Board of Mayor and Alderman Meeting Agenda

Monday, May 18, 2026 at 7:00 PM

Monterey Municipal Building – 302 E. Commercial Avenue Monterey, TN 38574

Police Department: (931) 839-2323 | City Hall: (931) 839-3770 | Fax: (931 839-3933

Meeting called by: Mayor Alex Garcia

Type of Meeting: Regular Monthly

Aldermen: Kevin Peters, Spencer Delk, Jim Whitaker, Larry Bennett, Cecelia Paulson, Jim Wolfgram, Jamie Phillips, Bill Wiggins

The Town of Monterey does not discriminate on grounds of race, color, age, sex, disability or national origin.

ROLL CALL

CALL TO ORDER

PUBLIC COMMENT

ORDINANCES

1. 1st and 2nd Reading of Ordinance #26-885 - An Ordinance of the Town of Monterey, Tennessee adopting a budget for the fiscal year July 1, 2026 through June 30, 2027
2. 1st and 2nd Reading of Ordinance #26-886 - An Ordinance of the Board of Mayor and Aldermen of the Town of Monterey, Tennessee, to provide a tax levy for the Town of Monterey, Tennessee, for the fiscal year ending 2027

NEW BUSINESS

3. Consider FMIG Health Care plan for the 2026-2027 fiscal year
4. Consider water leak relief program
5. Consider proposal for playground at Meadow Creek Park

ADJOURNMENT

ORDINANCE #26-885

AN ORDINANCE OF THE TOWN OF MONTEREY, TENNESSEE, ADOPTING A BUDGET FOR THE FISCAL YEAR JULY 1, 2026 THROUGH JUNE 30, 2027.

BE IT ORDAINED BY THE TOWN OF MONTEREY, TENNESSEE, AS FOLLOWS:

SECTION 1: A budget consisting of the Available Funds and Appropriations listed in Section 2 and Section 3 below to be adopted for the Fiscal Year July 1, 2026 through June 30, 2027.

SECTION 2: The Available funds for said budget are as follows:

General Fund		
Local Taxes	$1,514,000.00	
Licenses & Permits	$ 504,300.00	
Intergovernmental Revenue	$ 657,300.00	
Charges for Services	$ 58,900.00	
Fines & Forfeitures	$ 40,000.00	
Miscellaneous	$ 472,500.00	
Total General Fund		$3,247,000.00
State Street Aid Fund		
Intergovernmental Revenue	$ 98,750.00	
Total State Street Aid Fund		$ 98,750.00
Health Care Fund		
Other Revenues	$ 154,200.00	
Total Health Care		$ 154,200.00
Drug Control Fund		
Court Fines & Costs	$ 1,100.00	
Total Drug Control Fund		$ 1,100.00
Solid Waste Fund		
Refuse Collection Fee	$ 370,650.00	
Total Solid Waste Fund		$ 370,650.00
Cemetery Fund		
Cemetery Plots & Interest	$ 11,309.00	
Total Cemetery Fund		$ 11,309.00
Police Surplus Equipment		
Projected Revenue	$ 50,000.00	
Total Surplus Equipment		$ 50,000.00
Police Abandoned Fund	$ 50.00	
Total Surplus Equipment		$ 50.00
Tourism Fund	$ 18,125.00	
Total Tourism Fund		$ 18,125.00
Community Garden	$ 7,525.00	
Total Community Garden Fund		$ 7,525.00

Water & Sewer Fund		
Water & Sewer Revenues	$2,999,208.00	
Total Water & Sewer Fund		$ 2,999,208.00
Total All Funds		**$ 6,957,917.00**

SECTION 3: Appropriations for said budget as follows:

General Fund		
Legislative	$ 4,500.00	
Financial Administration	$ 445,777.00	
Cultural Development	$ 756,609.00	
Branch Library	$ 40,214.00	
Police	$1,394,350.00	
Fire Protection	$ 106,100.00	
Highways & Streets	$ 381,400.00	
City Garage	$ 118,050.00	
Total General Fund		$3,247,000.00
State Street Aid		
Highways & Streets	$ 98,750.00	
Total State Street Aid Fund		$ 98,750.00
Health Care Fund		
Health Care Expenses	$ 154,200.00	
Total Health Care Fund		$ 154,200.00
Drug Control Fund		
Drug Fund Expenses	$ 1,100.00	
Total Drug Fund Expenses		$ 1,100.00
Solid Waste Fund		
Sanitation Expenses	$ 370,650.00	
Total Solid Waste Fund		$ 370,650.00
Cemetery Fund		
Cemetery Fund Expense	$ 11,309.00	
Total Cemetery Fund Expense		$ 11,309.00
Police Surplus Equipment		
Surplus Equipment Expense	$ 50,000.00	
Total Police Surplus Equipment Ex.		$ 50,000.00
Police Abandoned Fund	$ 50.00	
Total Abandoned Fund		$ 50.00
Tourism Fund	$ 18,125.00	
Total Tourism Fund		$ 18,125.00
Community Garden Fund	$ 7,525.00	
Total Community Garden Fund		$ 7,525.00
Water & Sewer Fund		
Purification	$ 652,000.00	
Transmission & Distribution	$ 502,850.00	
Sewer Treatment Plant	$ 487,200.00	
Customer Accounting & Collection	$1,357,158.00	

Total Water & Sewer Funds	$ 2,999,208.00
Total All Funds	**$ 6,957,917.00**

SECTION 4: No appropriation listed above may be exceeded without appropriate ordinance actions to amend budget.

SECTION 5: A detailed line-item financial plan shall be prepared in support of the budget.

SECTION 6: All unencumbered balances of appropriations remaining at the end of the fiscal year until the budget for the next year has been adopted.

SECTION 7: The appropriations of this budget shall become the appropriations for the next fiscal year until the budget for the next year has been adopted.

SECTION 8: This ordinance shall take effect July 1, 2026, the public welfare requiring it.

SECTION 9: DATE OF EFFECT: This Ordinance shall take effect from and after its final passage, the public welfare requiring it, and the municipal code, including all the codes and ordinances therein adopted by reference, shall be effective on and after that date.

Passed 1st reading: ______________

Passed 2nd reading: _____________

Passed 3rd reading: _____________

____
Alex Garcia, Mayor

ATTEST:

____
Ella Dishman, CMFO

Item # 1.

TOWN OF MONTEREY
PROPOSED BUDGET
FISCAL YEAR EBDUBG 06/30/2027

GENERAL FUND
ANTICIPATED REVENUE

Taxes	Function Number	24-25 Actual	25-26 Proposed	26-27 Proposed
Property taxes - current yr	31100	$677,103.64	$ 667,800.00	$ 700,000.00
Property taxes - prior year	31200	$18,026.00	$ 12,000.00	$ 20,000.00
Property taxes - 1st prior yr	31211	$4,316.00	$ 3,600.00	$ 10,000.00
Delinquent taxes 2nd pr yr	31212	$1,636.00	$ 500.00	$ 500.00
Prop Taxes Int & Penalties	31300	$11,576.47	$ 5,000.00	$ 7,000.00
Payment in Lieu of Taxes	31500	$24,041.46	$ 17,000.00	$ 18,000.00
Local sales taxes	31600	$731,932.44	$ 700,000.00	$ 730,000.00
Business taxes	31800	$33,550.20	$ 9,000.00	$ 9,000.00
Franchise fees	31912	$18,126.17	$ 20,000.00	$ 17,000.00
Police Gun Class	31916	$0.00	$ -	$ 2,500.00
Total Taxes		**$1,520,308.38**	**$ 1,434,900.00**	**$ 1,514,000.00**

Licenses and Permits	Function Number	24-25 Actual	25-26 Proposed	26-27 Proposed
Nathan Walker Sports Complex	32140	$0.00	$ 200,000.00	$ -
State Legilature Appropriation	32141	$0.00	$ -	$ 500,000.00
Building Permits	32610	$0.00	$ -	$ 4,000.00
Fire Works & Permits	32620	$250.00	$ 500.00	$ 250.00
Zoning Permits	32660	$0.00	$ -	$ -
Other Permits	32690	$58.00	$ 50.00	$ 50.00
Total License & Permits		**$308.00**	**$ 200,550.00**	**$ 504,300.00**

Intergov Rev	Function Number	24-25 Actual	25-26 Proposed	26-27 Proposed
TVA Pymnts in Lieu of Taxes	33320	$33,428.62	$ 25,000.00	$ 26,000.00
State Sales Tax	33510	$344,823.89	$ 365,000.00	$ 365,000.00
State Beer Tax	33530	$116,340.11	$ 115,000.00	$ 120,000.00
State Gas and Motor Fuel	33551	$5,015.21	$ 5,000.00	$ 5,100.00
State of TN Police Supp Pay	33590	$9,600.00	$ 8,000.00	$ 8,000.00
State Excise Tax	33593	$16,336.64	$ 12,000.00	$ 12,000.00
Local Revenue Allocations	33800	$5,509.98	$ 6,000.00	$ 5,000.00
Water/Sewer in Lieu of Taxes	33900	$116,187.59	$ 116,200.00	$ 116,200.00
Total Intergov Rev		**$647,242.04**	**$ 652,200.00**	**$ 657,300.00**

GENERAL FUND REV Cont'd

	Function Number	24-25 Actual		25-26 Proposed		26-27 Proposed
Charges for Service						
Clerks Fee	34121	$3,757.66	$	1,300.00	$	1,000.00
Emp Ins Contribution	34133	$29,408.07	$	31,000.00	$	54,000.00
Accident Report Charges	34240	$505.00	$	500.00	$	400.00
Merchandise Sales Depot	34793	$1,028.00	$	1,300.00	$	1,000.00
Facility Rental	34799	$2,400.00	$	2,200.00	$	2,500.00
Total Clerks Fee		**$37,098.73**	**$**	**36,300.00**	**$**	**58,900.00**
Fines & Forfeitures						
City Court Fines and Costs	35110	$40,658.15	$	35,000.00	$	40,000.00
Court Costs	35120	$0.00	$	-	$	-
Total Fines & Forfeitures		**$40,658.15**	**$**	**35,000.00**	**$**	**40,000.00**

	Function Number	24-25 Actual		25-26 Proposed		26-27 Proposed
Miscellaneous						
Interest Income	36100	$7,487.21	$	9,000.00	$	4,000.00
Rent (Health facilities 1/2 split)	36210	$153,483.09	$	154,225.00	$	154,000.00
Donations for Special Events	36710	$0.00	$	15,000.00	$	15,000.00
Donation for Reserve Officers	36730	$0.00	$	3,000.00		$3,000
Transfer from Health Fund	36810	$0.00	$	73,039.00	$	93,250.00
Transfer from Solid Waste	36820	$0.00	$	-	$	-
Miscellaneous income	36900	$776,689.76	$	250,000.00	$	200,000.00
Reimburse Income - MTNG	36901	$1,720.00	$	500.00	$	750.00
Reimburse Income - VEC	36902	$2,408.08	$	2,300.00	$	2,500.00
Surplus Equipment Sales	36903	$0.00	$	10,000.00	$	-
LGIP Fund Balance	11211		$	-	$	-
Total Miscellaneous		**$941,788.14**	**$**	**517,064.00**	**$**	**472,500.00**

GENERAL FUND REVENUE TOTALS					
TOTAL EXPECTED REVENUE	**$3,187,403.44**	**$**	**2,876,014.00**	**$**	**3,247,000.00**
BEGINNING BALANCE					
TOTAL GF REVENUE	**$3,187,403.44**	**$**	**2,876,014.00**	**$**	**3,247,000.00**

