

Program for Public Information Annual Evaluation Town of Marshfield, MA

Presented by the Town of Marshfield PPI/CRS Committee

2020 | Sent to Selectmen on January 25th, 2021



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About the PPI and CRS

The Town of Marshfield, established in 1640, is located in Southeastern Massachusetts in Plymouth County. A coastal community 30 miles from Boston, Marshfield has a yearly population of about 24,000 people which grows to about 40,000 in the summer months. The Town has a traditional New England government structure with a three-member Board of Selectmen, a Town Administrator, and an open Town Meeting. Marshfield is situated in the center of the south shore towns of Marshfield, Scituate and Duxbury. It is approximately 29 square miles in area. Marshfield is bordered on the north by the Town of Scituate, on the west by Norwell and Pembroke, and on the south by Duxbury. Marshfield is composed of ten distinct villages or areas: North Marshfield, Marshfield Hills, Seaview, West Marshfield (Plain Street), Downtown, Rexhame, Fieldston, Ocean Bluff, Brant Rock, and Green Harbor. It is a coastal community with many beaches, marshes, and tidal waterways. Marshfield and the Town of Scituate share the waters of the South and North Rivers, a sensitive and important natural resource area.

CRS Class	Credit Points	Premium Reduction	
CR5 Class	Credit Points	In SFHA	Outside SFHA
1	4500+	45%	10%
2	4000 - 4499	40%	10%
3	3500 - 3999	35%	10%
4	3000 - 3499	30%	10%
5	2500 - 2999	25%	10%
6	2000 - 2499	20%	10%
7	1500 - 1999	15%	5%
8	1000 - 1499	10%	5%
9	500 - 999	5%	5%
10	0 - 499	0%	0%

Preferred Risk Policies are not eligible for CRS premium discounts because they already have premiums lower than other policies. Preferred Risk Policies are only available in B, C and X zones for properties that are shown to have a minimal risk of flood damage.

Some minus-rated policies may not be eligible for CRS premium discounts.

Premium discounts are subject to change.

The Town of Marshfield has a rich history involving the Community Rating System (CRS) and the National Flood Insurance Program. Marshfield entered the National Flood Insurance Program (NFIP) in October of 1977. CRS was first established nationwide in 1990 and Marshfield became a member in 1991 under the leadership of then Coastal Advisory Committee Chair Doris Crary. In the 1990's, Marshfield achieved the status of a level 6 community, receiving a 20% discount on flood policies in high risk flood zones. Marshfield was also one of only a handful of Project Impact communities, which gave grant money to communities for their work in the area of mitigation.

While some time has gone by since then, Marshfield is dedicated to once again being a leader in CRS. The goal of the PPI/CRS Committee is to get Marshfield to a level 7 community and increase to a 15% CRS discount within the next five years.

According to the CRS User's Manual, the purpose of CRS is "to support the NFIP. To do this, the CRS provides flood insurance premium rate reductions to policyholders in recognition of the fact that their communities implement activities that exceed the minimum NFIP requirements and that work toward the three goals of the CRS. Included in this support are measures that credit protection to life and property during a flood".

CRS has several main goals:

- Reduce and avoid flood damage to insurable property.
- Strengthen and support the insurance aspects of the NFIP.
- Foster comprehensive floodplain management.

The PPI helps achieve these goals by informing stakeholders in various ways about flood hazards and other important flood information. We have formed strategic partnerships and developed new content to help inform you, our stakeholder, about this important information.

PPI Committee

Joe Rossi Chair	Rogers and Gray Insurance		
Tim Williams Vice Chair	Flaherty Insurance, Floodplain Resident		
Doris Crary Stakeholder	Floodplain Resident		
Jeremy Devaney	Fairway Independent Mortgage Corp., Town Resident		
Greg Guimond	Town Planner, Town Resident		
Nanci Porreca	CRS Coordinator, Floodplain Resident		
Andrew Stewart	Town Building Commissioner, Floodplain Manager		

The role of the PPI Committee is to develop the PPI and its associated outreach activities. By having a diverse group, we are able to assess the different perspectives of our Town and develop outreach projects for each part of the Community. By having Town staff on our committee, we are able to get insight on other activities the community is doing for outreach and coordinate between the two.

