phone number collection; limited message length.
- **Estimated Cost:** \$200-\$500/year, depending on service and message volume.
- **Timeline:** 1-2 months for setup, service selection, and promotion.

### 2. Email Blast for Opted-In Residents (Expand Current System)

- **Description:** Use the existing email alert system to send out regular updates, meeting agendas, minutes, and town event information.
- **Pros:** Cost-effective, allows for detailed information, and easy to implement.
- **Cons:** Limited to residents with internet access and those who opt in; emails may be overlooked if sent too frequently.
- **Estimated Cost:** Low (\$0-\$200/year).
- **Timeline:** Immediate, as it builds on an existing system.

### 3. Town Website Updates

- **Description:** Regularly post news, agendas, meeting minutes, and alerts on the town website, adding a prominent “News” or “Updates” section.
- **Pros:** Serves as a reliable information repository accessible at any time; low-cost.
- **Cons:** Requires regular maintenance; residents need to check the website proactively.
- **Estimated Cost:** Minimal (\$0-\$100/year if integrated into existing website).
- **Timeline:** Immediate, with regular posting protocols.

### 4. Front Porch Forum (FPF) Posts

- **Description:** Share timely updates, meeting notices, and community alerts on FPF, a widely used online bulletin board in Vermont.
- **Pros:** High reach for tech-savvy community members; no cost.

- **Cons:** Limited to residents with internet access; may not reach all households.
- **Estimated Cost:** Free for basic posting – only requires time to create posts and push out.
- **Timeline:** Immediate, with regular posting protocols.

#### 5. Sandwich Board Outside Town Clerk's Office

- **Description:** Use the sandwich board outside the Town Clerk's office to display critical announcements, meeting reminders, or event notices.
- **Pros:** Visible to residents who pass by; reaches those without internet access.
- **Cons:** Limited space for detailed information; requires frequent updating.
- **Estimated Cost:** Free (already owned).
- **Timeline:** Immediate, with regular updating.

#### 6. Direct Mail Postcards for Major Announcements

- **Description:** Send postcards to all households for high-priority events (e.g., annual meetings, budget votes, major announcements).
- **Pros:** Reaches all residents, including those without internet or cell phones; ensures awareness of key events.
- **Cons:** Higher cost; best suited for occasional, critical communications.
- **Estimated Cost:** Approximately \$0.50-\$0.70 per household per mailing (~\$250-\$350 per mailing). Will also need to be created – budget would need deeper exploration.
- **Timeline:** As needed, typically requires 2-3 weeks to prepare and mail.

#### 7. Community Bulletin Boards at Local Spots (e.g., General Store, Town Hall)

- **Description:** Post printed flyers with updates and announcements at local gathering spots like the general store or post office.
- **Pros:** Reaches residents who frequent these locations; requires no internet.
- **Cons:** Limited to those who visit these locations; information may be overlooked by non-regulars.
- **Estimated Cost:** Free – but limited to only two locations.
- **Timeline:** Immediate, with updates posted as necessary.

#### 8. Quarterly Printed Newsletter

- **Description:** Create a brief, printed newsletter mailed to all residents with a summary of town news, upcoming events, and contact information for town officials.
- **Pros:** Accessible to all residents, including those without internet; can serve as a comprehensive update for each quarter.

- **Cons:** Time-consuming to prepare; mailing costs for each issue.
- **Estimated Cost:** \$0.50-\$1 per household per issue (~\$250-\$500 per mailing).
- **Timeline:** Initial newsletter could be prepared within 2–3 months, with a recurring schedule each quarter.

### 9. Phone Tree for Emergency Alerts

- **Description:** Develop a volunteer-led phone tree for emergency alerts to ensure all households are informed in urgent situations.
- **Pros:** Reaches all residents, even without internet or cell phone access; engages community volunteers.
- **Cons:** Requires initial setup and volunteer coordination; limited to emergency use.
- **Estimated Cost:** Minimal, volunteer-based (printing of phone lists may incur small costs).
- **Timeline:** 1–2 months to organize and test.

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### Summary Table of Communication Methods

Method	Estimated Cost	Timeline	Target Audience
SMS Text Alerts	\$200–\$500/year	1–2 months	Tech users; non-internet households
Email Blasts	\$0–\$200/year	Immediate	Internet users who subscribe
Website Updates	\$0–\$100/year	Immediate	Internet users
Front Porch Forum	Free	Immediate	Internet users
Sandwich Board	Free	Immediate	Non-internet, in-person passersby
Direct Mail Postcards	\$250–\$350/ mailing	As needed	All residents
Community Bulletin Boards	Minimal	Immediate	Non-internet users frequenting local spots
Quarterly Newsletter	\$250–\$500 per mailing	2-3 months	All residents
Emergency Phone Tree	Minimal	1-2 months	All residents

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### Suggested Timeline for Implementation

1. **Immediate (within 1 month):** Utilize email blasts, Front Porch Forum, town website updates, sandwich board, and community bulletin boards.
2. **Short Term (1–2 months):** Set up SMS text alerts, establish an emergency phone tree, and prepare for postcard mailings for key events.
3. **Quarterly (3–6 months ongoing):** Implement a printed quarterly newsletter to keep all residents informed about ongoing initiatives and important dates.

By using this multi-faceted approach, the Selectboard can ensure that town communications reach every resident, strengthening transparency and engagement across the community.

# Vermont Small Group 2025 Plans

Open enrollment begins November 1, 2024 for coverage starting January 1, 2025!