GENERAL FUND
TOTAL EXPENDITURES

	Function Number	Obj No	24-25 Actual		25-26 Proposed		26-27 Proposed
Legislative Salaries	41100						
Salaries		111	$4,000.00	$	4,500.00	$	4,500.00
OASI		141	$0.00	$	-	$	-
Total Legislative Salaries			**$4,000.00**	**$**	**4,500.00**	**$**	**4,500.00**
City Court	41200						
Salaries		111	$0.00	$	-	$	-
Total City Court Salaries			**$0.00**	**$**	**-**	**$**	**-**
Elections	41400						
Elect. Officials, Clerks, Etc		172	$0.00	$	-	$	-
Voting Machines		173	$0.00	$	-	$	-
Operating Supplies		320	$0.00	$	-	$	-
Total Elections			**$0.00**	**$**	**-**	**$**	**-**

GENERAL FUND EXP Cont'd

	Function Number	Obj No	24-25 Actual		25-26 Proposed		26-27 Proposed
Financial Administration	41500						
Salaries		111	$66,585.19	$	70,400.00	$	70,400.00
Overtime		112	$5,327.46	$	4,300.00	$	5,000.00
Vacation pay		133	$3,803.67	$	5,100.00	$	5,100.00
Longevity Bonus		134	$450.00	$	450.00	$	450.00
OASI		141	$5,680.20	$	5,000.00	$	5,100.00
Hospital/Health Insurance		142	$14,103.01	$	16,250.00	$	17,600.00
Retirement (Split Contrib.)		143	$6,434.98	$	6,050.00	$	6,100.00
Unemployment Insurance		147	$682.23	$	300.00	$	300.00
Employee Training		148	$1,906.12	$	1,500.00	$	1,500.00
Debt Principle		182	$81,000.00	$	81,000.00	$	105,400.00
Debt Interest		184	$31,651.28	$	25,000.00	$	25,727.00
Other Personal Serv (Bld Insp)		190	$0.00	$	-	$	20,000.00
ContrProposed Services		200	$895.65	$	1,000.00	$	1,200.00
Post., Box Rent, Print., Advert, Etc.		211	$1,480.43	$	1,500.00	$	1,000.00
Advertising		237	$1,384.20	$	1,200.00	$	1,100.00
Other Subscript., Dues, Etc		239	$3,440.00	$	5,500.00	$	5,500.00
Electric		241	$12,867.32	$	10,000.00	$	11,000.00
Natural Gas		244	$1,255.00	$	1,200.00	$	1,200.00
Telephone		245	$4,539.31	$	4,000.00	$	3,000.00
Legal Services		252	$3,949.94	$	5,000.00	$	10,000.00
Audit Services		253	$5,500.00	$	5,500.00	$	6,400.00
Data Processing Services		255	$20,000.00	$	20,600.00	$	25,300.00
Repair/Maint Bldg		266	$0.00	$	-	$	-
Office Supplies		310	$3,692.81	$	2,500.00	$	2,500.00
Operating Supplies		320	$46,456.45	$	20,000.00	$	20,000.00
Other Insurance		519	$47,754.03	$	50,000.00	$	56,000.00
Donation - Parks & Rec		721	$8,400.00	$	8,400.00	$	8,400.00
Donation - UCHRA		722	$0.00	$	600.00	$	-
Donation - UCDD		723	$0.00	$	600.00	$	900.00
Senior Citizens		724	$7,000.00	$	7,000.00	$	7,000.00
Donation - Monterey H.S.		725	$0.00	$	1,000.00	$	1,000.00
Planning & Zoning Services		726	$19,802.74	$	15,000.00	$	15,000.00
Donation - Animal Shelter		734	$6,050.00	$	6,600.00	$	6,600.00
TN Cares Act 2021		748	$0.00	$	-	$	-
Transfer to LGIP		998	$10,000.00	$	-	$	-
Transfer to Solid Waste		999	$10,000.00	$	-	$	-
Total Financial Administration			**$432,092.02**	**$**	**382,550.00**	**$**	**445,777.00**

GENERAL FUND EXP Cont'd

	Function Number	Obj No	24-25 Actual	25-26 Proposed	26-27 Proposed
Cultural Development	41990				
Salaries		111	$92,903.24	$103,100.00	$115,309.00
Overtime		112			$2,500.00
Vacation pay		133	$5,163.77	$5,100.00	$5,100.00
Longevit Bonus		134	$350.00	$350.00	$400.00
OASI		141	$7,436.40	$7,000.00	$6,500.00
Hospital/Health Insurance		142	$25,535.49	$28,000.00	$40,500.00
Retirement (Split Contrib.)		143	$8,191.90	$8,200.00	$8,200.00
Employee Training		148	$4,258.03	$2,500.00	$4,200.00
Public Relations/Marketing		236	$0.00	$10,000.00	$5,000.00
Advertising		237	$100.00	$2,500.00	$0.00
Other Subscript., Dues, Etc		239	$0.00	$500.00	$500.00
Electric		241	$4,291.89	$4,800.00	$6,000.00
Telephone		245	$2,676.67	$2,500.00	$2,200.00
Repair/Maintenance		260	$0.00	$9,400.00	$9,400.00
Office Supplies		310	$142.66	$500.00	$500.00
Nathan Walker Sports Complex		318	$0.00	$200,000.00	$0.00
Operating Supplies		320	$71,611.19	$20,650.00	$10,000.00
Farmer's Market		321	$997.60	$1,300.00	$1,300.00
Whittaker Park		324	$102.98	$2,000.00	$2,000.00
Meadow Creek Park		325	$79,894.29	$10,000.00	$507,000.00
Special Events		328	$0.00	$15,000.00	$25,000.00
Bee Rock		329	$2,916.43	$5,000.00	$5,000.00
Total Cultural Development			**$306,572.54**	**$438,400.00**	**$756,609.00**

	Function Number	Obj No	24-25 Actual		25-26 Proposed		26-27 Proposed
Police	42100						
Salaries		111	$565,236.86	$	683,300.00	$	683,300.00
Overtime		112	$37,686.94	$	20,000.00	$	40,000.00
Vacation Pay		133	$51,996.08	$	30,600.00	$	30,600.00
Longevity Bonus		134	$1,650.00	$	3,000.00	$	3,000.00
OASI - Employers Share		141	$48,319.21	$	47,000.00	$	49,000.00
Health Insurance		142	$198,626.11	$	250,000.00	$	296,000.00
Retirement (Split Contrib.)		143	$55,563.00	$	54,700.00	$	54,700.00
Training		148	$8,738.74	$	7,000.00	$	9,500.00
ContrProposed Services		200	$1,340.00	$	1,500.00	$	500.00
Advertising		237	$0.00	$	200.00	$	200.00
Electric		241	$10,688.77	$	11,250.00	$	11,250.00
Natural Gas		244	$1,295.00	$	1,200.00	$	1,000.00
Telephone		245	$15,086.32	$	16,000.00	$	11,000.00
Data Processing Services		255	$12,000.00	$	9,200.00	$	5,000.00
Repair & Maint Vehicles		261	$26,678.55	$	25,000.00	$	25,000.00
Repair & Maint Equip		262	$0.00	$	1,500.00	$	1,500.00
Repair & Maint Bldg		266	$0.00	$	10,000.00	$	10,000.00
Office Supplies		310	$2,369.77	$	2,500.00	$	2,800.00
Reserve Officers equipment		312	$0.00	$	4,000.00	$	4,000.00
Operating Supplies		320	$63,409.75	$	30,000.00	$	40,000.00
Clothing & Uniforms		326	$8,012.80	$	7,700.00	$	8,000.00
Fire Arms & Supplies		327	$4,385.00	$	4,500.00	$	4,500.00
License Plate Readers		329	$0.00	$	-	$	-
Gas & Oil		331	$37,480.37	$	40,000.00	$	42,000.00
Insurance Vehicle Wkr Comp		519	$49,512.28	$	52,000.00	$	54,000.00
Computer Equipment		948	$0.00	$	7,500.00	$	7,500.00
Police Total			**$1,200,075.55**	**$**	**1,319,650.00**	**$**	**1,394,350.00**

GENERAL FUND EXP Cont'd

	Function Number	Obj No	24-25 Actual		25-26 Proposed		26-27 Proposed
Fire	42200						
Salaries		111	$10,000.00	$	10,000.00	$	10,000.00
Employer Education & Training		148	$600.00	$	2,500.00	$	2,500.00
Recruitment and Retention Incentive		162	$16,189.93	$	16,000.00	$	16,000.00
Repair & Maint - Radio Equip		216	$0.00	$	-	$	-
Electric		241	$6,055.80	$	10,000.00	$	7,500.00
Natural Gas		244	$4,187.00	$	3,500.00	$	4,000.00
Telephone		245	$4,907.24	$	3,000.00	$	3,000.00
Other Utilities		249	$1,138.52	$	1,200.00	$	1,100.00
Repair & Maint - Vehicles		261	$6,831.68	$	4,000.00	$	15,000.00
Repair & Maint - Bldg		266	$10,000.00	$	10,000.00	$	7,000.00
Repair & Maint - Other		269	$0.00	$	500.00	$	500.00
Operating Supplies		320	$8,714.84	$	10,000.00	$	15,000.00
Gas, Oil, Etc		331	$5,769.62	$	7,000.00	$	8,000.00
Other Equip Parts & Repairs		333	$373.51	$	500.00	$	500.00
Other Insurance		519	$14,025.74	$	13,000.00	$	15,500.00
Grant Writer Fee		700	$0.00	$	-	$	500.00
Machinery & Equipment		940	$46,796.95	$	46,000.00	$	-
Newer Ladder Truck		944	$290,000.00	$	25,000.00	$	-
Fire Total			**$425,590.83**	**$**	**162,200.00**	**$**	**106,100.00**

GENERAL FUND EXP Cont'd

	Function Number	Obj No	24-25 Actual		25-26 Proposed		26-27 Proposed
Highway & Street	43100						
Salaries		111	$153,181.58	$	171,400.00	$	160,000.00
Overtime		112	$3,082.04	$	3,600.00	$	3,200.00
Vacation Pay		133	$9,575.12	$	10,800.00	$	10,800.00
Longevity Bonus		134	$1,100.00	$	1,200.00	$	1,400.00
OASI-Employer's Share		141	$11,959.52	$	12,000.00	$	13,000.00
Hospital & Health Insurance		142	$79,838.88	$	86,000.00	$	98,000.00
Retirement (Split Contrib.)		143	$14,043.81	$	14,000.00	$	14,000.00
Repair & Maint. - Vehicle		261	$7,148.63	$	10,000.00	$	8,500.00
Repair & Maint. Bldg		266	$0.00	$	-	$	-
Repair & Maint.		269	$0.00	$	-	$	-
Operating Supplies		320	$105,957.59	$	60,000.00	$	40,000.00
Gas & Oil		331	$17,010.06	$	19,000.00	$	16,000.00
Insurance (W/C, Liab, Prop. Casualty)		519	$11,328.54	$	13,500.00	$	10,000.00
Rails with Trails		939	$63,083.25	$	5,500.00	$	6,500.00
Transportation Planning Grant		944	$0.00	$	-	$	-
Highway & Street Total			**$477,309.02**	**$**	**407,000.00**	**$**	**381,400.00**