The Committee was selected based on a strong background in past floodplain management work, stakeholder and advocacy experience, and with resumes that meet the minimum requirements for the PPI Committee for CRS credits. Town staff was also asked to participate for coordination reasons.

The PPI/CRS Committee was established on January 8th, 2018 by the Board of Selectman as a way to recognize and enact the Town's continued effort for better floodplain management. The Committee meets monthly to develop and implement the PPI and act on other related CRS activities. The PPI committee also sat on the Town's Hazard Mitigation Committee in order to give stakeholder input and help achieve more CRS credits. Much of this reports analysis was successfully done by the Hazard Mitigation Plan in cooperation with the PPI Committee.

The PPI plan was started at the Committee's first meeting on February 14th 2018. The Committee plans to meet at least four times a year to not only continue to implement the PPI, but also review the Hazard Mitigation Plan, as outlined in the Hazard Mitigation Plan page 6-2 section 6.1

In 2020, the Committee has met five times, not including the annual evaluation meeting. Below are the meeting dates for 2020, and the annual evaluation agenda and meeting minutes can be found in Appendix A

January 23rd	PPI Committee Meeting
March 31st	PPI Committee Meeting
May 6th	PPI Committee Meeting
September 2nd	PPI Committee Meeting
November 19th	PPI Committee Meeting
December 18 th	PPI Annual Evaluation Meeting (Attendees: Joe Rossi, Greg Guimond, Tim Williams, Nanci Porreca, Andrew Stewart, Jeremy Devaney)

The PPI's mission is to create and implement a PPI plan, and to work with the Town, FEMA, and other stakeholders to implement and carry out the activities of the Community Rating System.

Target Audiences

Almost all the PPI Committee members are lifelong residents or have worked most of their lives in Town and understand what audiences need to be served. Additionally, the flood insurance assessment and the review of the Hazard Mitigation Plan (which involved collaboration from multi departments and is updated by the PPI Committee) gave insight for the PPI Committee to determine its target audiences. The target audiences are as follows:

1. All residents of the SFHA	According to the flood insurance assessment, about 50% of structures within the SFHA are insured. However, there are occupancy categories within the SFHA with much lower insured percentages compared to the number of structures. Additionally, there are much higher losses within the SFHA, particularly AE zones. By targeting all residents within the SFHA, we plan on increasing policy counts and reducing losses.		
2. Visitors of the SFHA	Within the single family residency category, Town officials believe a significant percentage of those are rental properties within the SFHA. Residents visiting Marshfield may not be aware of the high flooding hazards they could incur and single family residences are the least insured compared to the number of structures. Visitors more often than not, because of their misunderstanding of the severity of flooding hazards, put themselves in harm's way and become a major problem to public safety, which include evacuation hazards and high risk rescues.		
3. Repetitive loss areas	Marshfield is a class "C" community for repetitive losses. For our community, communication is required to be in the CRS program for the repetitive loss areas. We have a high number of these properties due to our past development near our coastal areas and the high number of Pre-FIRM properties in these areas. These property owners are also usually not aware of the steps that need to be taken to reduce their hazard, and their usually very high flood insurance premium.		
4. All Town properties (properties within the community)	The entire Town needs to be aware of the flood hazards we face. A loss of properties due to flooding can cause a shift of the tax burden for other parts of the Town. There are also flood hazards outside of our coastal areas such as storm water flooding that residents need to be aware of, and how inexpensive flood insurance in these areas is to purchase.		
5. All residents with flood insurance	While we target all properties within the SFHA, 50% do not have flood insurance. Residents with flood insurance can do certain things to reduce their premiums and reduce their flood losses. There are also pre and post disaster steps they can take such as ICC funds that residents with flood insurance may also not be aware of, along with other mitigation measures and grants to bring their structures into compliance.		
6. Builders and contractors	To maintain compliance with flood insurance standards, builders and contractors need to be educated. They are the first line of defense to build our community with more resilience.		
7. Realtors/lenders/ insurance agents	Real estate professionals are, in most cases, the first people to give flood risk information to the consumer. They also have obligations to give certain flood risk information, and it is not always correct. Our PPI targets real estate professionals in order to guide them and their consumers on where to find flood risk information, why their clients should purchase flood insurance, and resources for them.		