MVP VT Plus Plans (Non-Standard)					
Non-Standard plans contain unique features that enhance the value of the benchmark benefits.					
Gold		Reflective Silver <sup>1</sup>		Bronze	
3 QHDHP	4 NEW!	1	2 QHDHP	1	5

MVP VT Plans (Standard)						
Standard plans are based on what the state dictates must be included in benefit details.						
Platinum	Gold	Reflective Silver <sup>1</sup>		Bronze		
1	1	3	4 QHDHP	2	3 QHDHP	4

Cost-share amounts below are the co-pay or co-insurance after the deductible is met, unless noted as not subject to deductible (NoDD). All plans include dependent care coverage until the end of the year the dependent turns 26. **Cost-shares in red indicate a change from the 2024 plan.**

<b>Plan Deductible</b> Individual/Family	\$3,000/\$6,000 AGG	\$5,000/\$10,000 EMB	\$2,500/\$5,000 EMB	\$5,800/\$11,600 EMB	\$7,250/\$14,500 EMB	\$9,200/\$18,400 EMB
<b>Out-of-Pocket Maximum</b> Individual/Family	\$3,000/\$6,000 AGG	\$8,000/\$16,000 EMB	\$7,600/\$15,200 EMB	\$5,800/\$11,600 EMB	\$8,400/\$16,800 EMB	\$9,200/\$18,400 EMB

\$450/\$900 EMB	\$1,400/\$2,800 EMB	\$3,500/\$7,000 EMB	\$2,100/\$4,200 AGG	\$6,450/\$12,900 EMB	\$5,800/\$11,600 AGG	\$9,200/\$18,400 EMB
\$1,600/\$3,200 EMB	\$5,600/\$11,200 EMB	\$9,200/\$18,400 EMB	\$7,050/\$14,100 AGG	\$9,200/\$18,400 EMB	\$7,100/\$14,200 AGG	\$9,200/\$18,400 EMB

Medical						
<b>Primary Care/Specialist Visit</b>	0%/0%	\$0 NoDD/\$0 NoDD	3 PCP visits per member \$0 NoDD, then \$30/\$60	0%/0%	3 PCP visits per member \$0 NoDD, then \$40/\$100	3 PCP visits per member NoDD, then 0%/0%
<b>Hospital Facility</b> Inpatient/Outpatient	0%/0%	20%/\$1,000	50%/\$1,500	0%/0%	50%/50%	0%/0%
<b>Urgent Care/Emergency Room</b>	0%/0%	\$0 NoDD/\$500	\$60/\$400	0%/0%	\$100/50%	0%/0%
<b>Gia Virtual Care Services</b>	0% <sup>2</sup>	\$0 NoDD	\$0 NoDD	0% <sup>2</sup>	\$0 NoDD	\$0 NoDD
<b>Ambulance</b>	0%	\$150	\$105	0%	\$100	0%
<b>Chiropractic</b>	0%	\$25 NoDD	\$45	0%	\$50	0%
<b>Acupuncture</b>	Get up to \$500 per member, per contract for acupuncture services rendered by a licensed provider					
<b>Pediatric Dental</b> Class 1/Class 2/Class 3 and Orthodontia Two Dental Exams per Year	0%/0%/0%	\$0 NoDD/30%/50%	\$0 NoDD/30%/50%	0%/0%/0%	\$0 NoDD/30%/50%	0% NoDD/0%/0%
<b>Pediatric Vision</b> Annual Exam/Set of Eyewear	0%/0%	\$20 NoDD/\$20 NoDD	\$20 NoDD/\$20 NoDD	0%/0%	\$20 NoDD/\$20 NoDD	\$20 NoDD/\$20 NoDD
<b>Hearing Aid</b> Office Visit/Equipment	0%/0%	\$0 NoDD/20%	\$60/50%	0%/0%	\$100/50%	0%/0%

3 PCP visits per member at \$0, then \$15 NoDD/\$40 NoDD	3 PCP visits per member at \$0, then \$20 NoDD/\$55 NoDD	3 PCP visits per member at \$0, then \$40 NoDD/\$90 NoDD	10%/35%	\$35/\$90	50%/50%	3 PCP visits per member at \$0, then \$40 NoDD/\$100 NoDD
10%/10%	30%/30%	50%/50%	35%/35%	50%/50%	50%/50%	0%/0%
\$50 NoDD/\$100	\$65 NoDD/\$150	\$100 NoDD/\$250	35%/35%	\$100/50%	50%/50%	0%/0%
\$0 NoDD	\$0 NoDD	\$0 NoDD	0% <sup>3</sup>	\$0 NoDD	0% <sup>3</sup>	\$0 NoDD
\$60 NoDD	\$75 NoDD	\$105 NoDD	40%	\$100	50%	0%
\$20 NoDD	\$35 NoDD	\$50 NoDD	35%	\$45	50%	\$50 NoDD
Not covered						
\$0 NoDD/30%/50%	\$0 NoDD/30%/50%	\$0 NoDD/30%/50%	\$0/30%/50%	\$0 NoDD/30%/50%	\$0/30%/50%	\$0 NoDD/0%/0%
\$20 NoDD/\$20 NoDD	\$20 NoDD/\$20 NoDD	\$20 NoDD/\$20 NoDD	\$20/\$20	\$20 NoDD/\$20 NoDD	\$20/\$20	\$20 NoDD/\$20 NoDD
\$40 NoDD/10%	\$55 NoDD/30%	\$90 NoDD/50%	35%/35%	\$90/50%	50%/50%	\$100 NoDD/0%