	Function Number	Obj No	24-25 Actual		25-26 Proposed		26-27 Proposed
City Garage	43170						
Salaries		111	$45,985.28	$	45,900.00	$	45,900.00
Overtime		112	$562.32	$	1,050.00	$	700.00
Vacation Pay		133	$3,794.24	$	3,800.00	$	3,800.00
Longevity Bonus		134	$400.00	$	450.00	$	450.00
OASA-Employer's Share		141	$3,579.26	$	3,400.00	$	3,500.00
Hospital & Health Insurance		142	$34,458.88	$	37,000.00	$	37,500.00
Retirement (Split Contrib.)		143	$4,249.94	$	3,900.00	$	4,000.00
Electric		241	$6,311.39	$	6,500.00	$	6,400.00
Natural Gas		244	$2,681.00	$	2,300.00	$	2,800.00
Telephone		245	$2,894.84	$	2,200.00	$	2,000.00
Repair & Maint. Building		266	$0.00	$	-	$	2,000.00
Repair & Maintenance		269	$0.00	$	-	$	-
Operating Supplies		320	$16,072.06	$	15,000.00	$	9,000.00
Machinery & Equipment		533	$0.00	$	-	$	-
City Garage Total	TOTAL		**$120,989.21**	**$**	**121,500.00**	**$**	**118,050.00**

GENERAL FUND EXP Cont'd

			24-25		25-26		26-27
Branch Library	44890		**Actual**		**Proposed**		**Proposed**
Contribution		725	$37,214.00	$	40,214.00	$	40,214.00
Library UCHRA workers		727	$0.00	$	-	$	-
Total Branch Library			**$37,214.00**	**$**	**40,214.00**	**$**	**40,214.00**

GENERAL FUND SUMMARY	24-25	25-26	26-27
	Actual	**Proposed**	**Proposed**
GEN FUND REV	**$3,187,403.44**	**$2,876,014.00**	**$3,247,000.00**
BEGINNING BALANCE			
TOTAL GEN FUND REV	**$3,187,403.44**	**$2,876,014.00**	**$3,247,000.00**
TOTAL GEN FUND EXP	**$3,003,843.17**	**$ 2,876,014.00**	**$ 3,247,000.00**
TOTALS	**$183,560.27**	**$0.00**	**$0.00**

State rev split with Gen Fund

TOWN OF MONTEREY
State Street Aid Fund Budget
FISCAL YEAR EBDUBG 06/30/2027

STATE STREET FUND

	Function Number	Obj No	24-25 Actual		25-26 Actual		26-27 Proposed
State Street Aid Fund							
Projected Funds							
State Gas and Motor Tax	33552		$96,309.84	$	98,200.00	$	98,600.00
Interest	36100		$238.86	$	750.00	$	150.00
Transfer from Other Funds	36961		$0.00	$	-	$	-
State Street Fund Total			**$96,548.70**	**$**	**98,950.00**	**$**	**98,750.00**

			24-25		25-26		26-27
Highways & Sts. Expend	43100		**Actual**		**Proposed**		**Proposed**
Street Lighting Elect.		247	$32,280.64	$	40,000.00	$	42,000.00
Asphalt and Filler		471	$8,372.32	$	58,950.00	$	56,750.00
Highways and Streets Total			**$40,652.96**	**$**	**98,950.00**	**$**	**98,750.00**

Beginning Balance

STATE STREET FUND SUMMARY	24-25 Actual	25-26 Actual	26-27 Proposed
STREET AID FUND REV	$96,548.70	98,950.00	$98,750.00
BEGINNING BALANCE			
TOTAL STREET AID REV	$96,548.70	$98,950.00	$98,750.00
TOTAL FUND EXPENDITURES	$40,652.96	$98,950.00	$98,750.00
TOTALS	$55,895.74	$0.00	$0.00

TOWN OF MONTEREY
Health Care Fund
FISCAL YEAR EBDUBG 06/30/2027

	Function Number	Obj No	24-25 Actual		25-26 Actual		26-27 Proposed
HEALTH CARE FUND							
Projected Funds							
Interest	36100		$284.67	$	500.00	$	200.00
Rent	36210		$153,473.11	$	154,225.00	$	154,000.00
Other Financing	36900		$0.00	$	-	$	-
Total Health Care Fund Rev			**$153,757.78**		**$154,725.00**	**$**	**154,200.00**

	Function Number	Obj No	24-25 Actual		25-26 Actual		26-27 Proposed
Expenditures							
Health Care Fund	44100						
Electric		241	$6,075.68	$	5,200.00	$	8,500.00
Natural Gas		244	$1,641.00	$	2,200.00	$	2,000.00
Legal Services		252	$0.00	$	-	$	-
Repair & Maintenance Grounds		265	$1,933.32	$	1,000.00	$	1,000.00
Repair & Maintenance Bldg.		266	$0.00	$	1,000.00	$	1,000.00
Repair & Maintenance Other		269	$0.00	$	-	$	-
Operating Supplies		320	$106,711.02	$	6,500.00	$	8,500.00
Janitorial Services		324	$9,505.00	$	10,000.00	$	10,000.00
Appropriation to Solid Waste		762	$15,000.00	$	19,730.00	$	-
Transfers to Other Funds G/F		764	$0.00	$	73,039.00	$	93,250.00
Transfer to LGIP		998	$0.00	$	36,056.00	$	29,950.00
Health Care Fund Total			**$140,866.02**		**$154,725.00**	**$**	**154,200.00**

HEALTH CARE FUND SUMMARY	24-25 Actual		25-26 Proposed	26-27 Proposed
HEALTH CARE FUND REVENUE	**$153,757.78**		**$154,725.00**	**$154,200.00**
BEGINNING BALANCE			**$0.00**	
TOTAL HEALTH CARE REV	**$153,757.78**	**$**	**154,725.00**	**$154,200.00**
TOTAL EXPENDITURES	**$140,866.02**		**$154,725.00**	**$154,200.00**
TOTALS	**$12,891.76**		**$0.00**	**$0.00**

TOWN OF MONTEREY
Drug Control Fund
FISCAL YEAR EBDUBG 06/30/2027

	Function Number	Obj No	24-25 Actual	25-26 Proposed		26-27 Proposed
Drug Control Fund						
Projected Funds						
Drug Related Fines	35140		$10,990.74	$5,300.00	$	1,000.00
Interest	36100		$78.45	$200.00	$	100.00
Total Drug Cntrl Fund Rev			**$11,069.19**	**$5,500.00**	**$**	**1,100.00**

	Function Number	Obj No	24-25 Actual	25-26 Proposed		26-27 Proposed
Exp Drug Cntrl Fund	42129					
Employee Training		148	$0.00	$0.00	$	-
Operating Supplies		320	$0.00	$5,500.00	$	1,100.00
Towing Expense		323	$0.00	$0.00	$	-
Drug Control Fund Total			**$0.00**	**$5,500.00**	**$**	**1,100.00**

DRUG CONTROL FUND SUMMARY	24-25 Actual	25-26 Proposed	26-27 Proposed
DRUG FUND REVENUE	$11,069.19	$5,500.00	$1,100.00
BEGINNING BALANCE		$0.00	
TOTAL DRUG FUND REV	$11,069.19	$5,500.00	$1,100.00
TOTAL EXPENDITURES	$0.00	$5,500.00	$1,100.00
TOTALS	$11,069.19	$0.00	$0.00

TOWN OF MONTEREY
Solid Waste Management Fund
FISCAL YEAR EBDUBG 06/30/2027

	Function Number	Obj No	24-25 Actual		25-26 Proposed		26-27 Proposed
SW Mgmt Projected Funds							
Empl Insurance Contribution	34133		$1,505.00	$	1,700.00	$	9,100.00
Refuse Collection Fee	34410		$229,314.39	$	309,320.00	$	355,000.00
Interest Earnings	36100		$33.65	$	50.00	$	50.00
Approp. from Health Care	36900		$5,000.00	$	19,730.00	$	-
Transfers from GF	36961		$20,000.00	$	-	$	-
Miscellaneous	37199		$0.00	$	-	$	-
Forfeited Discount Penalties	37791		$3,526.86	$	4,000.00	$	6,500.00
Total SW Mgmt Rev			**$259,379.90**		**$334,800.00**	**$**	**370,650.00**

	Function Number	Obj No	24-25 Actual		25-26 Proposed		26-27 Proposed
Sanitation	43200						
Salaries		111	$106,615.82	$	127,500.00	$	127,500.00
Overtime		112	$144.68	$	500.00	$	500.00
Vacation Pay		133	$6,370.72	$	8,300.00	$	8,000.00
Longevity Bonus		134	$650.00	$	600.00	$	700.00
OASI		141	$8,353.28	$	6,200.00	$	9,000.00
Hospital/Health Insurance		142	$39,416.91	$	48,750.00	$	52,500.00
Retirement (Split Contrib.)		143	$9,309.18	$	10,350.00	$	10,000.00
Data Processing Services		255	$1,335.10	$	4,000.00	$	4,100.00
Repair - Vehicles		261	$7,525.81	$	7,500.00	$	10,000.00
Repair & Maint. Equipment		262	$0.00	$	-	$	-
Landfill Services		295	$54,048.90	$	55,100.00	$	56,000.00
Operating Supplies		320	$4,298.90	$	5,000.00	$	19,250.00
Gas, Oil, Etc.		331	$13,536.60	$	14,000.00	$	13,000.00
Other Insurance		519	$15,980.68	$	17,000.00	$	15,000.00
Transfer to General Fund		998	$0.00	$	-	$	-
Machinery & Equipment		940	$34,054.80	$	30,000.00	$	34,100.00
No Obj Code (Trans)		999	$0.00	$	-	$	11,000.00
Total SW Mgmt Exp			**$301,641.38**		**$334,800.00**	**$**	**370,650.00**

SOLID WASTE MGMT FUND SUMMARY	24-25 Actual	25-26 Proposed	26-27 Proposed
SOLID WASTE REV	**$259,379.90**	**$334,800.00**	**$370,650.00**
BEGINNING BALANCE		**$0.00**	
TOTAL SOLID WASTE REV	**$259,379.90**	**$334,800.00**	**$370,650.00**
TOTAL EXPENDITURES	**$301,641.38**	**$334,800.00**	**$370,650.00**
TOTALS	**($42,261.48)**	**$0.00**	**$0.00**

TOWN OF MONTEREY
Cemetery Fund
FISCAL YEAR EBDUBG 06/30/2027

	Function Number	Obj No	24-25 Actual		25-26 Proposed		26-27 Proposed
Cemetery Fund Proj Funds							
Cemetery Plots			$9,600.00	$	9,600.00	$	9,600.00
Interest			$1,709.00	$	1,709.00	$	1,709.00
Total Cemetery Fund Rev			**$11,309.00**	**$**	**11,309.00**	**$**	**11,309.00**

	Function Number	Obj No	24-25 Actual		25-26 Proposed		26-27 Proposed
Cemetery Fund Expenditures							
Salaries - Superintendent			$960.00	$	960.00	$	960.00
Salaries - Clerk			$960.00	$	960.00	$	960.00
Mowing & Maintenance			$9,389.00	$	9,389.00	$	9,389.00
Total Cemetery Fund			**$11,309.00**	**$**	**11,309.00**	**$**	**11,309.00**

CEMETERY FUND SUMMARY	24-25 Actual		25-26 Proposed		26-27 Proposed
Total Expected Funds	**$11,309.00**	**$**	**11,309.00**	**$**	**11,309.00**
				$	**-**
Total Expenditures	**$11,309.00**		**$11,309.00**	**$**	**11,309.00**
TOTALS	**$0.00**			**$**	**-**