Priority Topics, Messages and Outcomes

Once the audience and topics were discussed and reviewed based on the information that the Committee obtained, the Committee developed messages and the outcomes that would drive results based on the findings of the PPI. They are outlined in the table below:

Priority Topics	Messages	Desired Outcome
	Find your flood risk by going to the Town of Marshfield website, the CRS Coordinator's office to request map information or check information at the	An increase in flood map inquiries
1. Know Your Flood Hazard	library Ask your real estate agent if the property is in the floodplain or if it has ever been flooded Ask the seller or neighbor if the area has ever been flooded or any other flood hazards in the area Visit the MCC website for flood hazard information Know the repetitive loss areas	Increase in flood insurance policies purchased in the SFHA An increase in information requests on flood insurance and flood mitigation An increase in mitigation activities An increase in flood map and how to prevent flood damage inquiries
2. Insure Your Property for your flood hazard	Do not rely on disaster assistance, buy a flood policy which is separate from your homeowners policy Contact your agent to understand flood coverages and buy a policy Ask an insurance agent about the cost of flood policy Attend a local outreach and find out the types of flood insurance available to you	Increase in flood insurance policies across the community Increase umber of flood policies in X zones Increase number of flood policies in the SFHA
3. Protect People From The Hazard	Pay attention for reverse 911 calls alerting you of a storm Listen to local radio and television for emergency instructions Post all emergency plans and phone numbers at home, work and in your cell phone Learn your community's evacuation routs and your children's school, daycare and your works emergency plan Obey posted signs to stay out of flooded areas during a storm Develop a disaster plan for you and your family	Reduce emergency rescues during flood events Increase the number of residents that evacuate before a storm Protect residents before events occur Reduce rescues of visitors in the SFHA Reduce emergency rescues during flood events

Priority Topics	Messages	Desired Outcome
	Prepare for flooding by putting valuables, insurance policies and medicine in a safe place	Increase in flood recovery post event
	Consider permanent flood protection measures such	Reduce flood insurance losses
	as elevating your house or utilities Complete an inventory of your personal property	Speed the recovery and return to flood damaged property
4. Protect Property	Move hazardous materials out of basements or other	Reduce damage to structures
From The Hazard	flood prone areas	Reduce flood insurance losses
	Board up windows and doors	Increase the number of homes compliant
	Contact the Building Department to find out about retrofitting techniques	with the NFIP building requirements Reduce flood insurance losses
	Talk to the Floodplain Manager about FEMA grants to elevate your structure	
	Before undertaking development in any A or V zone,	
	contact the Building and Conservation Department	Maintain compliance with the
5. Build	Check the CRS website to become familiar with the floodplain bylaws	NFIP Reduce non compliant
Responsibly	Pick up flyers at the Building Department, library,	floodplain work Reduce flood
	CRS or MCC website on how to build in compliance	insurance losses
	Boaters should avoid speeding while traveling rivers and creeks to protect marsh, river and creek banks	Reduce erosion to marsh and creek banks
6. Protect	Travel only on designated pathways through dunes	Prevent dune erosion
Natural Floodplain	Developers should obey posted signs to not encroach or damage adjacent wetlands	Improve wetland vegetation growth Prevent
Functions	Under title V, it is recommended that you pump your septic system once a year	damage to the natural environment
7. Drainage	If you see clogged drains, attempt to clean then call the DPW	Reduce localized flooding due to storm drain
System Maintenance	Don't dump in drainage structures	clogs
8. Storm	Even if a claim is not filed, documents storm damage to your property or area	Collect Town wide information on damage in order to maximize FEMA post disaster funding for storm damage
Documentation	Take inventory of damage after a storm	Speed the recovery and return to flood damaged property
	Call the DPW If you see cracks or deterioration in the seawall	
	Avoid bolting structures directly to the seawall	Prevent deterioration of coastal infrastructure
9. Flood Infrastructure Management	Avoid putting hard structures against coastal infrastructure	Reduce damage by debris to coastal structures

Outreach Projects

Finally, in order to deliver the priority topics, messages and drive outcomes to the correct audiences, the PPI Committee developed outreach projects. While all the outreach projects were delivered in some way in 2020, many were modified due to the COVID-19 pandemic. We attempt to create outreach projects that will reach the widest audience. We also wanted to channel the information in ways that are easily accessible and in ways that are preexisting in order for our audiences to receive the same message across multiple sources. Below is a list of the projects as outlined in the PPI:

- OP 1: A flood hazard brochure: This brochure, utilized in Marshfield's 1990's CRS projects, has been updated and re-implemented due to its past success. The brochure compiles almost every message, and is a simple two sided brochure that communicates to the stakeholder all aspects of flood safety, flood compliance, Town resources and more.
- OP 2: Outreach A: In person outreach: The in person outreach will include discussions on all key topics and messages from the PPI. The presentation is broken out into sections with a focus on flood insurance. The presentation will be performed in partnership with the Town Administrator, the PPI Committee, and the Massachusetts Coastal Coalition (Stakeholder organization). The outreach will also advertise the Map Information Service available at the Building Department.
- OP 3: Outreach B: Mailing: One of the required activities that the Town has been doing for many years is inform residents how to elevate, resources for them and how to recover from a flood.
- OP 4: Signage: Twice a year the Town will display large digital signs for several days at a time to alert target audiences of flood preparedness. The large digital signs will be placed in major Town entry points (Route 139 and Route 3A) and will focus their messages on flood preparedness and flood warnings such as "know your emergency contacts" and "be prepared for flooding, check your insurance". These signs will be deployed twice a year, spring and fall, with the fall one corresponding with National Preparedness Month in September.
- OP 5: Information Booth at Town events: In addition to holding outreaches, multiple audiences can be reached by having information booths throughout the year at several major Town events. The PPI Committee identified several events where a mix of audiences can be reached: Spring Town Meeting, fall Town Meeting, annual Town Election in late April/early May, and the North River Arts Festival in late May. The information booths will have various outreach material, staffed with a member of the PPI Committee, and bring awareness to flooding. The events were chosen due to the diverse audience, within the Town and outside, that attend each event.
- OP 6: Radio/Cable/Paper: The PPI Committee will utilize radio, cable and newspaper to inform our target audience when our outreaches will happen. Because we will be doing two outreaches a year, this will happen twice each year. Additionally, the Floodplain Manger, an elected member of the Board of Selectman, and the Town Administrator plan on appearing on local TV at least once a year to do an hour long program about all the messages in the PPI including focusing on why and how to purchase flood insurance, its benefits and what areas need it most.
- OP 7: Town Website: The Town has a CRS website where all our outreaches, media appearances, and other CRS and FEMA resources will be posted. We will also have the FEMA digital maps available. Additionally, after major flooding events, local resources for disaster recovery are posted to the site such as post disaster recovery guides, claims information, contacts to make damage assessments, and more.
- OP 8: MCC Website: We incorporated a major local stakeholder group website, the Massachusetts Coastal Coalition, where additional resources can be found. They also have a

program where individuals can find their location on the FEMA flood maps and receive additional mapping information. Additionally, information about flood insurance, including simple to understand brochures and memos, is available.

- OP 9: Town Meeting: Our brochure will be available at Town Meeting. Additionally, before he speaks on DPW articles, the DPW Superintendent will have a few statements on the PPI messages.
- OP 10: Flood Insurance and Real Estate Brochure: In addition to the general stakeholder brochure, the PPI Committee felt it would be beneficial to include a separate brochure just for realtors to hand out to those purchasing property. The goal of the brochure is to communicate flood risk, increase flood insurance policy counts, and increase the number of map inquiries to buyers. We also hope this will increase the number of flood policies purchased with a higher awareness of flood risk. This brochure is given to every real estate agency within Marshfield, and real estate agents are instructed to give the brochure to all sellers and buyers. The PPI Committee also tries to distribute the brochure to all local banks and lenders to give to clients. NOTE: The PPI Committee has compiled a list of all real estate offices in the Town of Marshfield and have supplied them with the Real Estate Brochure. We have advised them and recommend that this brochure is handed out to house hunters for all properties they sell to advise their clients of flood risk, and have recommended that they disclose the flood hazard for individual structures. The PPI Committee plan to track this by cross referencing those real estate agents that request information through the map information service.

Outreach Project Check List and Explanations

As noted above, while all of our outreach projects were completed, many were modified in order to accommodate the significant restrictions and limited bandwidth of the COVID-19 pandemic. Below is a check list of outreaches, and an explanation of how the modified outreaches were performed and why they were modified.