Pharmacy						
<b>Prescription Deductible</b> Individual/Family	Integrated with Medical	\$250/\$500 Brand Deductible	\$850/\$1,700	Integrated with Medical	\$700/\$1,400 Brand Deductible	Integrated with Medical
<b>Prescription Out-of-Pocket Maximum</b> Individual/Family	\$1,650/\$3,300 AGG	\$500/\$1,000 EMB	\$1,600/\$3,200 EMB	\$1,650/\$3,300 AGG	Integrated with Medical	Integrated with Medical
<b>Prescription Cost-share</b> Tier 1/Tier 2/Tier 3	Preventive Drugs \$10/\$15/5% NoDD All Other Drugs 0%/0%/0%	\$0 NoDD/\$40/\$80	\$5/\$30/\$60 VBID: \$1	0%/0%/0% Preventive Drugs NoDD	\$10 NoDD/\$50/\$80 VBID: \$1	\$10 NoDD/0%/0% VBID: \$1
<b>Diabetic Supplies</b>	0%	\$80	\$60	0%	\$80	0%

None	\$200/\$400 Brand Deductible	\$500/\$1,000 Brand Deductible	Integrated with Medical	\$1,100/\$2,200 Brand Deductible	Integrated with Medical	Integrated with Medical
\$1,600/\$3,200 EMB	\$1,600/\$3,200 EMB	\$1,600/\$3,200 EMB	\$1,650/\$3,300 AGG	\$1,600/\$3,200 EMB	\$1,650/\$3,300 AGG	Integrated with Medical
\$10 NoDD/\$50 NoDD/ 50% NoDD	\$15 NoDD/\$60/50%	\$15 NoDD/\$70/50%	\$10/\$40/50% Preventive Drugs NoDD	\$15 NoDD/\$85/60%	\$12/40%/60% Preventive Drugs NoDD	\$25 NoDD/0%/0%
50% NoDD	50%	50%	50%	60%	60%	0%

## Premium Monthly Rates Rates effective January 1, 2025–December 31, 2025.

<b>Single</b>	\$1,052.10	\$1,003.03	\$810.02	\$826.68	\$722.72	\$717.83
<b>Single + Spouse</b>	\$2,104.20	\$2,006.06	\$1,620.04	\$1,653.36	\$1,445.44	\$1,435.66
<b>Single + Child(ren)</b>	\$2,030.55	\$1,935.85	\$1,563.34	\$1,595.49	\$1,394.85	\$1,385.41
<b>Single + Spouse + Child(ren)</b>	\$2,956.40	\$2,818.51	\$2,276.16	\$2,322.97	\$2,030.84	\$2,017.10

\$1,203.09	\$1,009.01	\$810.90	\$819.12	\$713.04	\$719.42	\$728.15
\$2,406.18	\$2,018.02	\$1,621.80	\$1,638.24	\$1,426.08	\$1,438.84	\$1,456.30
\$2,321.96	\$1,947.39	\$1,565.04	\$1,580.90	\$1,376.17	\$1,388.48	\$1,405.33
\$3,380.68	\$2,835.32	\$2,278.63	\$2,301.73	\$2,003.64	\$2,021.57	\$2,046.10

<sup>1</sup> Reflective Silver plans are only available through purchase directly from MVP Health Care.

<sup>2</sup> This plan features an aggregate deductible and out-of-pocket maximum (OOPM). Each member on a family plan will pay toward the family OOPM. No individual will pay more than the government mandated OOPM of \$9,200. The term **embedded** is used in Vermont Health Connect materials to define this deductible and OOPM structure.

<sup>3</sup> Gia telemedicine services will be \$0 after the deductible is met on MVP QHDHPs beginning January 1, 2025, unless the Affordable Care Act 2023 QHDHP/HSA safe harbor is further extended.  
**QHDHP:** Qualified High-Deductible Health Plan. All MVP QHDHP plans are Health Savings Account qualified.

**NoDD:** Not subject to deductible.

**VBID:** Value-Based Insurance Design. VBID maintenance Medications are not subject to the deductible. All Vermont Small Group QHDHPs can be paired with a Health Savings Account. All MVP VT Small Group plans pass for Medicare Creditable Coverage.

These plan overviews are intended to provide a general outline of coverage. For comprehensive benefit details, please review your Certificate of Coverage (COC), Summary of Benefits and Coverage (SBC), and any applicable Rider(s). Your COC, SBC, and Rider(s) will be controlling. These documents can be found in your MVP online account, or are available by request.

**Aggregate (AGG):** For any policy with two or more members, the family deductible must be met by any one or any combination of members before the plan will make payment. **Embedded (EMB):** Each member pays toward, but never exceeds, their individual deductible and/or OOPM until the larger family deductible and/or OOPM is met, after which, the plan makes payments for all members on the Contract. The term **Stacked** is used on Vermont Health Connect materials to define this deductible and/or OOPM structure.

Health benefit plans are issued and administered by MVP Health Plan, Inc.; MVP Health Insurance Company; MVP Select Care, Inc.; and MVP Health Services Corp., operating subsidiaries of MVP Health Care, Inc. Not all plans available in all states and counties.

## \$600 Well-Being Reimbursement

Included on all MVP VT Plus plans! Members can get reimbursed up to \$600 per contract, per calendar year for well-being items, programs, and activities.