TOWN OF MONTEREY
Water/Sewer Fund
FISCAL YEAR EBDUBG 06/30/2027

WATER AND SEWER FUND
ANTICIPATED REVENUE

	Function Number	Obj No	24-25 Actual		25-26 Proposed		26-27 Proposed
W&S Fund Proj Revenues							
Employee Ins Contrib	34133		$22,790.54	$	22,500.00	$	45,500.00
Interest Earnings	36100		$105,927.49	$	110,000.00	$	90,000.00
Metered Water Sales	37110		$1,485,820.82	$	1,140,000.00	$	1,388,000.00
Fire Hydrants	37130		$976.80	$	1,100.00	$	1,000.00
Forfeited Water	37191		$14,317.39	$	17,000.00	$	14,000.00
Water Taps	37196		$19,500.00	$	16,000.00	$	18,000.00
Cut-In's (Misc)	37199		$15,270.00	$	15,000.00	$	14,000.00
Sewer Service	37210		$719,559.17	$	505,000.00	$	500,000.00
Forfeited Sewer	37291		$6,997.94	$	7,500.00	$	7,800.00
Sewer Taps	37296		$2,900.00	$	3,000.00	$	3,000.00
Other Fiancing Services	36900		$663,884.67	$	75,000.00	$	-
Transfer from LGIP	11211		$0.00	$	990,000.00	$	917,908.00
TOTAL EXP W & S REV			**$3,057,944.82**		**$2,902,100.00**	**$**	**2,999,208.00**

W&S REVENUE TOTALS	24-25 Actual	25-26 Proposed	26-27 Proposed
W&S FUND REVENUE	**$3,057,944.82**	**$2,902,100.00**	**$2,999,208.00**
BEGINNING BALANCE		**$0.00**	
TOTALW&S REV	**$3,057,944.82**	**$2,902,100.00**	**$2,999,208.00**

WATER AND SEWER
TOTAL EXPENDITURES

	Function Number	Obj No	24-25 Actual		25-26 Proposed		26-27 Proposed
Purification	52113						
Salaries		111	$187,855.92	$	198,900.00	$	177,000.00
Overtime		112	$28,048.15	$	25,500.00	$	20,000.00
Vacation Pay		133	$12,235.67	$	13,300.00	$	13,300.00
Longevity Bonus		134	$1,600.00	$	1,100.00	$	1,100.00
FICA-OASI		141	$16,924.45	$	14,000.00	$	15,000.00
Hospital-Health Insurance		142	$83,695.87	$	75,000.00	$	90,000.00
Retirement		143	$17,585.29	$	17,850.00	$	15,000.00
Employee Training		148	$0.00	$	500.00	$	600.00
Electric		241	$120,817.24	$	110,000.00	$	110,000.00
Telephone		245	$3,727.10	$	3,600.00	$	3,000.00
Repair & Maint - Vehicles		261	$20.37	$	500.00	$	500.00
Repair & Maint. Building		266	$0.00	0 $	500.00	$	500.00
Repair & Maint/Other		269	$22,617.54	$	10,000.00	$	20,000.00
Operatiing Supplies		320	$37,430.36	$	35,000.00	$	33,000.00
Chemicals		322	$191,974.51	$	140,000.00	$	150,000.00
Gas, Oil, Etc.		331	$3,012.14	$	4,400.00	$	3,000.00
Machinery & Equipment		940	$0.00	$	-	$	-
Total Purification			**$727,544.61**	**$**	**650,150.00**	**$**	**652,000.00**

	Function Number	Obj No	24-25 Actual		25-26 Proposed		26-27 Proposed
Transmission & Distrib	52114						
Salaries		111	$168,063.33	$	168,100.00	$	168,100.00
Overtime		112	$13,656.94	$	15,300.00	$	14,000.00
Vacation Pay		133	$14,185.49	$	13,000.00	$	12,000.00
Longevity Bonus		134	$1,350.00	$	1,350.00	$	1,350.00
FICA - OASI		141	$13,966.58	$	11,000.00	$	12,000.00
Hospital-Health Insurance		142	$107,171.21	$	108,000.00	$	113,000.00
Retirement		143	$16,584.67	$	15,750.00	$	15,000.00
Employee Training		148	$225.00	$	500.00	$	500.00
Electric		241	$781.67	$	800.00	$	900.00
Telephone		245	$2,892.29	$	3,000.00	$	2,500.00
Repair & Maint. Vehicles		261	$23,020.30	$	15,000.00	$	18,000.00
Repair & Maint Other		269	$28,169.26	$	-	$	-
Operating Supplies		320	$8,883.22	$	25,000.00	$	35,000.00
Gas, Oil, Etc.		331	$74,700.83	$	12,000.00	$	10,500.00
Meters, Lines		338	$0.00	$	80,000.00	$	100,000.00
Transportation Equipment		944	$0.00	$	-	$	-
Valve Insertion		900	$0.00	$	28,000.00	$	-
Total Trans & Dist.			**$473,650.79**	**$**	**496,800.00**	**$**	**502,850.00**

WATER & SEWER EXP Cont'd

	Function Number	Obj No	24-25 Actual		25-26 Proposed		26-27 Proposed
Sewer Treatment Plant	52213				-		
Salaries		111	$114,854.63	$	115,900.00	$	113,000.00
Overtime		112	$43,918.93	$	18,400.00	$	27,000.00
Vacation Pay		133	$10,176.08	$	8,900.00	$	8,500.00
Longevity Bonus		134	$850.00	$	900.00	$	900.00
FICA-OASI		141	$12,043.34	$	9,800.00	$	11,000.00
Hospital/Health Insurance		142	$56,207.20	$	58,000.00	$	81,000.00
Retirement		143	$14,318.75	$	10,850.00	$	12,800.00
Employee Training		148	$0.00	$	500.00	$	500.00
Electric		241	$121,330.63	$	100,000.00	$	100,000.00
Natural Gas		244	$4,262.90	$	3,000.00	$	3,500.00
Telephone		245	$6,190.29	$	4,500.00	$	3,500.00
Repair & Maint. Vehicles		261	$546.14	$	1,000.00	$	2,500.00
Repair & Maint. Equipment		262	$0.00	$	1,000.00	$	1,000.00
Repair & Maint./Other		269	$83,708.50	$	25,000.00	$	25,000.00
Operating Supplies		320	$77,610.33	$	30,000.00	$	40,000.00
Chemicals		322	$76,331.31	$	60,000.00	$	51,000.00
Gas, Oil, Etc.		331	$4,509.27	$	5,000.00	$	6,000.00
Transportation Equipment		940	$306,570.00	$	-	$	-
CDBG Sewer Treatment Plant		771	$0.00		$0.00	$	-
Total Treatment Plant			**$933,428.30**	**$**	**452,750.00**	**$**	**487,200.00**

	Function Number	Obj No	24-25 Actual		25-26 Proposed		26-27 Proposed
Cust. Account & Collect	52316						
Salaries		111	$52,123.45	$	55,700.00	$	53,000.00
Overtime		112	$1,988.76	$	2,100.00	$	2,200.00
Vacation Pay		133	$1,476.56	$	3,300.00	$	3,300.00
Longevity Bonus		134	$300.00	$	400.00	$	400.00
FICA-OASI		141	$4,264.13	$	3,200.00	$	4,200.00
Hospital/Health Insurance		142	$13,269.66	$	14,000.00	$	18,000.00
Retirement		143	$4,812.04	$	4,600.00	$	4,500.00
Employee Training		148	$0.00	$	-	$	-
Debt Principal (Bond)		182	$360,968.00	$	228,000.00	$	240,402.00
Debt Interest (Bond)		184	$13,281.25	$	140,000.00	$	145,756.00
ContrProposed Services		200	$895.66	$	1,000.00	$	1,200.00
Postage, Printing & Advertising		211	$13,541.85	$	12,000.00	$	14,500.00
Telephone		245	$3,390.67	$	3,100.00	$	2,500.00
Data Processing		255	$20,000.00	$	17,300.00	$	22,000.00
Office Supplies		310	$3,658.96	$	3,500.00	$	3,000.00
Operating Supplies		320	$8,274.91	$	8,000.00	$	6,000.00
Other Insurance		519	$154,730.87	$	150,000.00	$	180,000.00
Depreciation		540	$33,500.00	$	540,000.00	$	540,000.00
Payment in Lieu of Tax		592	$116,187.59	$	116,200.00	$	116,200.00
Amercian Rescue Act 2021		948	$0.00	$	-	$	-
Transfer to LGIP		998	$0.00		$0.00	$	-
Total Customer Accounting			**$806,664.36**	**$**	**1,302,400.00**	**$**	**1,357,158.00**

WATER & SEWER FUND SUMMARY	25-26 Actual	25-26 Proposed	26-27 Proposed
WATER & SEWER REVENUE	$3,057,944.82	$2,902,100.00	$2,999,208.00
BEGINNING BALANCE		$0.00	
TOTAL W/S REVENUE	$3,057,944.82	$2,902,100.00	$2,999,208.00
TOTAL EXPENDITURES	$2,941,288.06	$2,902,100.00	$2,999,208.00
TOTALS	$116,656.76	$0.00	$0.00

TOWN OF MONTEREY

Military Surplus Equipment Budget

FISCAL YEAR EBDUBG 06/30/2027

MILITARY SURPLUS

	Function Number	Obj No	24-25 Actual	25-26 Proposed		26-27 Proposed
Military Surplus Projected Funds						
Sales of Equipment	36330		$0.00	$40,000.00	$	50,000.00
Interest	36100		$0.00		$	-
Military Surplus Fund Total			**$0.00**	**$40,000.00**	**$**	**50,000.00**

			24-25 Actual	25-26 Propsed		26-27 Proposed
	421126					
Operating Supplies		320	$0.00	$40,000.00	$	50,000.00
Military Surplus Total			**$0.00**	**$40,000.00**	**$**	**50,000.00**

MILITARY SURPLUS FUND SUMMARY	24-25 Actual	25-26 Proposed	26-27 Proposed
MILITARY SURP. FUND REV	$0.00	40,000.00	$50,000.00
BEGINNING BALANCE			
TOTAL SURPLUS REV	$0.00	$40,000.00	$50,000.00
TOTAL FUND EXPENDITURES	$0.00	$40,000.00	$50,000.00
TOTALS	$0.00		$0.00

TOWN OF MONTEREY

Police Abandoned Fund Budget

FISCAL YEAR EBDUBG 06/30/2027

POLICE ABANDONED

	Function Number	Obj No	24-25 Actual	25-26 Proposed		26-27 Proposed
Police Abandoned Fund Projected Funds						
Misc. Income	36900		$0.00	$0.00	$	-
Interest	36100		$0.00	$50.00	$	50.00
Police Abandoned Fund Total			**$0.00**	**$50.00**	**$**	**50.00**

			24-25 Actual	25-26 Proposed		26-27 Proposed
Police Abandoned Fund	42121					
Operating Supplies		320	$0.00	$50.00	$	50.00
Police Abanonded Total			**$0.00**	**$50.00**	**$**	**50.00**

POLICE ABANDONED FUND SUMMARY	24-25 Actual	25-26 Proposed	26-27 Proposed
POLICE ABAND. FUND REV	$0.00	50.00	$50.00
BEGINNING BALANCE			
TOTAL POLICE ABAND. REV	$0.00	$50.00	$50.00
TOTAL FUND EXPENDITURES	$0.00	$50.00	$50.00
TOTALS	$0.00		$0.00