Outreach	Completed (YES, NO, MODIFIED)	Explanation of non-completion or modification (if required)
OP 1: A flood hazard brochure	YES	
OP 2: Outreach A: In person outreach	MODIFIED	See modification made to outreaches in OP 3.
OP 3: Outreach B: Mailing	MODIFIED	Due to COVID-19, we bolstered the number of digital outreaches. We had them play on local access TV 3 times during the year.
OP 4: Signage	MODIFIED	At the start of the year, there was no bandwidth in the DPW for sign deployment. So, we were limited to one deployment in 2020.
OP 5: Information Booth at Town events	MODIFIED	Due to COVID-19, our information booths at the start of the year were canceled. In the fall, we were allowed to do two in person booths, one at fall Town Meeting, and one at the November Town Election.

OP 6: Radio/Cable/Paper	YES	
OP 7: Town Website	YES	
OP 8: MCC Website	YES	
OP 9: Town Meeting	MODIFIED	Due to COVID-19 restrictions at the April Town Meeting, we were only able to have information available at the fall Town Meeting.
OP 10: Flood Insurance and Real Estate Brochure	YES	

Desired Outcomes Check List and Explanations

Below are the desired outcomes that the PPI set forth to try to achieve with each outreach and target audience. We note which ones were achieved, which ones were not, or which ones don't apply and why.

Desired Outcomes	Outcome Achieved? (Achieved, N/A, Not Achieved)	Explanation
An increase in flood map inquiries	Achieved	Increase in map inquiries. In 2019, the number was 13. In 2020, it was 131.
Increase in flood insurance policies purchased in the SFHA	Not Achieved	The number of SFHA policies has only decreased by 65 NFIP policies compared to over 650 structures being removed from the SFHA. We attempted to get several local insurance agencies to report their total private flood numbers with no luck. We hope to improve on that, with an added action item in the "Changes" section.
An increase in information requests on flood insurance and flood mitigation	Achieved	The MCC, the stakeholder participating in CRS, has seen their flood insurance service center receive over 30 inquiries on flood questions. In 2019, the number was 5 inquiries.
An increase in mitigation activities	Achieved	Increase in permits for compliance with "house skirts" and enclosures below flood elevation, increase in permits for raising new mechanical systems above flood elevation, increase in compliance with construction in flood-hazard areas, increase in information concerning construction in flood-hazard areas.
An increase in flood map and how to prevent flood damage inquiries	Achieved	Increase in map inquiries. In 2019, the number was 13. In 2020, it was 131.
Increase in flood insurance policies across the community	Not Achieved	Overall reduction in flood insurance policies from 1,689 to 1,545.
Increase number of flood policies in X zones	Achieved	The number of NFIP PRPs have increased from 116 in 2019 to 137 today.
Reduce emergency rescues during flood events	Achieved	No significant flood-related damage was reported in FY2020, no permits were issued in response to flood- related damage.
Increase the number of residents that evacuate before a storm	N/A	No significant storm activity to measure outcome.
Protect residents before events occur	Achieved	Hazard mitigation activities 20, 29, 30, 38, 39, and 40 have been completed.

	No significant storm activity to measure outcome
N/A	reo significant storm activity to measure outcome
N/A	No significant storm activity to measure outcome.
Achieved	l loss in 2019, and none in 2020
N/A	No significant storm activity to measure outcome.
Achieved	No reported debris damage/related incidents
Achieved	19 new or substantially improved buildings in 2020, vs 13 in 2019. Increase in permits for compliance with "house skirts" and enclosures below flood elevation
Achieved	Maintained compliance with all applicable rules and regulations.
Achieved	New building permit management system implemented to better track floodplain development.
Achieved	Dredging in South River, cleaning channel and culverts around town, dredging near Marshfield Yacht Club, North River dredging completed in August.
Achieved	South River dredge material used for dune nourishment.
Achieved	Beach grass planting at Rexham Beach near Winslow Trail dunes (September).
Achieved	Dune replacement, beach grass plantings, dredging.
Achieved	75 Catch basins cleaned, and 50 cubic yards of material were removed
Achieved	Marshfield Police Department takes photos of seawalls along the whole Marshfield coast each year.
	N/A Achieved N/A Achieved Achieved Achieved Achieved Achieved Achieved Achieved Achieved

storm damage		
		Bay Ave seawall repaired, revetment in Ocean Bluff and
Prevent deterioration of coastal infrastructure		Blackmans Point repaired.
Reduce damage by debris to coastal structures	Achieved	No reported damage in 2020