## Questions? We're here to help!

Call 1-844-865-0250 or visit [mvphealthcare.com/vermont](https://mvphealthcare.com/vermont) to learn more. For subsidy information, visit [VermontHealthConnect.gov](https://VermontHealthConnect.gov).



Q& A website:

[Frequently asked questions about International Dark Sky Places | DarkSky International](#)

This discusses fees. One time application fee of \$250 and there are no mandatory renewal fees but a donation is encouraged (no minimum).

It is also a long process... like 2-3 year application process. So nothing fast moving.

More info:

[DarkSky International | Protecting the night skies for present and future generations](#)

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### **Very brief overview from my knowledge gathering:**

#### **International Dark Sky Communities**

A town, city, municipality, or other legally organized community (such as urban neighborhoods and subdivisions) that has shown exceptional dedication to the preservation of the night sky through the implementation and enforcement of quality lighting policies, dark sky education, and citizen support of the ideal of dark skies.

#### **Eligibility criteria**

**Management** — The Community will coordinate with the local level of authority to write and adopt a [lighting policy](#). Unincorporated or otherwise informally organized communities are eligible for Community status if their governing jurisdictions enact public policy consistent with the requirements of the Community Guidelines and which are legally binding in at least the territory of the community.

**Nighttime public access** — Outreach events are made available to both residents and visitors to the Community.

**Night sky quality** — There are no night sky quality requirements for a Community. However, the Community will still participate in monitoring night sky quality to assess changes in this resource and as a way to further drive community engagement.

#### **Resources**

The Community demonstrates its commitment to dark skies and quality lighting by:

1. [Retrofitting all publicly owned lighting within five years](#)
2. Encouraging residents and businesses to participate in the dark sky movement with the use of, for example, flyers, events, informative websites, public service announcements, and funding of lighting upgrades
3. Providing examples of success in light pollution control with private lighting or new development
4. Presenting opportunities to learn about and engage with the night sky

## **FEMA Model Statement of Assurances for Property Acquisition Projects**

NOTE: If you have questions regarding any of these assurances, please consult the program guidance and contact the sponsoring agency.

Name of Project Sub-Applicant: \_\_\_\_\_

State: Vermont

As the duly authorized representative of the sub-applicant, I certify that the sub-applicant:

1. Will ensure that participation by property owners is voluntary. The prospective participants have been informed in writing that participation in the program is voluntary, that the Sub-applicant will not use its eminent domain authority to acquire their property for the project purposes should negotiations fail;
2. Will ensure each property owner will be informed, in writing, of what the Sub-applicant considers to be the fair market value of the property. The Sub-applicant will use the Model Statement of Voluntary Participation to document this and will provide a copy for each property after award;
3. Will ensure that each participating property owner certifies that they are a National of the United States or qualified alien before the property owner can receive pre-event value for the property pursuant to 44 CFR, Part 80.17(c)(4).
4. Will accept all of the requirements of the FEMA grant and the deed restriction governing the use of the land, as restricted in perpetuity to open-space uses. The Sub-applicant will apply and record a deed restriction on each property in accordance with the language in the FEMA Model Deed Restriction. The community will seek FEMA approval for any changes in language differing from the Model Deed Restriction.
5. Will ensure that the land will be unavailable for the construction of flood damage reduction levees and other incompatible purposes, and is not part of an intended, planned, or designated project area for which the land is to be acquired by a certain date;
6. Will demonstrate that it has consulted with the US Army Corps of Engineers regarding the subject land's potential future use for the construction of a levee system, and will reject future consideration of such use if it accepts FEMA assistance to convert the property to permanent open-space;
7. Will demonstrate that it has coordinated with its State Department of Transportation to ensure that no future, planned improvements or enhancements to the Federal aid systems are under consideration that will affect the subject property;
8. Will remove existing structures within 90 days of settlement;
9. Post grant award, will ensure that a property interested is conveyed only with the prior approval of the FEMA Regional Director and only to another public entity or to a qualified conservation organization pursuant to 26 CFR 1.170A-14;
10. Will submit every three years to the Grantee, who will then submit to the FEMA Regional Director, a report certifying that it has inspected the subject property within the month preceding the report, and that the property continues to be maintained consistent with the provisions of the grant. If the subject property is not maintained according to the terms of the grant, the Grantee and FEMA, its representatives, designated authorities, and assigns are responsible for taking measures to bring the property back into compliance; and
11. Will not seek or accept the provision of, after settlement, disaster assistance for any purpose from any Federal entity with respect to the property, and FEMA will not distribute flood insurance benefits for that property for claims related to damage occurring after the date of the property settlement.

As the duly authorized representative of the applicant, I hereby certify that the applicant will comply with the identified assurances and certifications.