TOWN OF MONTEREY

TOURISM

FISCAL YEAR EBDUBG 06/30/2027

TOURISM - 125

	Function Number	Obj No	24-25 Actual	25-26 Proposed		26-27 Proposed
TOURISM						
Projected Funds						
Miscellaneous Income	36900		$0.00	$0.00	$	18,100.00
Interest	36100		$0.00		$	25.00
Tourism Fund Total			**$0.00**	**$0.00**	**$**	**18,125.00**

			24-25 Actual	25-26 Propsed		26-27 Proposed
	47210					
Operating Supplies		320	$0.00	$0.00	$	18,125.00
Tourism			**$0.00**	**$0.00**	**$**	**18,125.00**

TOURISM FUND SUMMARY	24-25 Actual	25-26 Proposed	26-27 Proposed
TOURISM FUND REV	$0.00	0.00	$18,125.00
BEGINNING BALANCE			
TOTAL SURPLUS REV	$0.00	$0.00	$18,125.00
TOTAL FUND EXPENDITURES	$0.00	$0.00	$18,125.00
TOTALS	$0.00		$0.00

ORDINANCE #26-886

AN ORDINANCE OF THE BOARD OF	**) ORDINANCE NO.___________**
MAYOR AND ALDERMEN OF THE	**) Requested By:______________**
TOWN OF MONTEREY, TENNESSEE,	**) Prepared By:**
TO PROVIDE A TAX LEVY FOR THE	**) APPROVED AS TO FORM**
TOWN OF MONTEREY, TENNESSEE	**) AND CORRECTNESS:**
FOR THE FISCAL YEAR ENDING	**) ___________________________**
2027; TO PROVIDE MEANS FOR THE	**)**
COLLECTION OF REVENUES; AND	**) PASSED 1ST READING:_______**
ESTABLISH THE DUE DATES AND	**) PASSED 2ND READING: ______**
DELINQUENCY DATES FOR PROPERTY	**) PASSED 3RD READING: ______**
TAXES SUBJECT TO CERTIFIED TAX RATE	**) MINUTE BOOK____PAGE____**

THE BOARD OF MAYOR AND ALDERMEN OF THE TOWN OF MONTEREY, TENNESSEE HEREBY ORDAINS:

Section 1. That there shall be a property tax levy of the certified tax rate on each one-hundred dollars of taxable property, assessed at 25% for real property, 40% for commercial property, 55% for public utilities, and 30% for personal property within the corporate limits of Monterey, Tennessee. Said property taxes to be allocated on the following basis:

General Fund	$1.39

Section 2. That said property taxes shall be due and payable on the first day of October, 2026, and shall accrue interest from and after the first day of March, 2027, as provided by state law. As soon after the first day of April, 2027 as is practical, but in no event later than October 2027, it shall be the duty of the CMFO to present to the Putnam County Clerk and Master a certified list of all delinquent taxes, which the Clerk and Master shall proceed, according to law, to collect the same and make his or her return thereon no later than December 1, 2027.

Section 3. That there is hereby levied by and for the use of the Town of Monterey, Tennessee, a business tax upon merchants and other vocations, occupations, and businesses doing business of exercising a taxable privilege as defined by the Business Tax Act of the State of Tennessee and all amendments thereto. The proceeds of the business tax levy shall accrue to the General Fund.

Section 4. That all other revenue not herein provided for shall be allocated as directed by the Board of Mayor and Aldermen. All revenues received from the operations of the Water Department shall accrue to the Water Department.

Section 5. That all prior year tax collections shall be allocated to the various funds on the basis of the tax rate allocation for that tax year.

Section 6. That this ordinance shall take effect after its final passage, the public welfare requiring it.

THE TOWN OF MONTEREY, TN

Date: ____________

____
Alex Garcia, Mayor

ATTEST:

____
Ella Dishman, CMFO

FMIGHealth

Monterey TENNESSEE

			2026 Alternative				
			BCBS S Network Co-Pay	Employee Share %	Employer Cost	Employee Cost	Employee Cost
		Medical Only Rates	Gold 149S		Monthly	Monthly	Per Pay Period
		SBC	Summary of Benefits & Coverage				
	8	Employee Only	$855.02	5%	$812.27	$42.75	$19.73
	9	Employee Spouse	$1,710.04	12%	$1,504.84	$205.20	$94.71
	1	Employee Child	$1,581.79	11%	$1,407.79	$174.00	$80.31
28	10	Family	$2,436.81	11%	$2,168.76	$268.05	$123.71
				Totals	$43,137.07	$5,043.34	
						$48,180.41	

Monthly Premiums Medical	**$48,180.41**	
Colonial (Hospital Coverage)		
TML Part B Gap Coverage $6500	**$8,236.02**	
BCBS Dental ($1000)		
VSP Vision		
Dental ($1500)	**$1,646.69**	Dental BCBS SBC
Vision	**$292.76**	Vision BCBS SBC
Lincoln (Life/Disability)		
Unum (Life/Disability)	**$1,882.31**	
Monthly Total	**$60,238.19**	
Annual Premiums	**$722,858.28**	
	-1.03%	**% of increase**

HRA	
$500	**EE**
$1,000.00	**EE + Dependents**
$24,000.00	**Max Annual HRA Exposure**
$2,080.00	One time Set Up Fee $400 (Reduced from $750 for TML) Monthly Cost per enrollee $5 $100 Annual Renewal
$748,938.28	**Max Exposure**
2.54%	**% of increase**

		BCBS Gold 149S Co-Pay	
Minor Medical	Preventative Care	100%	
	Telemedicine (24/7 Unlimted Usage)	100%	
	Doctor Visits	$30	Prior 12 months estimated: 3 visits per life
	Specialist	$40	Prior 12 months estimated: 1 visits per life
	Prescriptions Tier 1	$10	
	Brand/Specialty	$35/$75/50%	
Major Medical	Urgent Care Facility	$40	
	Emergency Room	$250	
	Outpatient Testing	500/0%/500	17 lives of 73 total reached their deductible
	Outpatient Surgery	500/0%/500	
	Inpatient Hospitalization	500/0%/500	
	Pre-Existing Conditions	Covered	
	Mental Health	Covered	
	Maternity	Covered	

WATER LEAK RELIEF

Town of Monterey

302 E Commercial Ave, Monterey, TN 38574

Water Leak Relief exists to ease the burden associated with water and sewer leaks. When a leak occurs, our program provides your customer relief from financial burden and allows you to collect payment for the water you provided.

Leaks cost us- *not you or your customers!*

You can provide the following coverages to better protect your customers and your utility:

- WATER LEAK RELIEF
  Excess water bill relief in the case of a qualifying water leak

We will pay the difference between your customer's average monthly water bill, based on the last 12 months, and the qualifying water leak bill amount, up to the utility's coverage limit amount. This keeps money in your customer's pocket and revenue in your bottom line.

- SEWER LEAK RELIEF
  Excess sewer bill relief in the case of a qualifying sewer leak

We will pay the difference between your customer's average monthly sewer bill, based on the last 12 months, and the qualifying sewer leak bill amount, up to the utility's coverage limit amount. This keeps money in your customer's pocket and revenue in your bottom line.

~ADDITIONAL SERVICES AVAILABLE~

- WATER LINE RELIEF
  Repair bill relief in the case of a qualifying water line break

We will pay water line repair bills for qualifying water line breaks, up to the $10,000 service limit. When a water line breaks, your customer can have peace of mind in knowing that they have line relief.

- SEWER LINE RELIEF
  Repair bill relief in the case of a qualifying sewer line break

We will pay sewer line repair bills for qualifying sewer line breaks, up to the $10,000 service limit. When a sewer line breaks, your customer can have peace of mind in knowing that they have sewer relief.

See reverse side for How it Works and Contact Info.

HOW DOES IT WORK?

As a participating utility, you enroll all customers into Water Leak Relief and Sewer Leak Relief. Customers that do not wish to participate may call the Water Leak Relief hotline to opt out of the program. A toll-free number is provided. Customizable coverage limits are available, ranging from $500-$3,000. After an initial 30-day waiting period, all participating customers will have access to these coverages. The waiting period will be waived for customers currently participating in water leak protection.

Water Line Relief and Sewer Line Relief may be added by any customer at any time by calling the Water Leak Relief hotline. All service additions and limit amount increases are subject to an initial 30-day waiting period.

All calls to the Water Leak Relief hotline are recorded to ensure the quality of our customer service and to protect the utility against any disputes.

Participating customers are billed for their coverages as part of their monthly utility bill. Changes to a customer's services are communicated from Water Leak Relief to your utility in a timely fashion. You then make one monthly payment to Water Leak Relief, based on the number of participating customers for each service. This streamlines the billing, collection, and payment process for all parties.

When a water or sewer leak occurs, Water Leak Relief/ Plateau Insurance will work with your utility staff to obtain all necessary information to process the claim. Once the claim is processed, we send a check to your utility for the difference between the customer's average monthly bill and the qualifying leak bill amount, up to the utility's coverage limit amount.

When a water or sewer line breaks, the customer will call the Water Leak Relief hotline to initiate the claims process. After the claim is processed, Water Leak Relief will pay qualifying repair bills, up to the customer's service limit amount.

We encourage all participating utilities to add an administrative fee to the participating customer's premium amount to compensate for any staff time spent administering the Water Leak Relief program. The administrative fee amount, if any, is at your discretion.

WATER LEAK RELIEF

CONTACT INFORMATION

Water Leak Relief, LLC
157 Lantana Road, Crossville TN, 38555
Toll Free (855) 426-7655
info@waterleakrelief.com
www.waterleakrelief.com

Direct Contact
Ashley Wells
(513) 460-6212
ashley@waterleakrelief.com

REFERENCES

City of Crossville
392 N. Main Street, Crossville, TN 38555
Mayor R.J. Crawford
(931) 335-8880

City of Pikeville
25 Municipal Drive, Pikeville TN, 37367
Mayor Phillip Cagle
(423) 447-2919

Cumberland Plateau Water Authority
2089 East 1st Street, Crossville TN, 38555
General Manager, Jeff Dyer
(931) 248-2253

Signal Mountain Water Utility
1111 Ridgeway Ave, Signal Mtn, TN 37377
Town Manager, Matt Justice
(423) 260-9609

City of Jasper
4460 Main St, Jasper, TN 37347
Mayor Jason Turner
(423) 942-3180

Insurance Premium-Leak Relief

Monterey

RESIDENTIAL

Limit 2 Claims Every 12 Months	Limit					
	$ 500	$ 1,000	$ 1,500	$ 2,000	$ 2,500	$ 3,000
2x Avg Water Bill (200%)	$ 2.64	$ 2.82	$ 2.93	$ 3.00	$ 3.07	$ 3.13

COMMERCIAL SINGLE OCCUPANCY

Limit 2 Claims Every 12 Months	Limit					
	$ 500	$ 1,000	$ 1,500	$ 2,000	$ 2,500	$ 3,000
2x Avg Water Bill (200%)	$ 3.62	$ 4.02	$ 4.25	$ 4.43	$ 4.57	$ 4.70

COMMERCIAL MULTIPLE OCCUPANCY

Limit 2 Claims Every 12 Months	Limit					
	$ 500	$ 1,000	$ 1,500	$ 2,000	$ 2,500	$ 3,000
2x Avg Water Bill (200%)	$ 5.68	$ 6.62	$ 7.21	$ 7.62	$ 7.96	$ 8.26

SERVICE FEE-LINE RELIEF	Limit
	$ 10,000.00
WATER LINE RELIEF	
Residential	$ 5.40
Commercial Singe Occupancy	$ 14.30
Commercial Multi-Occupancy	$ 29.15
SEWER LINE RELIEF	
Residential	$ 7.10
Commercial Singe Occupancy	$ 14.80
Commercial Multi-Occupancy	$ 29.65

WATER
LEAK
RELIEF

WATER LEAK RELIEF
PROGRAM IMPLEMENTATION

Water Leak Relief, LLC

WATER LEAK RELIEF

WATER LEAK RELIEF & SEWER LEAK RELIEF

Bill With Leak		Customer 12 Month Average		Water Leak Relief Pays	Customer Pays
$1,000	–	$50	=	$950	$50

If you had a leak and your water bill with the leak is $1,000 and the average of your last 12 water bills is $50.00. You would pay the Utility $50.00 and Water Leak Relief will pay the Utility the remaining $950.00.