Changes and Additions to the PPI

Below are suggested changes and additions to the PPI's future implementation in 2021 and beyond:

- Depending on COVID-19, the Committee wants a stronger focus on digital outreaches, pushing our material through some form of quarterly newsletter, and building our social media presence which has already started on Facebook.
- Attempt to complete a town wide flood insurance survey to understand who has flood insurance, is it NFIP or private, and other questions TBD. This would also go to local insurance agencies in order to try to understand our total number of flood policies.
- Pre-Storm documentation campaign for homeowners to take photos of their properties before a storm.
- Quantify our pre/post firm structures (outlined in MVP plan) in order to understand where our vulnerable structures are and quantify our outreach projects.
- Utilizing our new building permit system to track our outcomes.
- Flood hazard sign/plan for esplanade flooding to prevent people from driving into the water when flooded.

Appendix A: Annual evaluation meeting minutes

NOTICE OF PUBLIC MEETING

The mission of the PPI is to create and implement a PPI plan, and to work with the Town, FEMA, and other stakeholders to implement and carry out the activities of the Community Rating System.

NAME OF PUBLIC BODY:	Plan for Public Information Committee (PPI/CRS)
DATE OF MEETING:	Friday, December 18 th , 2020
TIME:	11:00 a.m.
PLACE:	Zoom meeting:
	Dial in 1 (929) 205-6099
	Code 88145429337#
	Web link: https://us02web.zoom.us/j/88145429337
	Call originating from: 75B High St, Carver, MA 02330

AGENDA

Attendees: Joe Rossi, Greg Guimond, Tim Williams, Nanci Porreca, Andrew Stewart, Jeremy Devaney

- Meeting opened at 11:10am
- Meeting was started by Joe who gave an overview of accomplishments of the PPI committee. Joe noted that a lot of the outreach
 projects had to be modified, but all of the outreach projects were completed.
- Joe stated that he had developed a simple way to report on the Committee activity by using a series of check lists and explanations for each outreach project and outcome. Joe stated that he had already gone through and formatted the annual evaluation report and filled in all the areas he could. Joe then opened up to the floor for comments by taking each section at a time.
- OUTREACH PROJECTS
 - Joe noted that he had filled in each section here based on the Committee's accomplishments and COVID-19 related modifications.
 - o All committee members agreed with the stated completed projects and modifications
- DESIRED OUTCOMES
 - \circ Joe stated he had filled in most of the flood insurance related explanations.
 - Andrew noted that he would have to follow up with floodplain construction numbers to quantify new and substantially approved buildings in the SFHA.
 - Greg noted the numbers from the DPW on drainage basins cleaned, dune grass plantings and management, and seawall repair work
 - The committee agreed that the outcome "Reduce erosion to marsh and river and creek banks" would be hard to quantify, so the word "Marsh" was removed since river and creek bank work is measured by dredging.
 - The Committee also thought the outcome "Reduce rescues of visitors in the SFHA" appeared too repetitive to other outcomes and was removed.
- CHANGES AND ADDITIONS TO THE PPI
 - Joe requested changes 1 and 2 be added. Tim Williams suggested the survey in suggested change 2 go to insurance agencies.

- Andrew Stewart noted that the Town has a brand new, customizable building permit system. Andrew noted that future reporting can be very detailed, and suggested that adding this system as a new tracking tool in the PPI could help track the outcomes.
- There was some time spent discussing a recent car rescue from driving in water covered roads, meaning that in 2020 there was 1 rescue, vs 2019 when there was none. Greg suggested that there be a solid pan in place to prevent this from happening. Andrew noted he would meet with the Emergency Operations Center to begin to develop a plan involving the PPI.
- The Committee then reviewed the draft of both the Program for Public Information Annual Evaluation and Hazard Mitigation Plan Annual Evaluation. Two votes were taken:
- VOTE: To send the PPI Annual Evaluation to the Selectmen for adoption and review pending additional information- Motion moved by Greg, seconded by Jeremy. Vote unanimously by Committee.
- VOTE: To send HMP Annual Evaluation to the Selectmen for adoption and review- Motion moved by Greg, seconded by Nani. Vote unanimously by Committee.
- Meeting closed at 12:10pm.