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Type Name of Authorized Agent Title

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Signature

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Date Signed

Last Modified: Friday, 20-Aug-2010 16:03:13 EDT

MVP VT Gold 1

77566VT0050002

Employee	Employee + Spouse	Employee + Child(ren)	Emp + Spouse + Child(ren)
\$1,009.01	\$2,018.02	\$1,947.39	\$2,835.32

MVP VT Plus Gold 3 HDHP

77566VT0050023

Employee	Employee + Spouse	Employee + Child(ren)	Emp + Spouse + Child(ren)
\$1,052.10	\$2,104.20	\$2,030.55	\$2,956.40

MVP VT Platinum 1

77566VT0050001

Employee	Employee + Spouse	Employee + Child(ren)	Emp + Spouse + Child(ren)
\$1,203.09	\$2,406.18	\$2,321.96	\$3,380.68

Current rate - \$ 2189.72  
Annual increase - \$ 5,195.04  
for 2 employees



62 Merchants Row  
Williston, VT 05495-4476  
mvphealthcare.com

The new premiums for your 2025 group policy are as follows:

MVP VT Bronze 2				77566VT0050009
Employee	Employee + Spouse	Employee + Child(ren)	Emp + Spouse+ Child(ren)	
\$713.04	\$1,426.08	\$1,376.17	\$2,003.64	

  

MVP VT Plus Bronze 5				77566VT0050026
Employee	Employee + Spouse	Employee + Child(ren)	Emp + Spouse+ Child(ren)	
\$717.83	\$1,435.66	\$1,385.41	\$2,017.10	

  

MVP VT Bronze 3 HDHP				77566VT0050010
Employee	Employee + Spouse	Employee + Child(ren)	Emp + Spouse+ Child(ren)	
\$719.42	\$1,438.84	\$1,388.48	\$2,021.57	

  

MVP VT Plus Bronze 1				77566VT0050011
Employee	Employee + Spouse	Employee + Child(ren)	Emp + Spouse+ Child(ren)	
\$722.72	\$1,445.44	\$1,394.85	\$2,030.84	

  

MVP VT Bronze 4				77566VT0050025
Employee	Employee + Spouse	Employee + Child(ren)	Emp + Spouse+ Child(ren)	
\$728.15	\$1,456.30	\$1,405.33	\$2,046.10	

  

MVP VT Plus Reflective Silver 1				77566VT0050028
Employee	Employee + Spouse	Employee + Child(ren)	Emp + Spouse+ Child(ren)	
\$810.02	\$1,620.04	\$1,563.34	\$2,276.16	

  

MVP VT Reflective Silver 3				77566VT0050030
Employee	Employee + Spouse	Employee + Child(ren)	Emp + Spouse+ Child(ren)	
\$810.90	\$1,621.80	\$1,565.04	\$2,278.63	

  

MVP VT Reflective Silver 4 HDHP				77566VT0050031
Employee	Employee + Spouse	Employee + Child(ren)	Emp + Spouse+ Child(ren)	
\$819.12	\$1,638.24	\$1,580.90	\$2,301.73	

Continued on the next page

## MAINTENANCE AGREEMENT

The \_\_\_\_\_ (City, Town, County), State of Vermont, hereby agrees that if it receives any Federal aid as a result of the said project application,

\_\_\_\_\_ (address)

it will accept responsibility, at its own expense if necessary, for the **routine** maintenance of any real property, structures, or facilities acquired or constructed as a result of such Federal aid. Routine maintenance shall include, but not be limited to, such responsibilities as keeping vacant land clear of debris, garbage, and vermin; keeping stream channels, culverts, and storm drains clear of obstructions and debris; and keeping detention ponds free of debris, trees, and woody growth.

The purpose of this agreement is to make clear the Subgrantee's maintenance responsibilities following project award and to show the Subgrantee's acceptance of these responsibilities. It does not replace, supersede, or add to any other maintenance responsibilities imposed by Federal law or regulation and which are in force on the date of project award.

Signed by: \_\_\_\_\_  
(printed or typed name of signing official),

the duly authorized

\_\_\_\_\_  
(title)

of \_\_\_\_\_  
(name of applicant)

This \_\_\_\_\_ (day) of \_\_\_\_\_ (month), \_\_\_\_\_ (year).

Signature: \_\_\_\_\_

c) Bringing an action at law or in equity in a court of competent jurisdiction against any or all of the following parties: the State, the Tribe, the local community, and their respective successors.

**5. Amendment.** This agreement may be amended upon signatures of FEMA, the State, and the Grantee only to the extent that such amendment does not affect the fundamental and statutory purposes underlying the agreement.

**6. Severability.** Should any provision of this grant or the application thereof to any person or circumstance be found to be invalid or unenforceable, the rest and remainder of the provisions of this grant and their application shall not be affected and shall remain valid and enforceable.

*[Signed by Grantor(Property Owner) and Grantee (Town/Applicant),  
witnesses and notarization in accordance with local law.]*

Grantor Name: \_\_\_\_\_

Grantor Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Grantee Name: \_\_\_\_\_

Grantee Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Grantee Name: \_\_\_\_\_

Grantee Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Witness Name: \_\_\_\_\_

Witness Signature: \_\_\_\_\_ Date: \_\_\_\_\_

STATE OF VERMONT, COUNTY OF \_\_\_\_\_, SS.

On this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, personally appeared \_\_\_\_\_ to me known to be the person who executed the foregoing instrument, and he (she) there upon duly acknowledged to me that he (she) executed the same to be his (her) free act and deed.

Before me, \_\_\_\_\_  
Notary Public

NOTARY SEAL:

Commission Expires: \_\_\_\_\_

Town Garage Door Update







**Town of Elmore**  
**Request for Outreach to Town Attorney**

**Instructions for Submission:**

- Complete all sections of this form and submit to the Elmore Town Clerk with any supporting documentation.
- Completed forms will be submitted to the Elmore Selectboard and reviewed at their next regular meeting. If the request is urgent, submit to the Elmore Selectboard Chairman who may, at their discretion, call a Special board meeting to review.
- Once approved, this form will be sent to the Town Attorney along with the maximum budget approved.
- If the maximum budget is reached before the inquiry is concluded, the applicant must submit an additional request form for approval.