- Water Leak Relief pays the difference between the water leak bill amount, up to coverage limit, and average monthly bill, based on previous 12 months.
- All participating utilities' customers are enrolled. Customers may opt out by calling our toll free number.

LEAKS COST US, NOT YOU OR YOUR CUSTOMERS!

WATER LEAK RELIEF

CLAIMS PROCESS

WATER LEAK RELIEF CLAIM FORM

Phone: 931-459-3123 **Fax**: 931-459-3114 **Email**: wlclaims@plateaugroup.com

Utility District __________ Utility Phone # __________

Customer Account Number: __________ Residential ☐ Commercial ☐

Customer Name: __________

Customer Email: __________

Phone # __________ Phone # __________

Street Address: __________

City: __________ **Zip Code:** __________

Did Utility notify customer of leak? Yes ☐ No ☐ **OR** Found leak after receiving high bill? Yes ☐ No ☐

Date Notified of Leak: __________

Date repaired: __________

Person/Company making repairs: __________

Phone # __________

Detailed Description of leak and repair: __________

Average Prior 12 months water bills: $__________ Water bill amount: $__________

(attach documentation)

12 month history, current bill, repair invoices and receipts

Email claim form and documentation to wlclaims@plateaugroup.com

Thank you

Plateau Casualty Insurance Company
Claims Administrator for Water Leak Relief, LLC
P.O. Box 7001 – Crossville, TN 38557-7001

- The provided Water Leak Relief Claim Form demonstrates the information needed to determine if a leak will qualify for a claim benefit. Water Leak Relief claims department will be responsible for collecting all information and completing the form.
- The utility will be responsible for providing the 12 month billing history to allow our claims department to calculate the average bill. This history will need to include a breakdown that documents if the customer is paying for Water Leak or Line Relief protection.
- An email contact for the utility will need to be provided for our claims department to request the 12 month billing history.

WATER LEAK RELIEF

FEE LINE ITEMS FOR BILLING

MONTHLY FEE

WATER LEAK RELIEF

Residential .... $______

Commercial .... $______
Single Occupancy

Commercial .... $______
Multiple Occupancy

ADDITIONAL SERVICE PROGRAMS

Water Line Relief and/or Sewer Line Relief: Participants in the Water/Sewer Line Relief program are eligible for up to $10,000 in qualifying water/sewer line break repairs. This service can be added by calling

1-855-426-7655.

WATER LINE and/or SEWER LINE RELIEF

Residential ....$______/$________

Commercial .... $_____/$________
Single Occupancy

Commercial........$______/$________
Multiple Occupancy

- Each Utility will need to work with their billing software provider to ensure that all available fee line items can be included on the water bill.
- Most software providers are familiar with the Water Leak Relief program and the necessary billing requirements. WLR will gladly work with the utility and their software provider to establish the billing capabilities needed.
- Immediately after approval of the WLR Program, the Utility will need to contact their software provider to begin process of adding the fee line items seen in the example provided.

CUSTOMER FLYERS

WATER LEAK RELIEF

Beginning on ______________________, customers will be enrolled into the Water Leak Relief program. As a participant in our program, you will be eligible for a benefit claim in the event of a qualifying water leak. This is an optional program. If you choose not to be enrolled in the Water Leak Relief program, you may opt out by calling toll free **1-855-426-7655.**

Leaks cost us- *not you!*

See below for program information. Policy terms & conditions are available upon request.

As a program participant, you are allowed up to two benefit claims, per 12-month period, for qualifying water leak. Your benefit claim coverage limit is $________ per qualifying leak.

The benefit claim amount is based on the difference between your average monthly bill (based on the last 12 months) and your water leak bill amount. To qualify a leak must cause your bill to exceed, at minimum, double your average monthly bill amount (based on the last 12 months). Participants are subject to an initial 30 day waiting period before benefit claims can be made. Program is subject to Terms & Conditions

Example: Your water bill with the leak is $1,000.00. The average of your water bills for the last twelve (12) months is $50.00. You will pay the Utility $50.00 and Water Leak Relief will pay the Utility $950.00.

BILL WITH LEAK		CUSTOMER 12 MONTH AVERAGE		WATER LEAK RELIEF PAYS	CUSTOMER PAYS
$1,000	−	$50	=	$950	$50

Participation in the Water Leak Relief program is optional. If you choose not to participate, you may opt out by calling toll free **1-855-426-7655.**

****IMPORTANT NOTICE****

If you choose to opt out of the program, your utility will not adjust your bill in case of a water leak.

MONTHLY FEE

WATER LEAK RELIEF

Residential .... $ ______

Commercial .... $ ______
Single Occupancy

Commercial .... $ ______
Multiple Occupancy

ADDITIONAL SERVICE PROGRAMS

Water Line Relief and/or Sewer Line Relief: Participants in the Water/Sewer Line Relief program are eligible for up to $10,000 in qualifying water/sewer line break repairs. This service can be added by calling

1-855-426-7655.

WATER LINE and/or SEWER LINE RELIEF

Residential .... $_______/$________

Commercial .... $______/$_________
Single Occupancy

Commercial........ $_______/$________
Multiple Occupancy

www.waterleakrelief.com

- The example of the customer flyer above will be distributed to each water customer. Water Leak Relief has the ability to mail the flyer, but including it with the customers' water bill adds a level of validation to lessen the number of phone calls to the utility asking if the program is legitimate.
- If Water Leak Relief is mailing the flyers, we will need a mailing list including customer "billing" address to mail the flyers and ensure accuracy.
- Flyers will be mailed anywhere from 30 to 90 days before the start date of the program, after approval. We will rely on the discretion of the council to determine the desired lead time.

WATER LEAK RELIEF

CUSTOMER OPT OUT FORM

- Water Leak Relief provides a toll-free number for customers to conveniently opt out of the program if they wish. Our Customer Service Team will read a brief disclaimer to a customer that wishes to opt out of the program, explaining their high-water bills caused by leaks will no longer be adjusted by the Utility, or WLR. All calls are logged and recorded to ensure accuracy and provide the best customer service.
- The opt out form below can be used to assist those customers that do not wish to call. We ask that the form be completed and returned to WLR. We will keep a record of the opt out forms just as we do the calls to ensure accuracy.

WATER LEAK RELIEF

Customer Opt Out Form

You have the right to opt out of Water Leak Relief. Please read the following statement to ensure your understanding of what opting out of this service will mean for you.

Customer Name:	
Phone Number:	

Address:		
City:	State:	Zip Code:

If you have a qualifying leak resulting in a high water bill, Water Leak Relief will pay the difference between your high water bill and the average of your last 12 monthly water bills. Water Leak Relief will pay your utility company the difference up to your benefit limit, which is $________, two times per year. You would only be responsible for your normal water bill and any amount over your benefit limit.

Once you opt out of Water Leak Relief, your high water bill will no longer be eligible for adjustment.

_ has recently changed their bill adjustment policy for water leaks. They will no longer adjust customer's water bills who have a high bill as a result of a leak. You will be responsible for paying the full amount on any of your future leak bills.

Example:

If you had a leak and your water bill with the leak is $1,000 and the average of your last 12 water bills is $50.00. You will pay the utility $50.00 and Water Leak Relief will pay the utility the remaining $950.00.

However, by opting out of Water Leak Relief, you would be responsible for the full $1,000.

If for any reason, you would like to opt back into Water Leak Relief services please call. 855-426-7655 and we will be happy to assist you.

☐ **By checking this box, I am acknowledging that I have read and understood what opting out of Water Leak Relief services will mean for me.**

Signature: ________________________ **Date:** ____________

WATER LEAK RELIEF

WEEKLY CUSTOMER CHANGES EMAIL

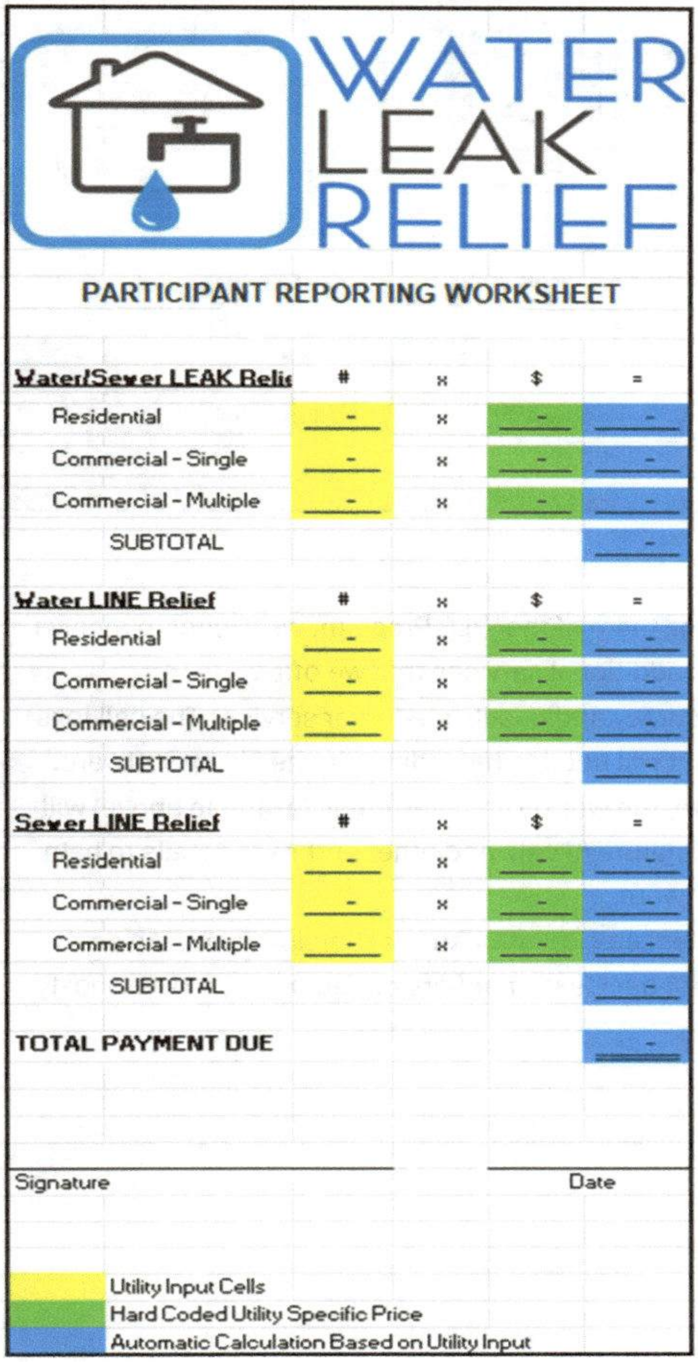
Name	Number	Address	Utility	Date	Time	R/C/M	Purpose of Call	Follow Up	NOC	Emails	CSA
Jane Doe	865-804-0684	794 Mays Valley Road Crossville, TN 37748	Utility Name	6/25/2025	10:12am	R	Customer would like to add Water Line Relief to account	Y	LA	N	A
John Doe	931-260-3143	8347 Cherokee Trail , Crossvile, TN 38572	Utility Name	6/25/2025	1:59pm	R	Customer would like to add Water Line Relief to account	Y	LA	N	A
John Doe	423-368-9483	13 North Niota Road Crossville, TN 37329	Utility Name	6/25/2025	3:22 PM	R	Customer would like to opt out of our services. He understands what this means	N	OO	N	A
Jane Doe	641-989-3656	47 Cross Creek Place, Crossville, TN 38555	Utility Name	6/26/2025	11:12am	R	Customer would like to opt back into Water Leak Relief.	N	WL	N	A

NOC's (Nature of Call)-
OO= Customer is opting out of Water Leak Relief
WL= Customer is opting back into Water Leak Relief
LA= Customer is opting into Water Line Relief
SA= Customer is opting into Sewer Line Relief

R/C/M -
R= Residential
C=Commercial
M= Multi-Commercial

- Once customers begin receiving flyers informing them of the WLR Program, we expect to receive phone calls regarding questions, opt outs, and additional services that we offer.
- All calls are logged and recorded to ensure accuracy and quality customer service. The call logs indicate all customer participation changes that will need to be updated in the billing software.
- If a customer chooses to opt out of the program, the weekly changes email (example above) will include the customer name, number, address, nature of call, and other pertinent details to help the Utility make the changes in their billing software.
- You will receive this email weekly from the Water Leak Relief Customer Service Team. An email contact for the utility will need to be provided for our Customer Service Team to send the weekly email.

MONTHLY PARTICIPATION REPORT



WATER LEAK RELIEF

PARTICIPANT REPORTING WORKSHEET

Water/Sewer LEAK Relief	#	x	$	=
Residential	-	x	-	-
Commercial - Single	-	x	-	-
Commercial - Multiple	-	x	-	-
SUBTOTAL				-
Water LINE Relief	#	x	$	=
Residential	-	x	-	-
Commercial - Single	-	x	-	-
Commercial - Multiple	-	x	-	-
SUBTOTAL				-
Sewer LINE Relief	#	x	$	=
Residential	-	x	-	-
Commercial - Single	-	x	-	-
Commercial - Multiple	-	x	-	-
SUBTOTAL				-
TOTAL PAYMENT DUE				-

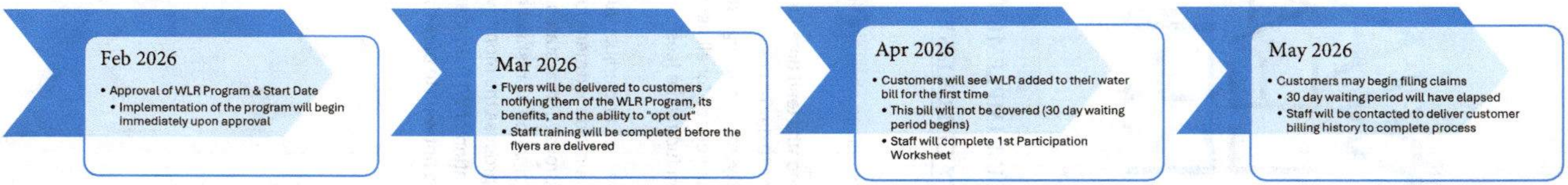
Signature Date

Utility Input Cells
Hard Coded Utility Specific Price
Automatic Calculation Based on Utility Input

- The monthly participation report gives the utility a convenient form to plug in the number of customers participating in each Water Leak Relief service on a monthly basis.
- Each billing cycle, a report can be generated to easily tally the number of participants in each category. Your software provider should be able to help identify this report.
- The green cells will have your selected pricing hard coded. Once a month, the number of participants will be entered into the yellow cells for each category and will total the amount due in the blue cells.
- Water Leak Relief can provide a monthly invoice for the amount due if requested. Once we receive the participation worksheet, an invoice will be generated.

EXAMPLE

WATER LEAK RELIEF PROGRAM TIMELINE



WATER LEAK RELIEF IMPLEMENTATION:

UTILITY CHECKLIST

1. Approval of Water Leak Relief Program and desired coverage limits with pricing; Will there be an administrative fee added?
2. Select program start date and number of months lead time for customers to receive the flyer before they see it on their bill; Provide minimum of 30 day notice
3. Provide method for distributing customer flyers; or, mailing list with all customers' billing addresses
4. Notify billing software provider of line items needed for all necessary WLR fees and ensure enrollment of customers prior to first bill including the fees
5. Schedule training with utility billing staff
6. Designate staff to receive weekly email changes and adjust customers' billing profiles
7. Designate staff to receive requests from claims department for 12 month billing histories
8. Designate staff to be notified of claims approval/denial status
9. Designate staff to complete monthly participation worksheet each billing cycle and send to WLR; Notify WLR if an invoice will be needed to process the monthly payment
10. Ensure all new water customers, after initiation of WLR Program, are enrolled and instructed to call WLR Customer Service to opt out if they do not wish to participate

PLATEAU CASUALTY INSURANCE COMPANY
2701 North Main Street, Crossville, TN 38555 (800-752-8328)

WATER LEAK COVERAGE INSURANCE POLICY

TABLE OF CONTENTS

This **Policy**, the **Declarations and Schedule Page**, and any **Endorsements** constitute a complete **Policy**.

INTRODUCTION

This is a **Policy** between **You** and **Us. Your** rights and duties under this **Policy** may not be assigned without **Our** written consent. **PLEASE READ YOUR POLICY CAREFULLY.**

WHAT IS COVERED

We will pay for lost revenue resulting from excess water charges that your Customer has sustained as a result of a Leak. The Leak must be caused by or result from direct physical Loss on the Customer side of the meter by a Covered Cause of Loss, including interior frozen water line/plumbing, and the amount of Loss must equal or exceed the Loss Qualification Option indicated on the Declaration and Schedule Page.

BENEFIT

We will take the amount of the Customer's current water bill with the leak and subtract the average of the Customer's last twelve (12) water bills. If your "Customer" has less than twelve (12) months consecutive usage preceding the occurrence, the average use will be calculated over the available number of consecutive months.

The amount paid to You will be the difference up to the limit shown in the Declarations and Schedule Page.

QUALIFICATIONS

To qualify:

1. The leak must meet the Utility's current leak policy, occur on the Customer's side of the meter, must be accidental in nature, must be repaired within a period of ten (10) days from discovery with proof of repair to the Utility.
2. To be eligible to receive a benefit, the Customer's current water/sewer bill must be for an amount that is greater than the Loss Qualification defined in the Declaration and Schedule Page. A customer may only receive [two (2)] benefit claims during any twelve (12) month period. Benefit claims will be made for up to [two] months for a single leak occurrence.
3. If a customer was notified by the Utility of a leak and did not take reasonable measures to stop the water loss and begin to make arrangements for the needed repairs within [ten (10)] days, no Benefit Claim will be granted. Receipt of a bill from the Utility that is greater than the Loss Qualification defined in the Declaration and Schedule Page may be considered notice. The claim will only be granted once the repairs have been completed.

Eligible Property Types are structures owned or leased by a Customer, used for residential occupancy or commercial occupancy that is titled as real property, and the land it is located on is also owned or leased by Your Customer. Any recreational vehicle or another type of home on wheels that is intended to be moved are not eligible. If You are aware of any pre-existing conditions, defects, or deficiencies with Your Customer's Water Service Line or Sewer Line, or have had any roots removed from Your Customer's Exterior Sewer Line before the effective date of Your Customer's first term of coverage, then the Property is not eligible for this coverage.

WHAT IS NOT COVERED

This Policy will not cover a Loss caused directly or indirectly by any of the following:

1. Any cost associated with repairing the Customer's Water Service Line;
2. Customers with multiple living units on a single meter such as a campground, trailer park, motel, etc. are not eligible, except as included as multiple occupancy commercial service customers;
3. Routine dripping faucets;
4. Premises left vacant or abandoned;
5. More than [two (2)] occurrences per twelve (12) month period;
6. Filling of swimming pools;
7. Watering of lawns or gardens;
8. Leaks resulting from exterior, temporary water lines or hoses;
9. If a Customer becomes aware of a potential problem with their plumbing which could cause a leak and that problem is not resolved, by turning off water flow to the leak source, within five (5) days;
10. If a Customer has been notified of a suspected leak and does not take reasonable measures to stop the water loss and begin to make arrangements to repair the leak within (10) days of becoming aware;
11. Faulty water meter;
12. Improper meter reading;
13. Natural acts or disasters;
14. Pressure Washing or other external cleaning projects;
15. Sprinkler System leaks
16. New construction buildings that are unoccupied

DEFINITIONS

Customer(s) means and refers to a utility customer who is participating in coverage under this Coverage Form.

Covered Cause of Loss means risk of direct physical Loss unless excluded by causes listed in What is not Covered.

Leak means the continuous and uninterrupted flow of potable water on the customer's side of the meter.

Loss means accidental loss of potable water on the customer's side of the meter.

Utility means the Named Insured.

Named Insured refers to the **Named Insured** shown on the **Declarations and Schedule Page** of this **Policy.**

We, Us, and **Our** means Plateau Casualty Insurance Company.

You and **Your** means the **Named Insured** shown on the **Declarations and Schedule Page.**

Water Service Line means the pipe that connects the home to the main water line.

Exterior Sewer Line means the wastewater line from the home to the sewer system.

CONDITIONS

<u>**Coverage Territory**</u>
We only insure covered property located in the United States of America.

<u>**Limits of Insurance**</u>
The Aggregate Limit of Insurance is the most We will pay for any one Customer's Loss under this Policy or the maximum number of Occurrences for a designated period of time, shown in the Declarations and Schedule Page. Subject to the Aggregate Limit of Insurance, the most We will pay for Loss or damage in any one Occurrence to each Customer is the applicable Occurrence Limit shown in the Declarations and Schedule Page.

Duties In The Event Of Loss

Required Documentation: To have a water leak event covered, You or Your Customer will need to provide documentation certifying the repair has been completed and provide the following information:

1. The date the leak was discovered;
2. The nature and location of the leak;
3. The date the leak was repaired;
4. The name of the person who repaired the leak;
5. A description of the repair work performed;
6. Provide current water bill and average of last 12 monthly bills.

Prompt Payment of Claims

Within fifteen (15) business days after **We** receive written notice of loss, **We** will:

1. Acknowledge receipt of the claim. If **We** do not acknowledge receipt of the claim in writing, **We** will keep a record of the date, method and content of the acknowledgment;
2. Begin any investigation of the claim; and
3. Request a signed, sworn proof of loss, specify the information **You** must provide and supply **You** with the necessary forms. **We** may request more information at a later date, if during the investigation of the claim such additional information is necessary.

We will notify **You** in writing as to whether:

1. the claim or part of the claim will be paid;
2. the claim or part of the claim has been denied, and inform **You** of the reasons for the denial;
3. more information is necessary; or
4. **we** need additional time to reach a decision. If **we** need additional time, **we** will inform **You** of the reasons for such need.

We will provide notification as described in the above paragraph, within fifteen (15) business days after **We** receive the signed, sworn proof of loss and all information **We** requested.

If **We** have notified **You** that **We** need additional time to reach a decision, **We** must then either approve or deny the claim within forty-five (45) days of such notice.