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<b>Date of Request:</b> _____	<b>Title/Position:</b> _____
<b>Submitted By:</b> _____	<b>Contact Information:</b>
	Phone: _____
	<b>Email:</b> _____

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**1. Description of the Legal Issue/Question:**

(Please provide a detailed description of the issue or question that requires legal consultation. Attach any relevant documents that may assist in the review process.)

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**2. Initial Outreach:**

- **Has the Vermont League of Cities and Towns (VLCT) legal department been contacted?**
  - Yes
  - No
- **If yes, please summarize their guidance or response:**  
\_\_\_\_\_
- \_\_\_\_\_

**3. Reason for Contacting the Town Attorney:**

(Explain why the issue cannot be resolved without the Town Attorney's involvement and why VLCT's guidance, if provided, is insufficient.)

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**4. Requested Actions/Questions for the Town Attorney:**

(Please list the specific actions you would like the Town Attorney to take or the questions you need answered.)

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**5. Approval:**

- **Selectboard Chairperson Approval:**
  - Approved
  - Not Approved
- **Selectboard Meeting Review Date:** \_\_\_\_\_
- **Maximum Budget Approved:** Up to \_\_\_\_\_ Hours or \$\$ \_\_\_\_\_  
Note: Once budget is reached, additional approval will be required for follow-up.
- **Majority Selectboard Approval:**
  - Approved
  - Not Approved
- **Date of Approval/Decision:** \_\_\_\_\_

**6. Next Steps:**

(Indicate any follow-up actions required after approval, such as scheduling a meeting with the Town Attorney or further consultations.)

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**Applicant Name:** \_\_\_\_\_

**Applicant Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Signature of Selectboard Chairperson:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Town of Elmore**  
**Standard Operating Procedure for**  
**Contacting the Town Attorney - DRAFT**

**1. Purpose** This SOP outlines the procedure for initiating and following up on contact with the Town Attorney to ensure proper authorization, documentation, and use of legal resources for the Town of Elmore.

**2. Scope** This procedure applies to all members of the Elmore Selectboard, Planning Commission, Development Review Board (DRB), other town boards, and Town employees.

**3. Authorized Contacts**

- Only the following Town officials may contact the Town Attorney directly:
  - Selectboard Chairperson
  - Town Clerk
  - Town Treasurer
  - Zoning Administrator
- **All other contacts:** Chairpersons of the Planning Commission, DRB, and any members of Elmore's boards or Town Employees must complete an Elmore Town Attorney Outreach Request Form and gain approval from the Selectboard prior to contacting the Town Attorney. The Request Form can be obtained from the Town Clerk.

**4. Initial Legal Outreach**

- **First Point of Legal Outreach:** Initial legal outreach should begin with the Vermont League of Cities and Towns (VLCT) legal department.
- **Follow-Up Outreach:** Should follow-up outreach to the Town Attorney be required, the individual seeking contact must first obtain approval from the Selectboard Chairperson.
  - Requestor should complete the Elmore Town Attorney Outreach Request Form.
  - The Selectboard Chairperson will review the request with the full Selectboard at the next regular meeting.
  - If the matter is urgent, the Selectboard Chairperson may call a Special or Emergency meeting of the Selectboard to review the request and determine whether outreach to the Town Attorney is warranted.
  - Only by a majority decision of the Selectboard will follow-up outreach to the Town Attorney proceed.
  - If the request is approved, the Selectboard Chairman will notify both the requestor and the Town Attorney by email supplying the approved Request Form and supporting documentation.

- All requests and documentation including the completion of Elmore Town Attorney Outreach Request Forms are subject to Vermont open meeting law.

## **5. Review of Legal Advice**

- The Town Attorney will deliver their response to the Selectboard and the Requestor. Any further inquiries or redirects to the attorney must be approved by a majority vote of the Selectboard. The redirect request will be made to the Selectboard Chairman.
- A maximum budget will be established for the inquiry on the approved Request form.
- If a deliberative or executive session is required with the Town Attorney, that meeting will be validated by a majority vote of the Selectboard and will be scheduled according to the established Town of Elmore Selectboard meeting SOP and VT open meeting laws.

## **6. Communication Protocol with the Town Attorney**

- The Town Attorney will be instructed to respond only to questions submitted by authorized Town officials or employees (as specified in Section 3) or by receipt of an approved Request form with supporting documentation.
- Any questions or requests for clarification by the Town Attorney can be directed to the Requestor.

## **7. Record Keeping and Reporting**

- The Selectboard Chairperson is responsible for maintaining a record of all communications with the Town Attorney, including the nature of the inquiry, the advice provided, and any follow-up actions.
- Communication that legally falls under attorney/client privilege will be marked as such and will adhere to VT statutes on attorney client privilege and open meeting laws.
- A summary of these communications will be presented at the next regular Selectboard meeting for review and documentation.

## **8. Amendments to the SOP**

- This SOP may be amended by a majority vote of the Selectboard members at any regular meeting.

## **9. Effective Date**

- This SOP is effective as of [Date].

## **10. Contact Information**

- For any questions or clarifications regarding this SOP, contact the Chairperson of the Elmore Selectboard.

**Town of Elmore**  
**Standard Operating Procedure for**  
**Calling Meetings of the Selectboard - DRAFT**

**1. Purpose** This SOP outlines the procedure for calling, scheduling, and conducting meetings of the Elmore Selectboard to ensure consistent and efficient operations.

**2. Scope** This procedure applies to all members of the Elmore Selectboard.

**3. Definitions**

- **Quorum:** The minimum number of members required to be present for the meeting to be considered valid, which for the Elmore Selectboard is any 2 out of the 3 members.
- **Chairperson:** The presiding officer of the Selectboard.

**4. Regular Meetings**

- Regular meetings will be held on the 2nd Wednesday of each month at the Town Offices at 6:00 PM.
- An agenda will be prepared and distributed by the Chairperson or designated staff at least 48 hours prior to the meeting.

**5. Rescheduling Due to Lack of Quorum**

- **Pre-Meeting Quorum Check:** If the Chairperson cannot confirm a quorum (2 members) at least 1 week prior to the scheduled meeting, the meeting will be rescheduled to the 3rd Wednesday of the month at the same time and location.
- **Loss of Quorum Before Meeting Start:** If a quorum is lost at any time before the meeting is officially started, the Chairperson will reschedule the meeting in accordance with this SOP.
- If a quorum cannot be met on the 3rd Wednesday, the Chairperson will poll members to determine the earliest possible date following the scheduled meeting date when a quorum can be present. The Chairman will select the date and the new meeting date will be communicated to all members and the public at least 48 hours in advance.

**6. Agenda Submissions**

- Proposed agenda items must be submitted to the Chairperson for inclusion on the agenda at least 10 days prior to the meeting date.
- Agenda submissions must include all relevant supporting documents. If supporting documents are not supplied, the agenda item will be deferred until the following meeting.

**7. Special Meetings**

- Special meetings may only be called by the Chairperson or by a majority of the Selectboard members.

- A request for a Special meeting should be sent to the Chairperson who will poll members to see if a quorum supports calling a Special Meeting.
- Notice of Special meetings will be given to all members and the public at least 24 hours in advance, including the purpose, date, time, and location of the meeting.

## **8. Emergency Meetings**

- Emergency meetings may be called in situations that require immediate action to protect public health, safety, or welfare.
- An Emergency meeting may only be called by the Chairperson or by a majority of the Selectboard members.
- Notice of Emergency meetings will be given as soon as practicable to all members and the public.

## **9. Meeting Agendas**

- The Chairperson is responsible for preparing and distributing the meeting agenda.
- The agenda will be posted at the Town Offices, Town Hall, Elmore Store and on the official town website 48 hours before the meeting.

## **10. Conducting the Meeting**

- The Chairperson will call the meeting to order, verify the presence of a quorum, and proceed with the agenda.
- Meetings will follow Robert's Rules of Order to ensure orderly conduct.
- Minutes will be recorded and submitted for approval at the next meeting.

## **11. Draft and Approval of Meeting Minutes**

- Following each meeting, draft minutes will be posted within 5 days to the Town website.
- These draft minutes will be reviewed, discussed, and approved at the next regular Selectboard meeting.

## **12. Public Participation**

- Public participation is encouraged and will be scheduled during the designated time on the agenda.
- Members of the public wishing to speak must sign in before the meeting and adhere to time limits set by the Chairperson.

## **13. Record Keeping**

- Minutes of each meeting will be recorded by the designated recorder and submitted for approval at the next regular meeting.
- Approved minutes will be posted on the town website and archived in the Town Offices.

## **14. Amendments to the SOP**

- This SOP may be amended by a majority vote of the Selectboard members at any regular meeting.

#### **15. Effective Date**

- This SOP is effective as of [Date].

#### **16. Contact Information**

- For any questions or clarifications regarding this SOP, contact the Chairperson of the Elmore Selectboard.

DRAFT



**Vermont Emergency Management  
Vermont Department of Public Safety**

45 State Drive  
Waterbury, VT 05671-1300

**MEMORANDUM OF AGREEMENT – Expedited Buyout Program**

Toll free: 800-347-0488

Phone: 802-244-8721

Fax 802-241-5556

<http://vem.vermont.gov>

**Vermont Emergency Management acting as sub-applicant for acquisition and demolition projects under DR-4720**

Vermont Emergency Management (VEM) is implementing a voluntary program for acquisition and demolition applications under the DR-4720 (July Storm) round of the Hazard Mitigation Grant Program (HMGP) where VEM will act as sub-applicant on behalf of municipalities. This optional approach benefits municipalities by allowing VEM to take on the bulk of the administrative burden in managing a sub-grant while still transferring the property to the municipality at closing. VEM will manage and pay for contract work related to the awarded sub-grant and assist the municipality in completing all the work awarded under each sub-award.

The acquisition and demolition program is voluntary for both the property owner as well as the municipality. If the municipality is not interested in having VEM act as the sub-applicant, they are welcome to apply to VEM on their own behalf.

**What does this mean for a municipality if you take advantage of VEM as the sub-applicant for acquisition and demolition projects?**

When VEM is awarded an HMGP sub-grant for an acquisition and demolition project where VEM is acting as the sub-grantee, VEM will promptly begin the work required to meet the Scope of Work (SOW) of the sub-grant. VEM will obtain the contractors, oversee all project work, pay all invoices, and close out the project on the municipality's behalf. VEM will work with each municipality so they are informed and have predictability when work will be completed on properties within their community. Since VEM will be managing the contracts, municipalities will not need to budget money to pay contractors and wait for reimbursements. VEM will be responsible for all project management.

**What is required of the municipality to take advantage of this program?**

All that is required of the municipality is to agree to the terms outlined below. All relevant parcels will be transferred to the municipality upon closing of the property and will include a deed restriction requiring that the property be maintained as green open space in perpetuity.



**Vermont Emergency Management**  
**Vermont Department of Public Safety**  
45 State Drive  
Waterbury, VT 05671-1300

Toll free: 800-347-0488  
Phone: 802-244-8721  
Fax 802-241-5556  
<http://vem.vermont.gov>

This Memorandum of Agreement (“MOA” of “Agreement”) is made by and between  
\_\_\_\_\_ (“the Municipality”) and Vermont Emergency Management (“VEM”).

NOW, THEREFORE, VEM and the Municipality do mutually agree as follows:

(1) **SCOPE OF WORK**

VEM will serve as sub-applicant, applying to the Federal Emergency Management Agency (FEMA) for an acquisition and demolition sub-grant. The sub-application will be for properties within the Municipality that property owners are voluntarily seeking to sell through this process. The Municipality agrees to take possession of and maintain such properties as open green space in perpetuity.

If the project is awarded by FEMA, VEM and the Municipality shall implement the Hazard Mitigation Grant Program (HMGP) project as described in the project application.

(2) **CONDITIONS**

**The Municipality shall:**

- 1) Interface with homeowners to include but not limited to, coordination with homeowners from application intake to project completion (phone calls, updates to the homeowner, setting up appointments for contract workers to come to the home to conduct work or attending meetings regarding contract work).
- 2) Coordinate with VEM, as well as with contractors and homeowners as needed and as prompted by VEM.
- 3) The Municipality shall take part in all pre-construction, pre-project and project update meetings with the contractor and VEM to ensure they are fully briefed on all aspects of the project and can provide estimated timelines to their Selectboard and homeowners participating in the project.
- 4) VEM may require additional reports as needed. The Municipality shall, as soon as possible, provide any additional reports or documentation requested by VEM. The VEM contact will be the Vermont Emergency Management Hazard Mitigation Grants Manager or State Hazard Mitigation Planner.
- 5) The Municipality shall be present at all closings in order to take title and possession of the properties acquired. The Municipality can convey any interest in the property only if the FEMA Region 1 Administrator, through VEM, gives prior written approval of the transferee. The transferee must be another public entity or a qualified conservation organization.
- 6) The Municipality shall maintain and utilize the properties as open space in perpetuity in accordance with the FEMA Model Statement of Assurances for Property Acquisition Projects and the Maintenance Agreement submitted with the application. The Municipality shall ensure compliance with the Deed Restrictions are recorded for all properties acquired.
- 7) The Municipality shall submit required documentation to VEM every three years to ensure that the property has been maintained as required by Hazard Mitigation Assistance (HMA) Guidance.



**Vermont Emergency Management  
Vermont Department of Public Safety**

45 State Drive  
Waterbury, VT 05671-1300

Toll free: 800-347-0488

Phone: 802-244-8721

Fax 802-241-5556

<http://vem.vermont.gov>

**VEM shall:**

- 1) Provide oversight of all contract work and be the initial point of contact for the Municipality to get answers to questions on behalf of homeowners.
- 2) VEM's Hazard Mitigation Team will be available to meet with the Municipality if any questions about the project arise.
- 3) VEM will coordinate contracts related to this project, review invoices incurred, and review and approve eligible expenses against project.
- 4) VEM will set up a **Project Kick-Off** meeting with the Municipality to review the project budget, project scope of work, project timelines/milestones and associated roles and responsibilities between VEM, the Municipality, and contractors.
- 5) VEM will ensure that all work completed is aligned with the approved scope of work and current Hazard Mitigation Assistance (HMA) Guidance.
- 6) VEM will conduct monitoring every three years to ensure that the property has been maintained as required by Hazard Mitigation Assistance (HMA) Guidance.

\_\_\_\_\_  
Print Municipality Authorized Agent Name and Title

\_\_\_\_\_  
Municipality Authorized Agent Signature

\_\_\_\_\_  
Date Signed

Stephanie Smith, State Hazard Mitigation Officer

VEM Authorized Agent Name and Title

\_\_\_\_\_  
VEM Authorized Agent Signature

\_\_\_\_\_  
Date Signed

**WARNING**  
**TOWN OF ELMORE**  
**SPECIAL ELECTION MEETING**  
**JANUARY 21, 2025**

The legal voters of the Town of Elmore are hereby warned and notified to meet in Elmore at the Town Office at 1175 VT Rt. 12 on January 21, 2025 at 8:00 a.m. to transact the following business by Australian ballot:

**Article 1: Election of Justices of the Peace**

Polls will be open on said day between the hours of 8:00 a.m. and 7:00 p.m.

The legal voters of the Town of Elmore are further notified that voter qualification, registration, and absentee voting relative to said special meeting shall be provided in Chapters 43, 51, and 55 of Title 17, Vermont Statutes Annotated.

Dated this 13<sup>th</sup> day of November, 2024

By the members of the Elmore Selectboard

\_\_\_\_\_  
Caroline DeVore/chair

\_\_\_\_\_  
Glenn Schwartz

\_\_\_\_\_  
Warren West

Attest: \_\_\_\_\_ Town Clerk

Received filed and recorded this 14<sup>th</sup> day of November, 2024