We will pay for a **Covered Loss** within five (5) business days after **We** have notified **You** that payment of the claim or part of the claim will be made.

However, if payment of the claim or part of the claim is conditioned on **Your** compliance with any of the terms of this Policy, **We** will make payment within five (5) business days after the date **You** have complied with such terms.

The term "business day", as used in this section, means a day other than Saturday, Sunday or a Federal holiday.

Catastrophe Claims

If a claim results from a weather related catastrophe or a major natural disaster, as defined by the commissioner, the claim handling and claim payment deadlines described in (1) through (3) above are extended for an additional fifteen (15) days.

Catastrophe or Major Natural Disaster means a weather related event which is:

1. Declared a disaster under state law; or
2. Determined to be a catastrophe by the Department of Insurance.

Subrogation

If **We** make any payment under this **Policy** and **You** have a right to recover damages from another, **We** shall be subrogated to that right. However, **Our** right to recover is subordinate to that person or organization's right to be fully compensated for **Loss**.

Waiver or Change of Policy Provisions

This **Policy** contains all the agreements between **You** and **Us** concerning the insurance afforded. This **Policy's** terms can be amended or waived only by endorsement issued by **Us** and made a part of this **Policy**.

Transfer or Assignment of Your Rights and Duties Under This Policy

Your interests, rights and duties under this **Policy** may not be transferred or assigned without **Our** prior written consent.

Legal Action Against Us

No suit, action or proceedings for recovery of any loss under this **Policy** will be sustainable in any court of law, equity tribunal unless all the requirements of this **Policy** are complied with and such suit, action or proceedings for recovery of any loss is commenced within twelve (12) months after the final statement of loss has been submitted to **Us** by **You**.

Cancellation

1. **You** may cancel **Your** coverage under this **Policy. You** must notify **Us** in writing by mailing or delivering to **Us** advance written notice stating when such cancellation is effective.
2. If this policy has been in effect for Sixty (60) days or less, **We** may cancel **Your** coverage under this **Policy** by mailing or delivering to **You** written notice of cancellation to **You** at least:
   a. Fourteen (14) days before the effective date of cancellation if **We** cancel for nonpayment of premium; or
   b. if **We** cancel for any other reason.
3. If this policy has been in effect for more than 60 days, or if this policy is a renewal of a policy we issued, we may cancel this policy only for one or more of the following reasons:
   a. Nonpayment of premium, including any additional premium, calculated in accordance with our current rating manual, justified by a physical change in the insured property or a change in its occupancy or use;
   b. Discovery of fraud or material misrepresentation made by or with the knowledge of the named insured in obtaining the policy, continuing the policy, or in presenting a claim under the policy;
   c. Discovery of willful or reckless acts or omissions on the part of the named insured which increase any hazard insured against;
   d. The occurrence of a change in the risk which substantially increases any hazard insured against after insurance coverage has been issued or renewed;
   e. A violation of any local fire, health, safety, building, or construction regulation or ordinance with respect to any insured property or the occupancy thereof which substantially increases any hazard insured against;
   f. The insurer is unable to reinsure the risk covered by the policy; or
   g. A determination by the commissioner that the continuation of the policy would place the insurer in violation of the Tennessee insurance code or regulations of the commissioner.

   Notice of cancellation will be mailed or delivered at least seventy-five (75) days prior to the effective date of the cancellation and state the reason for cancellation.

4. **Our** notice will be mailed or delivered to **You** at the last mailing address known to **Us.**
5. Notice of cancellation will state the effective date of cancellation and all insurance for **You** under this **Policy** will end on that date.
6. If this **Policy** is cancelled, unearned premium will be computed on a Pro Rata method, provided no claim has been made against this **Policy. We** will refund:
   a. upon mailing of the notice of cancellation; or
   b. as soon as practicable.
7. If cancellation notice is mailed, proof of mailing will be sufficient proof of notice.

Non-Renewal

1. If we decide not to renew this policy, we will mail or deliver written notice of nonrenewal to the first Named Insured and agent, at least 75 days before the expiration date unless:
   a. We have offered to issue a renewal policy; or
   b. You have obtained replacement coverage or have agreed in writing to obtain replacement coverage.
2. Any notice of nonrenewal will be mailed or delivered to the first Named Insured's and agent's addresses shown in the policy. If notice is mailed, proof of mailing will be sufficient proof of notice.

Concealment, Misrepresentation, or Fraud

This coverage is void in any case of fraud, intentional concealment or misrepresentation of a material fact, at any time, even at time of claim concerning:

a. This coverage;
b. The **Covered Property**;
c. **Your** interest in the **Covered Property**; or
d. A claim under this **Policy.**

Liberalization

If **We** adopt any revision that would broaden the coverage under this **Policy** without additional premium during the **Policy** period, the broadened coverage will immediately apply to this **Policy.**

Reporting Conditions and Provisions

When Reporting is shown on the "Declarations and Schedule Page", you must provide a report to us in accordance with the reporting provisions and the time periods shown.

As used by this policy, reporting period means the period of time, beginning with the inception of the policy, when you must tell us, in writing, of the Covered Property covered by this policy.

Within 30 days of the end of each reporting period indicated on the " Declarations and Schedule Page ", you must give us the number of registered "Customer(s)" to which this Coverage applies during that reporting period.

While you are not required to provide us with the names and address of enrolled "Customer(s)" in your periodic report, you agree to maintain a complete record of participating "Customer(s)". You agree to provide us with a copy of such complete record(s) at our request.

1. Provisions applicable to Cancellation or Non-Renewal.

   If you or we cancel or do not renew this policy for any reason, any reports that you owe at time of cancellation or non-renewal are still due. We will adjust the policy in accordance with the policy provisions. You must pay any premium that is due us for the period up to and including the date of cancellation or non-renewal.

2. If you fail to report as required, we will not provide coverage for any part of your uncollected excess water charges for that unreported reporting period.

Final Premium Computation and Adjustment
We will adjust the policy in the following manner.

We will multiply the reported values shown on the periodic report that you provide by the reporting rate shown on the "Declarations and Schedule Page ". The result of this calculation is the premium that is due; such premiums are due within fourteen(14) days of receipt.

Entire Contract
This **Policy** and the **Declarations and Schedule Page** contains all the agreements between **You** and **Us** concerning the insurance afforded. This **Policy's** terms can be amended or waived only by issuance of a new **Policy** or Endorsement issued by **Us** and made a part of this **Policy**.

Conformity to Statute
This **Policy** is amended to comply with the statutes of the jurisdiction:
1. where it is issued; and
2. on the effective date.

Applicable Law
We agree that any terms of the **Policy** not in conformity with applicable law are conformed to comply with such law. If any portion of the **Policy** is deemed invalid or unenforceable, it shall not invalidate the remaining portions of this **Policy**.

Changes
This **Policy** contains all the agreements between **You** and **Us** concerning the insurance afforded. The **Policy's** terms can be amended or waived only by endorsement issued by **Us** and made a part of the **Policy**.

In Witness thereof, **We** have caused **Your Policy** to be signed by **Our** President and Secretary.

SECRETARY PRESIDENT

WATER LEAK RELIEF

Beginning on ____________, Town of Monterey customers will be enrolled into the Water Leak Relief program. As a participant in our program, you will be eligible for a benefit claim in the case of a qualifying water leak. This is an optional program. If you choose not to be enrolled in the Water Leak Relief program, you may opt out by calling toll free 1-855-426-7655.

Leaks cost us- *not you!*

See below for program information. Policy terms & conditions are available upon request.

As a program participant, you are allowed up to two benefit claims, per 12-month period, for qualifying water leak. Your benefit claim coverage limit is $________ per qualifying leak.

The benefit claim amount is based on the difference between your average monthly bill (based on the last 12 months) and your water leak bill amount. To qualify a leak must cause your bill to exceed, at minimum, double your average monthly bill amount (based on the last 12 months). Participants are subject to an initial 30 day waiting period before benefit claims can be made. Program is subject to Terms & Conditions

Example: Your water bill with the leak is $1,000.00. The average of your water bills for the last twelve (12) months is $50.00. You will pay the Utility $50.00 and Water Leak Relief will pay the Utility $950.00.

Participation in the Water Leak Relief program is optional. If you choose not to participate, you may opt out by calling toll free **1-855-426-7655.**

****IMPORTANT NOTICE****

If you choose to opt out of the program, your utility will not adjust your bill in case of a water leak.

MONTHLY FEE

WATER LEAK RELIEF

Residential .... $____

Commercial .... $ ____
Single Occupancy

Commercial .... $____
Multiple Occupancy

ADDITIONAL SERVICE PROGRAMS

Water Line Relief and/or Sewer Line Relief: Participants in the Water/Sewer Line Relief program are eligible for up to $10,000 in qualifying water/sewer line break repairs. This service can be added by calling

1-855-426-7655.

WATER LINE and/or SEWER LINE RELIEF

Residential......................$____/$____

Commercial ....$_____/$____
Single Occupancy

Commercial..................... $_____/$____
Multiple Occupancy

WATER LEAK RELIEF

PARTICIPANT REPORTING WORKSHEET
Town of Monterey

Water/Sewer LEAK Relief	#	x	$	=
Residential	-	x	-	-
Commercial - Single	-	x	-	-
Commercial - Multiple	-	x	-	-
SUBTOTAL				-

Water LINE Relief	#	x	$	=
Residential	-	x	-	-
Commercial - Single	-	x	-	-
Commercial - Multiple	-	x	-	-
SUBTOTAL				-

Sewer LINE Relief	#	x	$	=
Residential	-	x	-	-
Commercial - Single	-	x	-	-
Commercial - Multiple	-	x	-	-
SUBTOTAL				-

TOTAL PAYMENT DUE -

____________________________ ________________

Signature Date

Utility Input Cells
Hard Coded Utility Specific Price
Automatic Calculation Based on Utility Input

Item # 5.

PROPOSAL

LSI Sourcewell: #101625-LSI

Created: May 14, 2026
Modified:

Quote Name: Meadow Creek Park

Prepared By: Adam Walton
919-741-8375
adam@rec-concepts.com

Prepared For: Alex Garcia
931-787-3646
agarcia.mayor@montereycityhall.com

Bill To: Alex Garcia
Town of Monterey TN
302 E. Commercial Ave
Monterey, TN, 38574
County: Putnam

Ship To: Meadow Creek Park
Alex Garcia
19195 Clarkrange Hwy
Monterey, TN, 38574

Please make out purchase orders, contracts, and checks to:

Invoice Address: Recreational Concepts
580 S Jefferson Ave Ste C
Cookeville TN 38501

Lead Time: 18-24 Weeks From Order

Payment Terms: 50% down at PO, 25% on Delivery, Balance Upon Completion

We are pleased to submit this proposal to supply the following items:
Meadow Creek Park

QTY	Model No	DESCRIPTION	UNIT WT	UNIT PRICE	WEIGHT	EXTENDED AMT
1	MCP0330-01-02	Landscape Structures PlayBooster & Freestanding Play Systems		$ 250,603.80		$ 250,603.80
1	DISC	*Sourcewell Discount*		$ (20,048.30)		$ (20,048.30)
1	2BY2	(92) 12" BorderTimbers & (1) Full Ramp Kit		$ 7,288.36		$ 7,288.36
		**See attached equipment breakdown, color renderings specifications and warranties*				

Subtotal	$	237,843.86
Freight	$	14,250.00
Tax Rate		
Project Tax	$	-
Equipment Installation	$	67,906.14
Project Total	$	320,000.00

"The quality will remain long after the price is forgotten."
~Henry Royce

Signature: Date: