



BRPC

Berkshire Regional Planning Commission

MALCOLM FICK, Chair
BUCK DONOVAN, Vice-Chair
SHEILA IRVIN, Clerk
SAM HAUPT, Treasurer
THOMAS MATUSZKO,
Executive Director

MEETING NOTICE

There will be a meeting of the

FINANCE COMMITTEE

of the

BERKSHIRE REGIONAL PLANNING COMMISSION

on **Thursday, January 29, 2026, at 4:00 p.m.**

This will be a virtual meeting as allowed by An Act relative to extending certain measures adopted during the COVID-19 emergency which extended certain provisions of the Open Meeting Law, G.L. c.30A sec.20, until June 30, 2027.

To participate virtually, join the Zoom meeting at

<https://us02web.zoom.us/j/81305315992>

Meeting ID: 813 0531 5992

Dial by location, 3092053325, 81305315992, 3126266799

Meeting materials are on BRPC's website: www.berkshireplanning.org.

Click the calendar of events, then the meeting name, and follow the link to materials.

AGENDA

- I. Call to Order & Open Meeting Law Statement
- II. Vote to approve the Minutes of the Finance Committee Meeting of December 1, 2025*
- III. Vote to Approve the FY2025 Audit, presented by David Irwin, Adelson & Company*
- IV. Vote to Approve Berkshire Regional Planning Commission to pay via ACH (Automated Clearing House) *
- V. Report on OPEB Trust Activity and Balance as of 1/1/2025 to 12/31/2025
- VI. Report on State Retirement (employer portions)
- VII. Next Meeting
- VIII. Adjournment*

* Items Requiring Action

BRPC has adopted the BRPC website www.berkshireplanning.org as its official posting method as allowed by

940 CMR29.00 section 29.03 (3) (b) since November 2010.



**DRAFT Berkshire Regional Planning Commission
Finance Committee Minutes
Monday, December 1, 2025**

This was a virtual meeting as allowed by An Act relative to extending certain COVID-19 measures adopted during the state of emergency extending certain provisions of the Open Meeting Law, G.L. c.30A sec.20 until June 30, 2027.

- I. Treasurer Sam Haupt called the meeting to order at 4:02PM. He stated that BRPC was recording the meeting and said that if anyone else wanted to record it, they needed to inform him.

Roll Call:

Office Administrator, Caitlin Davis read the roll call:

Members attending the meeting
Malcolm Fick, Chair, Great Barrington Alternate, nonvoting
Buck Donovan, Vice Chair, Adams Alternate
Sheila Irvin, Clerk, Pittsfield Delegate
Sam Haupt, Treasurer, Lee Delegate
Kyle Hanlon, At-Large, North Adams Delegate

Staff present: Tom Matuszko, Executive Director; Marianne Snizek, Office Manager; Caitlin Davis, Office Administrator

- II. Vote to approve the Minutes of the Finance Committee Meeting of April 29, 2025.

Sheila Irvin motioned to approve the Minutes of the Finance Committee Meeting on April 29, 2025. Kyle Hanlon seconded the motion.

There was no discussion.

The motion passed unanimously by a roll call vote from Buck Donovan, Sheila Irvin, Sam Haupt and Kyle Hanlon.

- III. Vote to Recommend the FY27 Assessments to the Executive Committee on December 4 and the Commission on January 15, 2026.

Staff explained the Commission must ratify any action by the Executive Committee. Marianne explained the FY26 Assessment document showing Options A- no increase, B – 1% increase and C – 2.5% increase. Tom

explained the municipalities will need the 2027 assessments for their budget preparation, which begins in December in some municipalities.

Kyle Hanlon motioned to approve the recommendation of Option C FY27 Assessment rate of 2.5% increase for the FY2027 budget to the Executive Committee on December 4 and ask the full Commission for approval at the January 15, 2026, meeting. Buck Donovan seconded the motion.

There was no discussion.

It passed unanimously by a roll call vote from Buck Donovan, Sheila Irvin, Sam Haupt and Kyle Hanlon.

IV. Report on OPEB Trust Balance as of 11.20.2025

BRPC's Mission Square Retirement balance as of 11/20/2025, is \$1,934,313.08. This is an increase from the previous year. The last report's balance was \$1.7m. Adelson will review the liability for the audit.

V. Report on the State Retirement (employer portions)

Tom recapped the state retirement employer portion which BRPC is currently exempt from. There is no current action on this. There are two pieces of legislation on file; one favoring BRPC, since regional planning agencies would not have to pay the employer's share. The other piece of legislation is by the treasurer which would make BRPC pay the employer's share. They both went through the first committee and were reported out. It is unclear yet if they will both get reported out of the Ways and Means committee, although they have made it further this year than in previous years.

VI. Next Meeting

The next meeting will be scheduled after the audit is complete, which Adelson will present.

VII. Adjournment

Kyle Hanlon motioned to adjourn the meeting. Buck Donovan seconded the motion. It passed unanimously by a roll call vote from Buck Donovan, Sheila Irvin, Sam Haupt and Kyle Hanlon.

Meeting adjourned at 4:12 pm.

Documents and Exhibits Used:

- Draft Minutes Finance Committee Meeting of April 29, 2025
- FY2027 Assessment Options
- Mission Square Retirement balance as of 11/20/2025

DRAFT

BERKSHIRE REGIONAL PLANNING COMMISSION

**Financial Statements and
Supplementary Information**

June 30, 2025

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BERKSHIRE REGIONAL PLANNING COMMISSION

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Draft
1/8/2026



Adelson & Company PC

CERTIFIED PUBLIC ACCOUNTANTS

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INDEPENDENT AUDITORS' REPORT

To the Commission Members of the
BERKSHIRE REGIONAL PLANNING COMMISSION
1 Fenn Street, Suite 201
Pittsfield, MA 01201

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying financial statements of the governmental activities of Berkshire Regional Planning Commission as of and for the year ended June 30, 2025, and the related notes to the financial statements, which collectively comprise Berkshire Regional Planning Commission's basic financial statements as listed in the table of contents.

In our opinion, the financial statements referred to above present fairly, in all material respects, the respective financial position of the governmental activities of Berkshire Regional Planning Commission, as of June 30, 2025, and the respective changes in financial position for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS) and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Berkshire Regional Planning Commission and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Berkshire Regional Planning Commission's ability to continue as a going concern for twelve months beyond the financial statement date, including any currently known information that may raise substantial doubt shortly thereafter.

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Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS and *Government Auditing Standards* will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS and *Government Auditing Standards*, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Berkshire Regional Planning Commission's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Berkshire Regional Planning Commission's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Required Supplementary Information

Accounting principles generally accepted in the United States of America require that the Management's Discussion and Analysis on page 6, the budgetary comparison for the General Fund on pages 23 and 24, and the Schedule of Changes in Net Other Postemployment Benefits (OPEB) Liability and Related Ratios and Schedule of OPEB Contributions on pages 25 and 26, be presented to supplement the basic financial statements. Such information is the responsibility of management and, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

Supplementary Information

Our audit was conducted for the purpose of forming an opinion on the financial statements that collectively comprise Berkshire Regional Planning Commission's basic financial statements. The supplementary information starting on page 27 and schedule of expenditures of federal awards, as required by Title 2 *U.S. Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards*, are presented for purposes of additional analysis and are not a required part of the basic financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the basic financial statements. The information has been subjected to the auditing procedures applied in the audit of the basic financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the basic financial statements or to the basic financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the supplementary information and the schedule of expenditures of federal awards are fairly stated, in all material respects, in relation to the basic financial statements as a whole.

Other Reporting Required by *Government Auditing Standards*

In accordance with *Government Auditing Standards*, we have also issued our report dated December 23, 2025, on our consideration of Berkshire Regional Planning Commission's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of Berkshire Regional Planning Commission's internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering Berkshire Regional Planning Commission's internal control over financial reporting and compliance.

1/8/2026
ADELSON & COMPANY PC

December 23, 2025

BERKSHIRE REGIONAL PLANNING COMMISSION

MANAGEMENT'S DISCUSSION AND ANALYSIS

June 30, 2025

As management (fiscal department) of the Berkshire Regional Planning Commission (the "Commission") we offer readers of the Commission's financial statements this narrative overview and analysis of the financial activities of the Commission for the fiscal year ended June 30, 2025. Readers should consider, as a whole, the information presented here along with the Commission's basic financial statements that follow this section.

Using This Report

This discussion and analysis is intended to serve as an introduction to the Commission's basic financial statements, which are comprised of three components: 1) government-wide financial statements, 2) fund financial statements, and 3) notes to the financial statements. This report also contains other supplementary information in addition to the basic financial statements themselves.

Government-Wide Financial Statements

The *government-wide financial statements*, which consists of the Statement of Net Position and the Statement of Activities on pages 7 and 8, are designed to provide readers with a broad overview of the Commission's finances, in a manner similar to a private-sector business.

One of the most important questions asked about the Commission's finances is "Is the Commission, as a whole, better off or worse as a result of the year's activities?" The Statement of Net Position and the Statement of Activities report information about the Commission and about its activities in a way that helps answer this question.

The *Statement of Net Position* presents information on all of the Commission's assets and liabilities with the difference between the two reported as net position. You can think of the Commission's net position, the difference between assets, what the Commission owns, and liabilities, what the Commission owes, as one way to measure the Commission's financial health, or financial position. Over time, increases or decreases in the Commission's net position are one indicator of whether its financial health is improving or deteriorating. You will need to consider other non-financial factors, however, such as continuing state, federal and local government support to assess the overall health of the Commission.

The *Statement of Activities* presents information showing how the Commission's net position changed during the current fiscal year. All changes in net position are reported as soon as the underlying event giving rise to the change occurs, regardless of the timing of related cash flows. Thus, revenues and expenses are reported in this statement for some items that will only result in cash flows in future fiscal periods (i.e., uncollected revenue and earned but unused leave benefits).

Fund Financial Statements

The Commission maintains two major funds; the General Fund and the Brownfields and Home Modification Program Funds. These major funds are reported in a separate fund financial statement called the Statement of Revenue, Expenditures, and Changes in Fund Balances and is shown on page 9. The Commission maintains this fund financial statement on the full accrual basis of accounting.

The *General Fund* is the primary operating fund which accounts for all the financial resources and regional planning activities of the Commission.

The *Brownfields Program Fund* provides funding for environmental site assessments and site specific cleanup projects. The program also provides funding, in the form of revolving loans and grants, to qualified recipients to carry out cleanup activities at brownfield sites. The *Home Modification Program Fund* helps qualified individuals live independently at home. When loans are repaid, the loan amount is returned into the funds and re-lent to other borrowers, providing an ongoing source of capital within the region.

Notes to the Financial Statements and Supplementary Information

The notes to the financial statements and supplementary information provide additional information that is essential to a full understanding of the data provided in the governmental-wide and fund financial statements. The notes to the financial statements can be found as listed in the Table of Contents.

The Commission as a Whole

The Commission's total net position increased by \$2,767,022 from a year ago, from an accumulated net position of \$2,978,262 at the end of fiscal year 2024 to an accumulated net position of \$5,745,284 at the end of fiscal year 2025. This net position increase of \$2,767,022 consisted of a decrease in the General Fund of \$(183,393) and a net increase in the restricted Brownfields and Home Modification funds of \$2,950,415.

A primary factor impacting the decrease in net position of the General Fund is the recording of our other postemployment benefit liabilities, which required the Commission to record an expense in fiscal year 2025 of \$210,468. Absent the adjustment for this estimated long-term liability, the Commission would have shown an increase in net position in its General Fund of \$27,075. The Commission is required to measure and report this long-term projected benefit obligation earned by employees for services rendered to date, as opposed to when the benefit is actually paid. As a result, the recognition of this long-term estimated obligation has a significant impact on the Commission's net position. It is important to note that the change in this estimated long-term liability from one year to the next is non-reimbursable at this time. A summary of the Commission's net position and change in net position is as follows:

Summary Net Position on June 30,

	2025	2024	Change
Current assets	\$ 4,586,846	\$ 3,780,284	\$ 806,562
Capital assets, net	8,232	12,473	(4,241)
Notes receivable	5,867,629	3,007,575	2,860,054
Lease related assets, net	443,223	538,967	(95,744)
Total Assets	10,905,930	7,339,299	3,566,631
Current liabilities	4,052,464	3,291,748	760,716
Contingency fund	9,000	9,000	-
Postemployment benefits other than pensions	693,872	561,379	132,493
Lease related obligations	405,310	498,910	(93,600)
Total Liabilities	5,160,646	4,361,037	799,609
Net position:			
Invested in capital assets, net of related debt	8,232	12,473	(4,241)
Restricted funds	6,227,466	3,277,051	2,950,415
Unrestricted (deficit)	(490,414)	(311,262)	(179,152)
Total Net Position	\$ 5,745,284	\$ 2,978,262	\$ 2,767,022

**Summary Change in Net Position
For the Year Ended June 30,**

	2025	2024	Change
Revenue			
Charges for services	\$ 8,458,136	\$ 6,715,526	\$ 1,742,610
State pension assistance	591,753	675,050	(83,297)
Brownfields and Home Modification grants	2,967,605	2,308,582	659,023
Community assessments	112,590	109,844	2,746
Interest income	63,217	40,637	22,580
Total Revenue	12,193,301	9,849,639	2,343,662
Expenses	(9,426,279)	(7,501,576)	(1,924,703)
Change in net position	2,767,022	2,348,063	418,959
Effects on Commission for GASB adjustment			
Add back OPEB expense (recovery) not funded	210,468	(54,141)	264,609
Change in net position, excluding the GASB adjustment for OPEB	2,977,490	2,293,922	683,568
Brownfields and Home Modification program surplus	2,950,415	2,236,406	714,009
General Fund surplus	\$ 27,075	\$ 57,516	\$ (30,441)
Program loan receivables issued			
Brownfields loans issued	\$ 2,664,086	\$ 2,335,914	\$ 328,172
Home Modification loans issued	195,968	66,293	129,675
Total loans issued	\$ 2,860,054	\$ 2,402,207	\$ 457,847

The Commission's total net position increased by \$2,767,022 over the course of fiscal year 2025. Absent the long-term liability for potential future retiree post-employment benefits and the restricted loan funds, we had a surplus of \$19,479 in the General Fund. Cash and cash equivalents, including restricted cash for the Brownfields, Home Modification, and Berkshire Public Health Alliance programs, decreased by \$(238,058) during fiscal year 2025. Project receivables increased by \$1,042,572. Prepaid expenses increased by \$2,048. The Brownfields Loan Fund and Home Modification Loan Fund notes receivable increased by a net amount of \$2,860,054 due to the issuance of one new loan under the Brownfield Loan fund, and nine new loans under the Home Modification Loan program.

Total current liabilities increased by \$760,716 in fiscal year 2025. The major factors in the decrease were a increase in the accounts payable of \$634,390, a decrease in due to grantors of \$(104,285), and an increase in advance grant revenue of \$170,552. Also, during fiscal year 2024, the Berkshire County Board of Health Association transmitted certain funds to the Commission to be used for activities undertaken by the Berkshire Public Health Alliance (Alliance) including public Covid-19 clinics, annual flu clinics for public health nurse-contracted municipalities and Covid booster and pediatric clinics. The total amount of these funds on hand as of June 30, 2025 was \$1,164,820, which is reported as restricted cash and Berkshire Public Health Alliance liability on the statement of net position.

Current assets exceed current liabilities by \$534,382 (a ratio of 1.13), which is consistent from the previous year. For fiscal year 2025, this indicates that the Commission, on average, had \$1.13 in current assets to meet every \$1 in current liabilities.

There was no outstanding balance on our line of credit at June 30, 2025. Overall, we have been able to provide stability in our underlying base financial position and to maintain a reasonable fund balance during the year.

Due to a requirement by MassDOT that we use an overhead rate as established in the prior year's audit, we continue to have an amount due to Grantors. However, the amounts due or owed are not paid back until MassDOT performs a final program audit, which often takes several years. This affects our cash position but will not have any meaningful impact on our balance sheet.

A continued significant impact on our net position is due to the requirement to show Postemployment Benefits Other than Pensions. This amount is substantial at \$693,872. This is an estimated long-term liability and the amount is subject to substantial change over the years.

Individual programs/projects are being worked on each year by the Commission. These programs/projects are mostly funded on a cost reimbursement basis by federal, state and local grants and contracts. Therefore, individual programs usually do not provide a surplus or deficit. A deficit may occur if there are disallowed costs, costs overruns or a Commission local share requirement. A task-based contract may provide a surplus.

The Commission, in fiscal year 2025, received funding from several Federal and Federal Pass-through awards. The U.S. Environmental Protection Agency continues to fund the Brownfield Revolving loans, Assessments, Cleanup, Healthy Communities, Clean Air, and a Berkshire County Nonpoint Coordinator. The U.S. Department of Transportation and the Massachusetts Department of Transportation funds continue to be major contracts for the Commission, including Safe Streets and Roads for All. The U.S. Department of Health and Human Services was another major funder of several Public Health projects, including Food safety and permitting, Substance abuse and prevention, addiction research programs, and special programs for the aging population.

Other program revenues (primarily projects contracted by localities, often utilizing state or federal funds) are source of revenues to the Commission. This continued diversity in funding sources has enhanced our long-term financial stability. There is growth in several program areas (community planning and development, emergency preparedness, economic planning, public health, and regional initiatives and services). There has been an increase in community planning (master plans, open space and recreation plans, production and strategic housing plans, and zoning). Also, we work with localities on municipal brownfield projects. The economic development program continued assisting businesses, nonprofits, and municipalities through training and one-on-one support. The Digital Equity program was an important focus. Data and data analysis has always been a strong program. Regional service was again a key focus. The Public Health program is the largest program area at the Commission. Public health programs also focused on implementing performance standards, providing technical assistance, and increasing the acceptance of the use of Narcan to reduce fatal overdoses. We continue to seek new and repeat funding opportunities and have successfully taken advantage of them. The State has shown a commitment to funding several initiatives at the local level, which has helped us achieve success working with our local governments and helping them meet project objectives, particularly in municipal planning.

Budget versus Actuals

An analysis of significant budget variances (budget versus actual results) for the General Fund, including reasons for those variances that may affect future services or liquidity is as follows:

Program revenues budgeted, excluding community assessments of \$112,590, were \$6,527,415. The year-end actual program revenues, excluding community assessments, were \$8,415,644 (129% of budget), resulting in a favorable variance of \$1,888,229. State and federal program revenues were higher than budget expectations by \$1,113,307. Local and other program revenues were higher than budget expectation by \$774,922.

The expenditures budgeted were \$6,640,005. The year-end actual was \$8,593,461 (129% of budget), resulting in an unfavorable variance of \$(1,953,456). This variance is attributable to the increase in the amount of service provided, as evidenced in the increase in revenues above.

Capital Assets and Debt Activity

A summary of significant capital asset and debt activity with a discussion of commitments and limitations that may affect future financing of planned facilities or services is as follows:

The Commission did not incur any capital costs in 2025. We do not have any infrastructure assets. The detail of the capital asset activity is disclosed in Note 3.D. on page 16. The Commission does not have any long-term debt. The Commission does not have any commitments to acquire significant capital assets or commitments for long-term debt.

Economic Factors

A description of facts, conditions, or decisions which management was aware, on or before the audit report date, that is expected to have a significant effect on financial position or results of operations after the reporting date are discussed below:

Since fiscal year 2010, the Commission has had to show potential future retiree health care costs. The Commission's net OPEB liability increased by \$132,493 during 2025 to \$693,872. The Commission recorded contributions of \$122,641 into the OPEB Trust in 2025. While our total net OPEB liability will likely fluctuate as staff continue to change, we continue to fund a Qualified OPEB Trust with a fair market value of \$1,855,539 at the end of fiscal year 2025.

General Services and Operations

The Commission's Local Assessments (\$112,590) from our communities allowed the Commission to provide services to our communities not covered by funding sources from Federal, State, Local, Organizations or Non-Profits. The Commission provided educational training through the Citizen Planner Training Collaborative (CPTC) modules. Staff reviewed Massachusetts Environmental Policy Act (MEPA) submissions and prepared advisory comments for the Secretary of Energy and Environmental Affairs and local permitting boards/commissions. Staff provided technical assistance to Berkshire municipalities, regional organizations, state officials, local business, investors, individuals, and others. Staff provided technical assistance to local municipalities, nonprofit organization, and institutions to prepare, write and administer grant applications to a wide range of public or private funding sources. Staff also provided maps and support to the Western Mass Historical Commission Coalition.

The Overhead Rate met the target of 140%. We also used variable amount payments into the Qualified OPEB Trust to keep the Overhead Rate consistent throughout the year. This allowed a greater certainty in budgeting of staff hours for specific projects and eliminated the need to adjust total project expenditures for projects that ended before the end of the fiscal year.

Request for Information

This financial report is designed to provide a general overview of the Commission's finances for all those with an interest in the government's finances. Questions concerning any of the information provided in this report or requests for additional financial information should be addressed to the Executive Director's Office, Thomas Matuszko.

BERKSHIRE REGIONAL PLANNING COMMISSION

STATEMENT OF NET POSITION

June 30, 2025

	Primary Government Governmental Activities	
	2025	Comparative 2024
Assets		
Current assets:		
Cash and cash equivalents	\$ 244,423	\$ 484,470
Restricted cash and cash equivalents		
Brownfields Fund	273,578	270,826
Home Modification Fund	124,503	94,001
Berkshire Public Health Alliance	1,164,820	1,196,085
Project receivables	2,743,364	1,700,792
Prepaid expenses	36,158	34,110
Total current assets	4,586,846	3,780,284
Noncurrent assets:		
Notes receivable	5,867,629	3,007,575
Capital assets, net	8,232	12,473
Lease related assets, net	443,223	538,967
Total assets	10,905,930	7,339,299
Liabilities		
Current liabilities:		
Accounts payable	863,702	229,312
Payroll and related payables	135,871	136,995
Accrued compensated absences	257,680	172,085
Due to grantors	249,017	353,302
Berkshire Public Health Alliance liability	1,164,820	1,196,085
Lease related obligations, due within one year	93,600	86,747
Advanced grant revenue	1,287,774	1,117,222
Total current liabilities	4,052,464	3,291,748
Noncurrent liabilities:		
Contingency fund	9,000	9,000
Lease related obligations	405,310	498,910
Postemployment benefits other than pensions	693,872	561,379
Total liabilities	5,160,646	4,361,037
Net position		
Invested in capital assets, net of related debt	8,232	12,473
Restricted Brownfields and Home Modification funds	6,227,466	3,277,051
Unrestricted (deficit)	(490,414)	(311,262)
Total net position	\$ 5,745,284	\$ 2,978,262

See notes to financial statements.

BERKSHIRE REGIONAL PLANNING COMMISSION

STATEMENT OF ACTIVITIES

For the Year Ended June 30, 2025

		<u>Program Revenues</u>		<u>Net (Expense) Revenue and Changes in Net Position</u>
	<u>Expenses</u>	<u>Charges for Services</u>	<u>Grants and Contributions</u>	<u>Primary Government Governmental Activities</u>
Governmental activities				
Regional planning activities	\$ 9,395,682	\$ 8,458,136	\$ 591,753	\$ (345,793)
Brownfields and Home Modification program activities	<u>30,597</u>	<u>13,407</u>	<u>2,967,605</u>	<u>2,950,415</u>
Total governmental activities	<u>\$ 9,426,279</u>	<u>\$ 8,471,543</u>	<u>\$ 3,559,358</u>	<u>2,604,622</u>
General revenues				
Community assessments				112,590
Interest income				<u>49,810</u>
Total general revenues				<u>162,400</u>
Change in net position				2,767,022
Net position, beginning				<u>2,978,262</u>
Net position, ending				<u>\$ 5,745,284</u>

See notes to financial statements.

BERKSHIRE REGIONAL PLANNING COMMISSION

STATEMENT OF REVENUES, EXPENDITURES AND CHANGES IN FUND BALANCES

GOVERNMENTAL FUNDS

For the Year Ended June 30, 2025

		Restricted Funds			
	General Fund	Brownfields Fund	Home Modification Fund	Total 2025	Comparative Total 2024
Revenues					
State and federal programs	\$ 4,961,896	\$ 2,681,276	\$ -	\$ 7,643,172	\$ 7,058,131
Local and other programs	3,453,748	-	286,329	3,740,077	1,941,338
Special programs	42,492	-	-	42,492	24,639
State pension assistance	591,753	-	-	591,753	675,050
Community assessments	112,590	-	-	112,590	109,844
Interest income	49,810	13,407	-	63,217	40,636
Total revenues	<u>9,212,289</u>	<u>2,694,683</u>	<u>286,329</u>	<u>12,193,301</u>	<u>9,849,638</u>
Expenditures					
General services	188,296	-	-	188,296	78,238
Community development and housing	941,476	-	-	941,476	105,600
Community planning	659,033	-	-	659,033	578,413
Data and information services	94,148	-	-	94,148	280,525
Economic development	470,738	-	-	470,738	745,074
Environmental and energy	2,146,314	30,597	-	2,176,911	1,121,667
Public health program	3,671,758	-	-	3,671,758	3,512,900
Regional initiatives and services	188,295	-	-	188,295	294,800
Transportation planning	1,035,624	-	-	1,035,624	784,358
Total expenditures	<u>9,395,682</u>	<u>30,597</u>	<u>-</u>	<u>9,426,279</u>	<u>7,501,575</u>
Net change in fund balances	(183,393)	2,664,086	286,329	2,767,022	2,348,063
Fund balance (deficit), beginning	<u>(298,789)</u>	<u>3,185,890</u>	<u>91,161</u>	<u>2,978,262</u>	<u>630,199</u>
Fund balance (deficit), ending	<u>\$ (482,182)</u>	<u>\$ 5,849,976</u>	<u>\$ 377,490</u>	<u>\$ 5,745,284</u>	<u>\$ 2,978,262</u>

See notes to financial statements.

BERKSHIRE REGIONAL PLANNING COMMISSION

NOTES TO FINANCIAL STATEMENTS

June 30, 2025

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A. Reporting Entity

The Berkshire Regional Planning Commission (Commission) is established as the area-wide planning agency for Berkshire County, Massachusetts as permitted by Chapter 40B, the Regional Planning Law, of the Massachusetts General Laws. The Commission provides regional planning services within its jurisdiction, local planning services to its member municipalities, and planning services for other public, non-profit and private organizations in the region. It performs reviews of significant projects under the Massachusetts Environmental Policy Act and the National Environmental Policy Act. It provides staff support to the Metropolitan Planning Organization for Berkshire County which is responsible for transportation planning activities in the region.

Accounting principles generally accepted in the United States of America require that the reporting entity include (1) the primary government, (2) organizations for which the primary government is financially accountable, and (3) other organizations for which the nature and significance of their relationship with the primary government are such that exclusion would cause the reporting entity's financial statements to be misleading or incomplete. The criteria provided by the Government Accounting Standards Board has been considered and, as a result, the Commission does not have any component units.

B. Government-Wide and Fund Financial Statements

The government-wide financial statements (i.e., the Statement of Net Position and the Statement of Activities) report information about the reporting government as a whole. The Commission maintains two funds, the General Fund and the Brownfields and Home Modification Loan Program Fund.

The Statement of Activities demonstrates the degree to which the direct expenses of a given function or segment are offset by program revenues. Direct expenses are those that are clearly identifiable with a specific function or segment.

Program revenues include (1) charges to customers or applicants who purchase, use, or directly benefit from goods, services, or privileges provided by a given function or segment, and (2) grants and contributions that are restricted to meeting the operational or capital requirements of a particular function or segment. Community assessments and other items not properly included among program revenues are reported instead as general revenues.

A separate governmental fund financial statement is provided for the General Fund and Brownfields and Home Modification Program Fund activities and is reported in the Statement of Revenues, Expenditures and Changes in Fund Balance. The Commission maintains its basic financial statements (governmental fund financial statement) on the full accrual basis of accounting. The Commission does not prepare a separate fund balance sheet, but rather prepares a Statement of Net Position.

Cost Allocation

An indirect cost allocation plan is utilized under which all costs that are not chargeable directly to a program are allocated to each program on the basis of the staff salaries charged directly to each program.

Subsequent Events

Management has evaluated subsequent events through December 23, 2025, the date that the financial statements were available for issue, and has determined that there are no additional adjustments or disclosures required.

Summarized Financial Information

Certain financial information for the year ended June 30, 2024 is presented for comparative purposes and is not intended to be a complete financial statement presentation. Certain items in the comparative prior year totals may have been reclassified to conform to the current year presentation.

Accounting Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosures of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

C. Measurement Focus, Basis of Accounting, and Financial Statement Presentation

The government-wide financial statements are reported using the economic resources measurement focus and the accrual basis of accounting. Revenues are recorded when earned and expenses are recorded when a liability is incurred, regardless of the timing of related cash flows. Grants and similar items are recognized as revenue when expenses eligible for reimbursement under the terms of the grants are incurred. Project receivables are evaluated by management and were deemed collectible. Accordingly, no allowance for uncollectible accounts was considered necessary.

Community assessments are levied on member communities in February of each year for the fiscal year beginning the following July 1. The assessments are based on census figures and computed at the rate of \$0.88 and \$0.85 per resident for the years ended June 30, 2025 and 2024, respectively. Revenue from community assessments is recorded in the year in which it is due. The community assessment receivable is recorded as of July 1, the start of the fiscal year, with the revenue recognized over twelve months.

Governmental fund financial statements are reported under the same basis of accounting as the government-wide financial statements as noted above.

The Commission reports the following major governmental funds:

The *General Fund* is the Commission's primary operating fund. It accounts for all financial resources of the Commission, except those required to be accounted for in another fund.

The *Brownfields Program Fund* provides funding for environmental site assessments and site specific cleanup projects. The program also provides funding, in the form of revolving loans and grants, to qualified recipients to carry out cleanup activities at brownfield sites. The *Home Modification Program Fund* helps qualified individuals live independently at home. When loans are repaid, the loan amount is returned into the funds and re-lent to other borrowers, providing an ongoing source of capital within the region.

D. Assets, Liabilities, and Net Position

Prepaid Items

Certain payments to vendors reflect costs applicable to future accounting periods and are recorded as prepaid items in government-wide financial statements.

Capital Assets

Capital assets, which include property and equipment, are reported in the governmental activities column in the government-wide financial statements. Capital assets are defined by the Commission as assets with an individual cost of more than \$5,000 and an estimated useful life of more than one year. Such assets are recorded at historical cost. Donated capital assets are recorded at estimated fair market value at the date of donation. The costs of normal maintenance and repairs that do not add to the value of the assets or materially extend the lives are not capitalized.

Property and equipment of the Commission are depreciated using the straight line method over the estimated useful lives. The Commission follows guidelines under its federal programs which consider depreciation an allowable expense for federal grants. This same principle is applied to state and all public and private grants and contracts, and accordingly, depreciation is charged to programs under an indirect cost allocation plan.

Lease Related Assets and Obligations

The Commission accounts for leases in accordance with GASB Statement No. 87, *Leases*, by recognizing a right-to-use intangible lease asset and a lease liability at the beginning of a lease, unless it is a short-term lease or transfers ownership of the underlying asset. The lease liability is measured at the present value of payments to be made over the lease term. The lease asset is measured at the amount of the initial measurement of the lease liability plus any payments made to the lessor at or before the beginning of the lease and certain indirect costs.

Advance Revenues

The Commission reports unearned revenue in the Statement of Net Position for advanced grants. Advance grant revenue arises when potential revenue does not meet the criteria for revenue recognition in the current period. In general, grant contract revenue received in advance is recognized when the eligible expenditures for reimbursement have occurred.

Accrued Compensated Absences

The Commission's accrued leave policy allows employees to accumulate earned but unused leave up to a maximum of 35 hours of compensatory time, 230 hours of sick leave, and 140 hours of vacation leave which may be increased to 175 hours with the approval of the Director. These benefits are accounted for in accordance with GASB Statement No. 101, *Compensated Absences*.

Government-wide Net Position

Net position is the difference between assets and liabilities in the Statement of Net Position and are composed of following:

Invested in Capital Assets, Net of Related Debt (Non-spendable)

Consist of the historical cost of capital assets less accumulated depreciation and less any debt that remains outstanding that was used to finance those costs. The Commission does not have any other non-spendable fund balances.

Restricted

Amounts that can be spent only for specific purposes because of state laws, or externally imposed conditions by grantors or creditors. The Commission has a restricted Brownfields Loan Fund, which provides funding for environmental site assessments, site specific cleanup projects, and revolving loans.

Unrestricted

All other amounts are reported in this category. The Commission does not have any committed or assigned fund balances in its unrestricted net position.

NOTE 2 - STEWARDSHIP, COMPLIANCE, AND ACCOUNTABILITY

A. Budgetary Information

The Commission's management submits to the Finance Committee a proposed annual budget for the respective accounts of the General Fund in March or April. This budget includes proposed expenditures and the means of financing them. After review and recommendation from the Finance Committee, the budget is presented to the Commission for approval at its regular meeting in May.

The budget is used as a financial planning and monitoring tool, but amounts may vary from those approved in the budget without approval of the Commission. During the course of the year, if significant variances are found that may have a negative effect on the Commission's finances, steps are taken to control costs or increase revenues to bring the expected revenues and expenditures into balance.

General Fund unencumbered appropriations lapse at year-end. Expenditures that are encumbered but not incurred, carry forward into the next budget year.

NOTE 3 - DETAILED NOTES ON ALL FUNDS

A. Deposits and Investments

State and local statutes place certain limitations on the nature of deposits and investments available to the Commission. Deposits (including demand deposits, term deposits and certificates of deposit) in any one financial institution may not exceed certain levels without collateralization by the financial institutions involved. Investments can also be made in securities issued by or unconditionally guaranteed by the U.S. Government or Agencies that have a maturity of less than one year from the date of purchase, repurchase agreements guaranteed by such securities with maturity dates of no more than 90 days from the date of purchase and units in the Massachusetts Municipal Depository Trust.

Custodial Credit Risk Related to Deposits

Custodial credit risk is the risk that in the event of bank failure, the Commission's deposits may not be returned. The Commission carries deposits that are fully insured by FDIC insurance or collateralized. The Commission also carries, at times, deposits that are not collateralized and are uninsured. Bank deposits as of June 30, 2025 were \$2,135,711 all of which is insured and collateralized.

Cash and Cash Equivalents

For purposes of the Statement of Net Position, the Commission considers all highly liquid investments purchased with a maturity of three months or less to be cash equivalents.

B. Project Receivables

Project receivables consisted of the following at June 30:

	2025	Comparative 2024
Federal and state project receivables	\$ 990,673	\$ 861,000
Local and other project receivables	1,752,691	839,792
Total project receivables	<u>\$ 2,743,364</u>	<u>\$ 1,700,792</u>

C. Restricted Loan Fund - Notes Receivable

Brownfields Revolving Loan Fund

The Brownfields Revolving Loan Fund was established by the Commission through grants from the U.S. Environmental Protection Agency (EPA) to lend funds to qualified participants (public, private, and non-profit entities) for brownfield site cleanup activities. As required by the EPA grants, proceeds from the loan repayments are restricted for future brownfield site projects, and are to be re-lent to future qualified borrowers and future grant awards. An allowance for potential uncollectible notes receivable is determined based upon management's analysis of the accounts.

Home Modification Loan Program

The Home Modification Loan Program was established by the Commission through grants from the Community Economic Development Assistance Corporation (CEDAC) to lend funds to qualified individuals to help them make needed adaptations or modifications to their homes, so they may remain at home and live more independently.

The Restricted Loan Fund notes receivable consisted of the following at June 30:

	2025	Comparative 2024
Brownfields Loan Fund		
\$250,000 loans receivable dated December 28, 2017, at 0% interest, lump sum payment due the earlier of December 2027 or the date which all or substantially all of the borrowers' premises as defined in the agreement is sold, collateralized by security interest in the borrower's assets.	\$ 250,000	\$ 250,000
\$330,000 loans receivable dated April 25, 2019, at 0% interest, lump sum payment due the earlier of April 2029 or the date which all or substantially all of the borrowers' premises as defined in the agreement is sold, collateralized by security interest in the borrower's assets.	330,000	330,000
\$350,000 loan receivable dated April 2018 at 4.00% interest per annum, lump sum payment was due the earlier of April 2021 or project stabilization as defined in the agreement. During fiscal year 2024, the due date of the note was extended to December 31, 2024. The note is collateralized by security interest in the borrower's assets. Accrued interest is \$67,441 at June 30, 2025. This note is included in the allowance for potential uncollectible accounts.	205,331	199,815

	2025	Comparative 2024
\$150,000 loan receivable dated December 2018 at 4.00% interest per annum, lump sum payment due the earlier of December 2021 or project stabilization as defined in the agreement. During fiscal year 2023, the due date of the note was extended to December 31, 2024. The note is collateralized by security interest in the borrower's assets. Accrued interest is \$39,156 at June 30, 2025. This note is included in the allowance for potential uncollectible accounts.	189,156	183,156
\$1,200,000 loan receivable dated December 11, 2023 at 0% interest, lump sum payment due the earlier of December 2033 or the date which all or substantially all of the borrowers' premises as defined in the agreement is sold, collateralized by security interest in the borrower's assets.	1,200,000	1,200,000
\$1,800,000 loan receivable dated March 15, 2024 at 0% interest, lump sum payment due the earlier of October 2056 or the date which all or substantially all of the borrowers' premises as defined in the agreement is sold, collateralized by security interest in the borrower's assets.	1,800,000	1,135,914
\$2,000,000 loan receivable dated February 29, 2024 at 0% interest, lump sum payment due the earlier of February 2034 or the date which all or substantially all of the borrowers' premises as defined in the agreement is sold, collateralized by security interest in the borrower's assets.	2,000,000	-

Home Modification Loan Program

Multiple loans receivable dated between April 2023 and June 2025 at 0% interest, lump sum payment due the earlier of April 6, 2073 to November 2074 or the date which any interest in the property encumbered by the mortgage is sold or transferred, as defined in the agreement.

	287,629	91,661
Total notes receivable	6,262,116	3,390,546
Allowance for potential uncollectible accounts	(394,487)	(382,971)
Total notes receivable, net	5,867,629	3,007,575
Amount due within one year	-	-
Amount due after one year	\$ 5,867,629	\$ 3,007,575

D. Capital Assets

Capital asset activity for the year ended June 30, 2025 was as follows:

	Beginning Balance	Increases	Decreases	Ending Balance
Governmental Activities				
Capital assets, being depreciated:				
Furniture and fixtures	\$ 87,928	\$ -	\$ -	\$ 87,928
Leasehold improvements	116,114	-	-	116,114
Total capital assets, being depreciated	204,042	-	-	204,042
Less accumulated depreciation for:				
Furniture and fixtures	84,358	1,428	-	85,786
Leasehold improvements	107,211	2,813	-	110,024
Total accumulated depreciation	191,569	4,241	-	195,810
Governmental activities capital assets, net	\$ 12,473	\$ (4,241)	\$ -	\$ 8,232

E. Lease Related Assets and Obligations

The Commission, as a lessee, has entered into various leases for facility space with lease terms expiring in 2032.

A lease is a contract that conveys control of the right to use another entity's nonfinancial asset as specified in the contract for a period of time in an exchange or exchange-like transaction. The Commission determines whether a contract conveys control of the right to use the underlying asset by assessing both of the following:

- The right to obtain the present service capacity from use of the underlying asset as specified in the contract, and
- The right to determine the nature and manner of use of the underlying asset as specified in the contract.

The lease term is determined as follows:

- The period during which the Commission has a non-cancellable right to use an underlying asset, plus
- Periods covered by the Commission's option to extend and/or terminate the lease if it is reasonably certain that it will exercise those options, plus
- Periods covered by the lessor's option to extend and/or terminate the lease if it is reasonably certain that it will exercise those options

Lease recognition and measurement

The Commission accounts for a lease by recognizing a lease liability and a right-to-use intangible lease asset at the beginning of a lease unless it is a short-term lease or transfers ownership of the underlying asset. The lease liability is measured at the present value of payments to be made over the lease term.

The leased asset is measured at the amount of the initial measurement of the lease liability plus any payments made to the lessor at or before the beginning of the lease and certain indirect costs. The lease liability is reduced as payments are made and an outflow of resources for interest on the liability is recognized.

The Commission amortizes the lease asset in a straight line method over the term of the agreement. The lease payments are discounted using the interest rate identified in the contract. If an interest rate is not explicitly disclosed, then the Commission's incremental borrowing rate is used as an estimate of the lease rate.

Lease arrangements consist of the following:

Facility Rent, Suite 201

The Commission entered into a lease agreement in December 2021 to lease office space in Pittsfield, Massachusetts, which expires on November 30, 2026. There is a renewal option for an additional five years, extending the lease to November 30, 2031, which has been included in the measurement of the lease asset and related obligation. The Commission is responsible for its proportionate share of utilities. During fiscal year 2025, monthly rent was \$5,975, increasing 3% each December. Total lease cost was \$80,467 and \$82,454 for the fiscal year ended June 30, 2025 and 2024, respectively.

Facility Rent, Suite 202

The Commission entered into a lease agreement in December 2021 to lease office space in Pittsfield, Massachusetts, which expires on November 30, 2026. There is a renewal option for an additional five years, extending the lease to November 30, 2031. The renewal option has not been included in the measurement of the lease asset and related obligation as it was not reasonably certain to be exercised. The Commission is responsible for its proportionate share of utilities. During fiscal year 2025, monthly rent was \$3,187, increasing 3% each December. Total lease cost was \$37,139 and \$38,480 for the fiscal year ended June 30, 2025 and 2024, respectively.

The right-to-use lease related assets consist of the following at June 30:

	Office Space Suite 201	Office Space Suite 202	Total 2025	Comparative 2024
Right-to-use leased asset	\$ 630,899	\$ 152,375	\$ 783,274	\$ 783,274
Less accumulated amortization	(236,161)	(103,890)	(340,051)	(244,307)
Right-to-use leased asset, net	\$ 394,738	\$ 48,485	\$ 443,223	\$ 538,967

The lease related obligations consist of the following at June 30:

	Office Space Suite 201	Office Space Suite 202	Total 2025	Comparative 2024
Lease liability - Suite 201	\$ 445,217	\$ 53,693	\$ 498,910	\$ 585,657

Minimum future lease payments, through 2032 are as follows:

Fiscal Year Ending June 30,	Suite 201		Suite 202		Total Payments
	Principal Payments	Interest Payments	Principal Payments	Interest Payments	
2026	\$ 56,157	\$ 16,797	\$ 37,443	\$ 1,472	\$ 111,869
2027	60,674	14,469	16,250	163	91,556
2028	65,442	11,955	-	-	77,397
2029	70,472	9,247	-	-	79,719
2030	75,779	6,331	-	-	82,110
2031 - 2032	116,693	3,553	-	-	120,246
Total	\$ 445,217	\$ 62,352	\$ 53,693	\$ 1,635	\$ 562,897

F. Line of Credit

The Commission has a \$500,000 line of credit from a bank, due on demand and bearing a variable interest rate equal to the Wall Street Journal prime rate plus 1.00%, which was 8.50% at June 30, 2025, and collateralized by all assets. The outstanding loan balance as of June 30, 2025 and 2024 was \$-0-.

G. Berkshire Public Health Alliance Liability

The Berkshire County Board of Health Association has transmitted certain funds to the Commission to be used for activities undertaken by the Berkshire Public Health Alliance (Alliance) including public Covid-19 clinics, annual flu clinics for public health nurse-contracted municipalities and Covid booster and pediatric clinics. The Commission serves as the Host Agency for the Alliance as specified in the Berkshire Public Health Alliance Inter-Municipal Agreement (IMA). The funds were transmitted to the Commission with the condition that the money be used by the Alliance in accordance with the IMA. The Alliance's governing board oversees and approves all expenditures. The total amount of funds on hand was \$1,164,820 and \$1,196,085, as of June 30, 2025 and 2024 respectively, which is reported as restricted cash and a corresponding liability on the statement of net position.

NOTE 4 - OTHER INFORMATION

A. Risk Management and Contingent Liabilities

Risks Transferred to Third Parties

The Commission is exposed to various risks of loss relating to torts; theft or damage of, and destruction of assets; errors and omissions; injuries; and natural disasters. The Commission has obtained a variety of commercial liability insurance policies, which pass the risks of loss listed above to independent third parties. Settlement claims resulting from these risks have not exceeded commercial insurance coverage in any of the past three fiscal years.

Contingent Liabilities

Amounts received or receivable from grant agencies are subject to audit and adjustment by the grantor agencies, principally the federal and state governments. Any disallowed claims, including amounts already collected, may constitute a liability of the applicable funds. As of the date of the financial statements, the Commission is not aware of any expenditure that may be disallowed by a grantor.

B. Fiscal Year 2026 Budget

For fiscal year 2026, the Commission has approved an operating budget of \$6,997,230. This budget includes grant matching expenditures which the Commission is required to meet as its share of federal and state programs.

C. Retirement Plan

Effective for fiscal year 2007, legislation was passed and approved which moved the Commission's employees into the Massachusetts State Retirement System with no cost to the Commission. The Commission, as part of the system, which is a cost sharing multiple employer defined benefit pension plan, requires all regular and full time employees to participate. The Commission does not contribute to this plan. The employees contribute 9% of gross wages (earlier hire dates contribute 8%), plus an additional 2% if their annual income exceeds \$30,000. The employee's share is set-aside in an account and can be refunded or transferred to another qualifying retirement program upon termination of employment. Temporary employees are not eligible to participate in the retirement plan. Instead, temporary employees must participate in Social Security. Temporary employees are eligible to "buy-back" service time if the position is converted to a regular position.

The Commonwealth is a non-employer contributor and is required by statute to make all actuarially determined contributions on behalf of the Commission. Therefore, these employers are considered to be in a special funding situation as defined by GASB Statement No. 68, *Accounting and Financial Reporting for Pensions* and the Commonwealth is a non-employer contributing entity in the plan. Since the Commission does not contribute directly to the plan, there is no pension liability to recognize for the Commission. However, the notes to the financial statements must disclose the portion of the non-employer contributing entities' share of the collective net pension liability that is associated with the Commission.

In addition, the Commission must recognize its portion of the collective pension expense as both revenue and pension expense.

The Commission's portion of the collective pension expense for fiscal year 2025 was \$591,753, which is reported as state pension assistance and pension expense in accordance with the governmental accounting standards. The Commission's proportionate share of the system's net pension liability is \$5,732,579 or 0.04058% of the collective net pension liability of \$14,125,143,000.

D. Other Postemployment Benefits

The Commission has adopted the GASB statements on *Accounting and Financial Reporting for Postemployment Benefits Other Than Pensions* (OPEB), which requires the Commission to record the net OPEB liability measured as the total actuarially accrued liability.

Plan Description and Benefits

The Berkshire Regional Planning Commission's Retiree Post Employment Benefit Plan is a single-employer defined benefit plan which provides for medical, prescription drug, dental insurance and vision benefits to eligible retirees and their spouses. Employees become eligible to retire under this plan upon attainment of age 55 as an active member and completion of 10 years of service. Retired employees are eligible to continue their existing level benefits (single or family plan) if they have met all the requirements for retirement, were enrolled in the Commission's program at the time of retirement, and elected to continue uninterrupted coverage until self-termination. A retiree who is enrolled in a family plan at the time of retirement may remain in a family plan or enroll in a single plan. At any point after retirement, the retiree or their surviving spouse may convert coverage to a single plan.

The Commission will pay a percentage of contribution toward the plan premium equivalent to the active employees' contribution rate if the length of employment with the Commission, irrespective of years of service credited by the public employee retirement system, is 10 years or more. If the active employee contribution rate is modified in the future, the contribution rate for retirees would be changed accordingly. When a retiree and/or their spouse are eligible for Medicare, they must enroll in both Medicare Parts A and B as their primary carrier, and any medical/dental coverage provided by the Commission will be a secondary carrier.

The Commission's Retiree Post Employment Benefit Plan does not issue separate financial statements. In accordance with the governmental accounting standards, the Commission has performed an actuarial calculation for its other post-employment benefit obligation using the Alternative Measurement Method.

The following actuarial information was derived from the plans valuation as of June 30, 2025.

Funding Policy

Retirees, who retired after June 30, 2002, contribute 25% of the cost of the health plans. The Commission contributes the remainder of the health plan costs on a pay-as-you-go basis.

Accounting Policy

For purposes of measuring the net OPEB liability, deferred outflows of resources and deferred inflows of resources related to OPEB, and OPEB expense, information about the fiduciary net position of the Plan and additions to/deductions from the Plan's fiduciary net position have been determined on the same basis as they are reported by the Plan. For this purpose, benefit payments are recognized when due and payable in accordance with the benefit terms.

Plan Membership

The following employees were covered by the benefit terms for the plan year ending June 30, 2025:

Active employees	37
Inactive employees or beneficiaries currently receiving benefits	5
Total	<u>42</u>

Contributions

The Commission has established a Qualified OPEB Trust (the Trust) for the benefit of the Commission with the intention that it qualifies as a tax-exempt trust performing an essential governmental function within the meaning of Section 115 of the Internal Revenue Code and Regulations issued thereunder and as a trust for OPEB in accordance with MGL Chapter 32B, Section 20.

The Trust was created for the sole purpose of providing funding for the Plan, as determined by the Commission, or by any general or special law providing for such benefits, for the exclusive benefit of the retired employees and their eligible dependents and for defraying the reasonable administrative, legal, actuarial and other expenses of the Trust. The assets held in the Trust shall not be used for or diverted to any other purpose, except as described in the Trust. The Trust is irrevocable and no trust funds shall revert to the Commission until all benefits owed to the retired employees have been satisfied or released. In addition, the assets are legally protected from creditors of the Commission and the Plan administrator.

The Commission shall have no obligation to make contributions to the Trust to fund OPEB, and the size of the Trust may not be sufficient at any one time to meet the OPEB liabilities. The fair market value of the Trust assets as of June 30, 2025 is \$1,855,539.

Actuarial Methods and Assumptions

Results of the Plan for the fiscal year ended on June 30, 2025 are based on liabilities developed in an actuarial valuation performed with a measurement date of June 30, 2025.

The total OPEB liability was determined using the following actuarial assumptions, applied to all periods included in the measurement:

Actuarial Assumptions

Actuarial cost method	Individual Entry Age Normal
Salary increases	2.00% annually and for future periods
Discount rate	4.35% per annum
Municipal bond rate	4.89%
Pre- and post-retirement mortality	Mortality rates were based upon the Pub-2010 Public Retirement Plans Mortality Tables with mortality improvement projected for 10 years.
Healthcare trend rate	Assumed 5.80% increase in healthcare costs
Participation rate	Assumed that 100% of employees eligible to receive retirement benefits would enroll in the Plan

Payable to the OPEB Plan

At June 30, 2025, the Commission reported a payable of \$62,492 for outstanding contributions to the Plan.

Changes in net OPEB liability

	Increase (Decrease)		
	Total OPEB Liability (a)	Plan Fiduciary Net Position (b)	Net OPEB Liability (a) - (b)
Balances at June 30, 2024	\$ 2,100,982	\$ 1,539,603	\$ 561,379
Changes for the year:			
Service cost	246,790	-	246,790
Interest	100,431	-	100,431
Changes in benefit terms	-	-	-
Changes in assumptions	(23,656)	-	(23,656)
Differences between actual and expected experience	151,341	-	151,341
Net investment income	-	194,942	(194,942)
Employer contributions to trust	-	122,641	(122,641)
Benefit payments withdrawn from trust	-	-	-
Benefit payments including implicit cost	(26,477)	-	(26,477)
Administrative expense	-	(1,647)	1,647
Net changes	448,429	315,936	132,493
Balances at June 30, 2025	\$ 2,549,411	\$ 1,855,539	\$ 693,872

Sensitivity of the Net OPEB Liability to Changes in the Discount Rate and Healthcare Cost Trend Rates

The following presents the net OPEB liability, as well as what the net OPEB liability would be if it were calculated using a discount and healthcare cost trend rate that is 1 percentage point lower or 1 percentage point higher than the current rates:

	Discount Rate		
	1% Decrease (3.35%)	Current (4.35%)	1% Increase (5.35%)
Net OPEB liability as of June 30, 2025	\$ 1,083,047	\$ 693,872	\$ 374,083

	Healthcare Cost Trend Rate		
	1% Decrease (4.80%)	Current (5.80%)	1% Increase (6.80%)
Net OPEB liability as of June 30, 2025	\$ 344,497	\$ 693,872	\$ 1,124,562

OPEB Expense and Deferred Outflows of Resources and Deferred Inflows of Resources

For the year ended June 30, 2025, the Commission recognized OPEB expense (recovery) of \$132,493. There were no deferred outflows or inflows of resources related to OPEB for the year ended June 30, 2025.

E. Compensated Absences

The Commission recognizes a liability for compensated absences in accordance with GASB 101, *Compensated Absences*. The liability includes amounts attributable to service already rendered, that accumulate, and are more likely than not to be used for time off or otherwise paid out.

The Commission has elected to disclose the net change in the compensated absences liability during the year:

	Beginning Balance	Increase (Decrease)	Ending Balance
Unused sick leave benefits	\$ -	\$ 77,975	\$ 77,975
Vacation benefits	172,085	7,620	179,705
Total	\$ 172,085	\$ 85,595	\$ 257,680

BERKSHIRE REGIONAL PLANNING COMMISSION

REQUIRED SUPPLEMENTARY INFORMATION

**STATEMENT OF REVENUES AND EXPENDITURES
BUDGET AND ACTUAL (NON-GAAP BASIS) - GENERAL FUND**

For the Year Ended June 30, 2025

	<u>Budget</u>		Variance with Original Budget Favorable (Unfavorable)	Actual Amounts on Budgetary Basis	Variance with Final Budget Favorable (Unfavorable)
	<u>Original</u>	<u>Final</u>			
Revenues					
State and federal programs	\$ 3,848,589	\$ 3,848,589	\$ -	\$ 4,961,896	\$ 1,113,307
Local and other programs	2,678,826	2,678,826	-	3,453,748	774,922
Special programs	-	-	-	42,492	42,492
Community assessments	112,590	112,590	-	112,590	-
Interest income	-	-	-	49,810	49,810
Total revenues	<u>6,640,005</u>	<u>6,640,005</u>	<u>-</u>	<u>8,620,536</u>	<u>1,980,531</u>
Expenditures					
General services	133,069	133,069	-	172,218	(39,149)
Community development and housing	665,349	665,349	-	861,092	(195,743)
Community planning	465,744	465,744	-	602,764	(137,020)
Data and information services	66,535	66,535	-	86,109	(19,574)
Economic development	332,674	332,674	-	430,545	(97,871)
Environmental and energy	1,516,818	1,516,818	-	1,963,058	(446,240)
Public health program	2,594,863	2,594,863	-	3,358,257	(763,394)
Regional initiatives and services	133,070	133,070	-	172,218	(39,148)
Transportation planning	731,883	731,883	-	947,200	(215,317)
Total expenditures	<u>6,640,005</u>	<u>6,640,005</u>	<u>-</u>	<u>8,593,461</u>	<u>(1,953,456)</u>
Excess (deficiency) of revenues over expenditures	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 27,075</u>	<u>\$ 27,075</u>

See notes to financial statements.

BERKSHIRE REGIONAL PLANNING COMMISSION
NOTES TO REQUIRED SUPPLEMENTARY INFORMATION
FOR GENERAL FUND BUDGET

June 30, 2025

Budgetary Basis

The General Fund final appropriation appearing on the previous page represents the final amended budget after all transfers and supplemental appropriations.

The Commission has the responsibility to ensure that budgetary control is maintained. Budgetary control is exercised through the accounting system.

Budget / GAAP Reconciliation

The Commission's General Fund budget is prepared on a basis that differs from U.S. generally accepted accounting principles (GAAP) in several different ways. Therefore, in addition to the GAAP basis financial statements, the results of operations of the General Fund are presented in accordance with budgetary accounting principles to provide a meaningful comparison with budgetary data.

The Commission does not budget for the State's contribution to the pension system on its behalf or for the accounting adjustment to record the change in the other postemployment benefit liability, as these are not reimbursable costs.

The following is a summary of adjustments made to the actual revenues and expenditures to conform to the budgetary basis of accounting.

	General Fund	
	Revenues	Expenditures
GAAP Basis	\$ 9,212,289	\$ 9,395,682
Adjustment for state pension assistance	(591,753)	(591,753)
Adjustment for other postemployment benefits	-	(210,468)
Budgetary Basis	<u>\$ 8,620,536</u>	<u>\$ 8,593,461</u>

BERKSHIRE REGIONAL PLANNING COMMISSION
REQUIRED SUPPLEMENTARY INFORMATION
SCHEDULE OF CHANGES IN NET OPEB
LIABILITY AND RELATED RATIOS
June 30,

	2025	2024	2023	2022	2021	2020	2019	2018
Total OPEB liability								
Service cost	\$ 246,790	\$ 231,531	\$ 208,093	\$ 215,028	\$ 243,425	\$ 165,540	\$ 146,738	\$ 154,838
Interest	100,431	88,189	45,932	51,084	46,550	47,741	32,591	36,342
Changes of benefit terms	-	-	-	-	-	-	-	-
Changes of assumptions	(23,656)	45,636	(599,034)	(500,796)	149,180	92,027	73,090	(874,171)
Differences between actual and expected experience	151,341	(82,577)	273,586	45,926	(124,037)	(128,407)	263,394	-
Benefit payments including implicit cost	(26,477)	(20,601)	(22,140)	(22,812)	(25,088)	-	-	-
Net change in total OPEB liability	448,429	262,178	(93,563)	(211,570)	290,030	176,901	515,813	(682,991)
Total OPEB liability, beginning	2,100,982	1,838,804	1,932,367	2,143,937	1,853,907	1,677,006	1,161,193	1,844,184
Total OPEB liability, ending (a)	\$ 2,549,411	\$ 2,100,982	\$ 1,838,804	\$ 1,932,367	\$ 2,143,937	\$ 1,853,907	\$ 1,677,006	\$ 1,161,193
Plan fiduciary net position								
Employer contributions	\$ 122,641	\$ 134,762	\$ 99,744	\$ 138,008	\$ 137,484	\$ 87,258	\$ 63,522	\$ 83,750
Net investment income	194,942	183,088	113,361	(123,495)	203,666	20,050	28,125	27,838
Benefit payments	-	-	-	-	-	-	-	-
Administrative expense	(1,647)	(1,258)	1,063	(1,044)	(774)	(586)	(416)	-
Net change in plan fiduciary net position	315,936	316,592	214,168	13,469	340,376	106,722	91,231	111,588
Plan fiduciary net position, beginning	1,539,603	1,223,011	1,008,843	995,374	654,998	548,276	457,045	345,457
Plan fiduciary net position, ending (b)	\$ 1,855,539	\$ 1,539,603	\$ 1,223,011	\$ 1,008,843	\$ 995,374	\$ 654,998	\$ 548,276	\$ 457,045
Net OPEB liability (a) - (b)	\$ 693,872	\$ 561,379	\$ 615,793	\$ 923,524	\$ 1,148,563	\$ 1,198,909	\$ 1,128,730	\$ 704,148
Plan fiduciary net position as a percentage of the total OPEB liability	72.78%	73.28%	66.51%	52.21%	35.33%	35.33%	32.69%	39.36%
Covered employee payroll	\$ 3,484,413	\$ 3,148,800	\$ 2,774,342	\$ 2,446,623	\$ 2,039,033	\$ 1,753,987	\$ 1,396,349	\$ 1,289,111
Net OPEB liability as a percentage of covered employee payroll	19.91%	17.83%	22.20%	37.75%	56.33%	68.35%	80.83%	54.62%

Notes to Schedule:

Benefit changes for OPEB Plan: None

Changes of assumptions for OPEB Plan:

The discount rate changed from 4.09% to 4.35%.

The municipal bond rate changed from 4.17% to 4.89%.

Last 10 years: Only plan years 2018 to 2025 available.

See independent auditors' report.

BERKSHIRE REGIONAL PLANNING COMMISSION
REQUIRED SUPPLEMENTARY INFORMATION
SCHEDULE OF OPEB CONTRIBUTIONS
June 30,

	2025	2024	2023	2022	2021	2020	2019	2018
Actuarially determined contribution	\$ 122,641	\$ 99,744	\$ 99,744	\$ 138,008	\$ 137,484	\$ 87,258	\$ 63,522	\$ 83,750
Contributions in relation to the actuarially determined contribution	122,641	99,744	99,744	138,008	137,484	87,258	63,522	83,750
Contribution deficiency (excess)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Covered employee payroll	\$ 3,484,413	\$ 3,148,800	\$ 2,774,342	\$ 2,446,623	\$ 2,039,033	\$ 1,753,987	\$ 1,396,349	\$ 1,289,111
Contribution as a percentage of covered employee payroll	3.52%	3.17%	3.60%	5.64%	6.74%	4.97%	4.55%	6.50%

Notes to Schedule

OPEB Valuation date:

Actuarially determined contribution rates were calculated as of June 30, 2025 with a measurement date of June 30, 2025.

Methods and assumptions used to determine contribution rates:

Actuarial cost method:	Individual entry age normal
Municipal bond rate:	4.89%
Discount rate:	4.35% per annum
Salary increases:	2.00% annually and for future periods
Pre- and post-retirement mortality:	Mortality rates were based upon the Pub-2010 Public Retirement Plans Mortality Tables with mortality improvement projected for 10 years.

Changes in assumptions:

The discount rate changed from 4.09% to 4.35%.
The municipal bond rate changed from 4.17% to 4.89%.

Last 10 years: Only plan years 2018 to 2025 available.

See independent auditors' report.

BERKSHIRE REGIONAL PLANNING COMMISSION

**SUPPLEMENTARY INFORMATION
SCHEDULE OF EXPENDITURES**

For the Year Ended June 30,

	<u>2025</u>	<u>Comparative 2024</u>
Expenditures		
Direct salaries	\$ 1,564,285	\$ 1,361,041
Offsite salaries	756,617	796,244
Indirect salaries	662,474	608,239
Direct intern salaries	19,641	5,590
Indirect intern salaries	365	293
Fringe benefits	1,394,873	1,202,363
Administrative expenses	523,720	370,714
Other program expenditures	592,209	817,108
Consultants	3,089,498	1,707,490
Unreimbursed costs	<u>20,376</u>	<u>11,584</u>
Subtotal	8,624,058	6,880,666
Change in other postemployment benefit and accrued compensated absence liabilities	210,468	(54,141)
State pension assistance	<u>591,753</u>	<u>675,050</u>
Total expenditures	<u>\$ 9,426,279</u>	<u>\$ 7,501,575</u>

See independent auditors' report.

BERKSHIRE REGIONAL PLANNING COMMISSION

**SUPPLEMENTARY INFORMATION
SCHEDULE OF FRINGE BENEFITS**

For the Year Ended June 30,

	2025	Comparative 2024
Fringe benefits		
Sick and vacation leave	\$ 326,237	\$ 311,850
Holiday and personal leave	150,647	135,630
Postemployment benefits funded	188,188	105,655
Group insurance	664,104	582,865
Payroll taxes	65,697	66,363
Total fringe benefits	<u>\$ 1,394,873</u>	<u>\$ 1,202,363</u>

SCHEDULE OF ADMINISTRATIVE EXPENSES

For the Year Ended June 30,

	2025	Comparative 2024
Administrative expenses		
Accounting services	\$ 8,291	\$ 3,000
Advertising	2,879	595
Audit	29,000	22,500
Computer and equipment	214,839	81,943
Copying	7,543	8,864
Depreciation	4,242	5,869
Dues and subscriptions	23,181	24,781
Flex plan administration	2,099	2,002
Insurance	12,024	11,586
Janitor	11,960	12,190
Meetings	2,875	1,522
Miscellaneous	2,776	3,964
Payroll service	4,532	4,204
Postage	2,116	1,504
Printing	2,059	1,228
Professional fees	8,330	1,347
Rent and utilities	136,977	141,169
Staff development	4,239	5,026
Supplies	18,305	15,893
Telephone and internet	18,003	16,993
Travel	446	755
Water and recycling	2,904	3,020
Website	4,100	759
Total administrative expenses	<u>\$ 523,720</u>	<u>\$ 370,714</u>

See independent auditors' report.

BERKSHIRE REGIONAL PLANNING COMMISSION

**SUPPLEMENTARY INFORMATION
SCHEDULE OF OTHER PROGRAM EXPENSES**

For the Year Ended June 30,

	<u>2025</u>	<u>Comparative 2024</u>
Other program expenses		
Communication	\$ 67,279	\$ 131,446
Equipment and software	41,495	145,505
Meetings	68,681	71,719
Postage	424	1,809
Printing	5,917	6,535
Professional fees	1,752	47,671
Supplies	270,830	327,730
Travel and meals	49,253	41,200
Other expenses	86,578	43,493
Total other program expenses	<u>\$ 592,209</u>	<u>\$ 817,108</u>

See independent auditors' report.

BERKSHIRE REGIONAL PLANNING COMMISSION

COST ALLOCATION METHOD

Indirect costs were distributed to the projects and activities pursuant to an indirect cost allocation plan as allowed under the U.S. Office of Management and Budget's *Uniform Administrative Requirements, Cost Principles and Audit Requirements*, also known as the Uniform Guidance.

The Commission combines its indirect program expenses (central service support costs) into one pool consisting of the following elements, all of which are allocated to each program in proportion to the direct salaries of the staff members who work on each program. The indirect cost rate for the year ended June 30, 2025 was calculated as follows:

	Amount	Percentage of Direct Salaries
Indirect costs and fringe benefits		
Salaries	\$ 662,474	42.35%
Intern salaries	365	0.02%
Fringe benefits - program	803,397	51.36%
Fringe benefits - administrative	307,805	19.68%
Administrative expenses	415,917	26.59%
Total indirect costs and fringe benefits	\$ 2,189,958	140.00%
Indirect cost rate		
Total indirect costs and fringe	\$ 2,189,958	= 140.00%
Direct salaries	\$ 1,564,285	

Direct salaries of \$1,564,285 above are paid for with federal and non-federal funds as follows:

Direct salaries	
Federal funded salaries	\$ 373,558
Non-federal funded salaries	1,190,727
Total direct salaries	\$ 1,564,285

See independent auditors' report.

BERKSHIRE REGIONAL PLANNING COMMISSION
SUPPLEMENTARY INFORMATION
Schedule of Revenue and Expenditures by Grant / Contract Activity (Page 1 of 6)
Year Ended June 30, 2025

Department number	716.00	657.01	677.00	702.00	715.00	732.00	733.00	754.00	440.08
Grantor agency	EPA	EPA	EDA	EPA	USDA	EPA	USDOT	DOJ	MASSDOT
Program name	Brownfields Fund	Healthy Communities	Economic Development District	Environmental Protection Agency Assessment 2023	Regional Food System Partnerships	Air Quality	Comprehensive Safety Action Plan	Berkshire Post Overdose Program	Coordinated Transportation Planning FFY24
Revenues									
State and federal programs	\$ 2,681,276	\$ 1,580	\$ 70,002	\$ 252,754	\$ 223,446	\$ 34,017	\$ 119,376	\$ 389,751	\$ 169,571
Local and other programs	-	-	-	-	-	-	-	-	-
Special programs	-	-	-	-	-	-	-	-	-
Community assessment	-	-	-	-	-	-	-	-	-
Interest	13,407	-	-	-	-	-	-	-	-
Total program revenue	2,694,683	1,580	70,002	252,754	223,446	34,017	119,376	389,751	169,571
Expenditures									
Direct salaries	7,448	659	27,400	6,436	11,502	14,086	10,114	40,451	66,505
Direct costs	1,205	-	4,797	237,308	195,841	165	95,122	288,358	9,958
Outsource salaries	-	-	-	-	-	46	-	2,975	-
Outsource administrative costs	-	-	-	-	-	-	-	1,335	-
Indirect costs	10,428	922	38,360	9,010	16,103	19,720	14,159	56,632	93,108
Unreimbursed costs	11,516	-	-	-	-	-	-	-	-
Total expenditures	30,597	1,581	70,557	252,754	223,446	34,017	119,395	389,751	169,571
Excess (deficiency) of revenues over expenditures	\$ 2,664,086	\$ (1)	\$ (555)	\$ -	\$ -	\$ -	\$ (19)	\$ -	\$ -
Issuance of notes receivable	\$ 2,664,086								

See independent auditors' report.

BERKSHIRE REGIONAL PLANNING COMMISSION
SUPPLEMENTARY INFORMATION
Schedule of Revenue and Expenditures by Grant / Contract Activity (Page 2 of 6)
Year Ended June 30, 2025

Department number	440.09	516.06	592.01	646.03	650.05	652.03	652.04	659.01	678.04	681.01
Grantor agency	MASSDOT	FRCOG	DEP	DPH	DPH	DPH	DPH	DPH	NERHA	NEHA
Program name	Coordinated Transportation Planning FFY25	Emergency Preparedness	319 Regional Coordinator	319 Regional Coordinator	Public Health Response	Berkshire Early Childhood Community Circle	Berkshire Early Childhood Community Circle	Local Health Support COVID-19 Contract Tracing	Root Cause Solutions Exchange 2024	Alliance Food Safety Program Advancement
Revenues										
State and federal programs	\$ 611,977	\$ 169,656	\$ 26,173	\$ 245,534	\$ 279,353	\$ 70,804	\$ 48,117	\$ 332,362	\$ 17,724	\$ 74,411
Local and other programs	-	-	-	-	-	-	-	-	-	-
Special programs	-	-	-	-	-	-	-	-	-	-
Community assessment	-	-	-	-	-	-	-	-	-	-
Interest	-	-	-	-	-	-	-	-	-	-
Total program revenue	611,977	169,656	26,173	245,534	279,353	70,804	48,117	332,362	17,724	74,411
Expenditures										
Direct salaries	215,091	52,784	4,713	69,688	35,009	13,752	12,732	45,712	2,283	5,144
Direct costs	95,758	503	3,799	77,857	16,242	38,919	19,263	220,470	11,517	1,328
Outsource salaries	-	31,269	8,439	1,461	115,153	-	1,094	1,606	579	41,818
Outsource administrative costs	-	11,244	2,624	1,091	63,937	-	817	577	208	19,133
Indirect costs	301,128	73,898	6,598	97,563	49,012	19,253	17,824	63,997	3,196	7,201
Unreimbursed costs	-	-	-	-	-	-	-	-	-	-
Total expenditures	611,977	169,698	26,173	247,660	279,353	71,924	51,730	332,362	17,783	74,624
Excess (deficiency) of revenues over expenditures	\$ -	\$ (42)	\$ -	\$ (2,126)	\$ -	\$ (1,120)	\$ (3,613)	\$ -	\$ (59)	\$ (213)

See independent auditors' report.

BERKSHIRE REGIONAL PLANNING COMMISSION
SUPPLEMENTARY INFORMATION
Schedule of Revenue and Expenditures by Grant / Contract Activity (Page 3 of 6)
Year Ended June 30, 2025

Department number	682.01	725.01	725.02	725.03	725.04	725.05	725.06	738.00	741.00	758
Grantor agency	NEHA	MassTech	MassTech	MassTech	MassTech	MassTech	MassTech	BTI / NEA	BMC	UBALT
Program name	Alliance Food Safety Program Online Permitting	Municipal Digital Equity Planning - Dalton	Municipal Digital Equity Planning - Southern Berkshire	Municipal Digital Equity Planning - Clarksburg	Municipal Digital Equity Planning - Marlborough	Municipal Digital Equity Planning - Otis, Windsor	Municipal Digital Equity Planning Services - Monterey	Cultural Plan: Pittsfield	Digital Equity Berkshire Advisor	Berkshire Post Overdose Program
Revenues										
State and federal programs	\$ 45,183	\$ 10,630	\$ 30,263	\$ 30,652	\$ 16,323	\$ 41,483	\$ 19,161	\$ 38,434	\$ 16,133	\$ 64,661
Local and other programs	-	-	-	-	-	-	-	-	-	-
Special programs	-	-	-	-	-	-	-	-	-	-
Community assessment	-	-	-	-	-	-	-	-	-	-
Interest	-	-	-	-	-	-	-	-	-	-
Total program revenue	45,183	10,630	30,263	30,652	16,323	41,483	19,161	38,434	16,133	64,661
Expenditures										
Direct salaries	1,284	4,403	12,437	11,729	5,281	16,050	6,695	15,973	6,527	6,119
Direct costs	33,677	63	415	2,503	3,648	2,963	3,104	99	468	49,975
Outsource salaries	6,197	-	-	-	-	-	-	-	-	-
Outsource administrative costs	2,228	-	-	-	-	-	-	-	-	-
Indirect costs	1,797	6,164	17,411	16,420	7,394	22,470	9,372	22,362	9,138	8,567
Unreimbursed costs	-	-	-	-	-	-	-	-	-	-
Total expenditures	45,183	10,630	30,263	30,652	16,323	41,483	19,171	38,434	16,133	64,661
Excess (deficiency) of revenues over expenditures	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (10)	\$ -	\$ -	\$ -

See independent auditors' report.

BERKSHIRE REGIONAL PLANNING COMMISSION
SUPPLEMENTARY INFORMATION
Schedule of Revenue and Expenditures by Grant / Contract Activity (Page 4 of 6)
Year Ended June 30, 2025

Department number	765.00	789.00	790.00	796.00	807.00	816.00	545.06	545.07	545.08	545.09
Grantor agency	NEHA	GF	NAD	MAPC	NACCHO	NEHA	EOHLC	EOHLC	EOHLC	EOHLC
Program name	Alliance Inspector Training	South Wing Remediation Project	Brownfields Cleanup	Emergency Planning	Reimagining Health and Public Safety Overdose	Retail Flexible Funding	DLTA 2024 Admin	DLTA 2024 Audmentation Alloc.	DLTA 2025 Admin	DLTA GAP
Revenues										
State and federal programs	\$ 2,758	\$ 2,724	\$ 4,628	\$ 18,792	\$ 4,492	\$ 7,474	\$ 150,551	\$ 85,970	\$ 47,352	\$ 77,295
Local and other programs	-	-	-	-	-	-	-	-	-	-
Special programs	-	-	-	-	-	-	-	-	-	-
Community assessment	-	-	-	-	-	-	-	-	-	-
Interest	-	-	-	-	-	-	-	-	-	-
Total program revenue	2,758	2,724	4,628	18,792	4,492	7,474	150,551	85,970	47,352	77,295
Expenditures										
Direct salaries	-	1,135	1,928	1,340	1,660	92	60,224	33,868	18,104	31,290
Direct costs	2,758	-	-	32	508	2,247	4,627	674	2,063	1,495
Outsource salaries	-	-	-	11,416	-	3,358	1,021	2,666	1,394	441
Outsource administrative costs	-	-	-	4,127	-	1,551	373	1,387	445	263
Indirect costs	-	1,589	2,700	1,877	2,324	226	84,314	47,375	25,346	43,806
Unreimbursed costs	-	-	-	-	-	-	-	-	-	-
Total expenditures	2,758	2,724	4,628	18,792	4,492	7,474	150,559	85,970	47,352	77,295
Excess (deficiency) of revenues over expenditures	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (8)	\$ -	\$ -	\$ -

See independent auditors' report.

BERKSHIRE REGIONAL PLANNING COMMISSION
SUPPLEMENTARY INFORMATION
Schedule of Revenue and Expenditures by Grant / Contract Activity (Page 5 of 6)
Year Ended June 30, 2025

Department number	569.02	650.04	672.00	678.03	678.05	690.01	709.02	733.01	735.00	750.00
Grantor agency	DOER	DPH	DHCD	NERHA	NERHA	DCR	EOED	MassDOT	MassCEC	EOEEA
Program name	Regional Energy Plan Assistance	Public Health Excellence for Shared Services	Housing in Berkshire County State Earmark	Rural Vaccine Equity Initiative 2024	Rural Vaccine Equity Initiative 2024	Outdoor Recreation Website	Berkshire Funding Focus	Safe Streets and Roads for All	Clean Energy Technology Center	Lanesborough Master Plan
Revenues										
State and federal programs	\$ 40,205	\$ 515,700	\$ 23,852	\$ 42,334	\$ 94,121	\$ 3,564	\$ 75,000	\$ 32,356	\$ 79,768	\$ 47,524
Local and other programs	-	-	-	-	-	-	-	-	-	-
Special programs	-	-	-	-	-	-	-	-	-	-
Community assessment	-	-	-	-	-	-	-	-	-	-
Interest	-	-	-	-	-	-	-	-	-	-
Total program revenue	40,205	515,700	23,852	42,334	94,121	3,564	75,000	32,356	79,768	47,524
Expenditures										
Direct salaries	16,752	68,589	1,228	5,092	10,261	1,222	2,245	3,609	30,973	19,811
Direct costs	-	18,557	20,904	30,145	69,495	913	13,008	23,705	5,433	313
Outsource salaries	-	224,875	-	-	-	-	39,102	-	-	-
Outsource administrative costs	-	107,655	-	-	-	-	17,560	-	-	-
Indirect costs	23,453	96,024	1,720	7,129	14,365	1,711	3,143	5,053	43,362	27,735
Unreimbursed costs	-	-	-	-	-	-	-	-	-	-
Total expenditures	40,205	515,700	23,852	42,366	94,121	3,846	75,058	32,367	79,768	47,859
Excess (deficiency) of revenues over expenditures	\$ -	\$ -	\$ -	\$ (32)	\$ -	\$ (282)	\$ (58)	\$ (11)	\$ -	\$ (335)

See independent auditors' report.

BERKSHIRE REGIONAL PLANNING COMMISSION
SUPPLEMENTARY INFORMATION
Schedule of Revenue and Expenditures by Grant / Contract Activity (Page 6 of 6)
Year Ended June 30, 2025

Department number	751.00	756.00	774.00	782.00	526.04	526.04	760.00	760.01		
Grantor agency	EOEEA	EOHLC	MassDOT	MASSCEC	BCSO	BCSO	PHIWM	PHIWM		
Program name	Washington Zoning Recodification	Planning Grant - Municipal Employees	Berkshire Flyer Last Mile Transportation	Pittsfield Energy Coaching Program Implementation	Opioid Prevention 2023	Opioid Prevention 2025	Support of 413 Cares Regional Partnership	Support of 413 Cares Regional Partnership 2025	Other Programs	Totals
Revenues										
State and federal programs	\$ 27,995	\$ 21,143	\$ 9,000	\$ 71,268	\$ 15,398	\$ 708	\$ 1,065	\$ 9,328	\$ -	\$ 7,643,172
Local and other programs	-	-	-	-	-	-	-	-	3,740,077	3,740,077
Special programs	-	-	-	-	-	-	-	-	42,492	42,492
Community assessment	-	-	-	-	-	-	-	-	112,590	112,590
Interest	-	-	-	-	-	-	-	-	49,810	63,217
Total program revenue	<u>27,995</u>	<u>21,143</u>	<u>9,000</u>	<u>71,268</u>	<u>15,398</u>	<u>708</u>	<u>1,065</u>	<u>9,328</u>	<u>3,944,969</u>	<u>11,601,548</u>
Expenditures										
Direct salaries	11,655	3,828	-	10,421	2,843	-	432	2,075	495,601	1,564,285
Direct costs	120	589	9,000	46,257	8,574	708	28	4,349	2,019,521	3,701,348
Outsource salaries	-	9,485	-	-	-	-	-	-	252,222	756,617
Outsource administrative costs	-	1,882	-	-	3,981	-	-	-	149,056	391,474
Indirect costs	16,317	5,359	-	14,590	-	-	605	2,904	697,724	2,189,958
Unreimbursed costs	-	-	-	-	-	-	-	-	8,860	20,376
Total expenditures	<u>28,092</u>	<u>21,143</u>	<u>9,000</u>	<u>71,268</u>	<u>15,398</u>	<u>708</u>	<u>1,065</u>	<u>9,328</u>	<u>3,622,984</u>	<u>8,624,058</u>
Excess (deficiency) of revenues over expenditures	<u>\$ (97)</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 321,985</u>	<u>\$ 2,977,490</u>
									Issuance of notes receivable	\$ 195,968 \$ 2,860,054

See independent auditors' report.



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INDEPENDENT AUDITORS' REPORT ON INTERNAL CONTROL OVER FINANCIAL REPORTING AND ON COMPLIANCE AND OTHER MATTERS BASED ON AN AUDIT OF FINANCIAL STATEMENTS PERFORMED IN ACCORDANCE WITH GOVERNMENT AUDITING STANDARDS

To the Commission Members of the
BERKSHIRE REGIONAL PLANNING COMMISSION
1 Fenn Street, Suite 201
Pittsfield, MA 01201

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States, the financial statements of Berkshire Regional Planning Commission, as of and for the year ended June 30, 2025, and the related notes to the financial statements, which collectively comprise Berkshire Regional Planning Commission's basic financial statements, and have issued our report thereon dated December 23, 2025.

Report on Internal Control Over Financial Reporting

In planning and performing our audit of the financial statements, we considered Berkshire Regional Planning Commission's internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of Berkshire Regional Planning Commission's internal control. Accordingly, we do not express an opinion on the effectiveness of Berkshire Regional Planning Commission's internal control.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct misstatements on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented, or detected and corrected on a timely basis. A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses or significant deficiencies may exist that have not been identified.

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Report on Compliance and Other Matters

As part of obtaining reasonable assurance about whether Berkshire Regional Planning Commission's financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the financial statements. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

Purpose of This Report

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the entity's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the entity's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

ADELSON & COMPANY PC

December 23, 2025

Draft
1/8/2026



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INDEPENDENT AUDITORS' REPORT ON COMPLIANCE FOR EACH MAJOR FEDERAL PROGRAM AND REPORT ON INTERNAL CONTROL OVER COMPLIANCE IN ACCORDANCE WITH THE UNIFORM GUIDANCE

To the Commission Members of the
BERKSHIRE REGIONAL PLANNING COMMISSION
1 Fenn Street, Suite 201
Pittsfield, MA 01201

Report on Compliance for Each Major Federal Program

Opinion on Each Major Federal Program

We have audited Berkshire Regional Planning Commission's compliance with the types of compliance requirements identified as subject to audit in the *OMB Compliance Supplement* that could have a direct and material effect on each of Berkshire Regional Planning Commission's major federal programs for the year ended June 30, 2025. Berkshire Regional Planning Commission's major federal programs are identified in the summary of auditors' results section of the accompanying schedule of findings and questioned costs.

In our opinion, Berkshire Regional Planning Commission complied, in all material respects, with the types of compliance requirements referred to above that could have a direct and material effect on each of its major federal programs for the year ended June 30, 2025.

Basis for Opinion on Each Major Federal Program

We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States of America (GAAS); the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States; and the audit requirements of Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance). Our responsibilities under those standards and the Uniform Guidance are further described in the Auditor's Responsibilities for the Audit of Compliance section of our report.

We are required to be independent of Berkshire Regional Planning Commission and to meet our other ethical responsibilities, in accordance with relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on compliance for each major federal program. Our audit does not provide a legal determination of Berkshire Regional Planning Commission's compliance with the compliance requirements referred to above.

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Responsibilities of Management for Compliance

Management is responsible for compliance with the requirements referred to above and for the design, implementation, and maintenance of effective internal control over compliance with the requirements of laws, statutes, regulations, rules, and provisions of contracts or grant agreements applicable to Berkshire Regional Planning Commission's federal programs.

Auditor's Responsibilities for the Audit of Compliance

Our objectives are to obtain reasonable assurance about whether material noncompliance with the compliance requirements referred to above occurred, whether due to fraud or error, and express an opinion on Berkshire Regional Planning Commission's compliance based on our audit. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS, *Government Auditing Standards*, and the Uniform Guidance will always detect material noncompliance when it exists. The risk of not detecting material noncompliance resulting from fraud is higher than for that resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Noncompliance with the compliance requirements referred to above is considered material if there is a substantial likelihood that, individually or in the aggregate, it would influence the judgment made by a reasonable user of the report on compliance about Berkshire Regional Planning Commission's compliance with the requirements of each major federal program as a whole.

In performing an audit in accordance with GAAS, *Government Auditing Standards*, and the Uniform Guidance, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material noncompliance, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding Berkshire Regional Planning Commission's compliance with the compliance requirements referred to above and performing such other procedures as we considered necessary in the circumstances.
- Obtain an understanding of Berkshire Regional Planning Commission's internal control over compliance relevant to the audit in order to design audit procedures that are appropriate in the circumstances and to test and report on internal control over compliance in accordance with the Uniform Guidance, but not for the purpose of expressing an opinion on the effectiveness of Berkshire Regional Planning Commission's internal control over compliance. Accordingly, no such opinion is expressed.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and any significant deficiencies and material weaknesses in internal control over compliance that we identified during the audit.

Report on Internal Control over Compliance

A deficiency in internal control over compliance exists when the design or operation of a control over compliance does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, noncompliance with a type of compliance requirement of a federal program on a timely basis. *A material weakness in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance, such that there is a reasonable possibility that material noncompliance with a type of compliance requirement of a federal program will not be prevented, or detected and corrected, on a timely basis. *A significant deficiency in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance with a type of compliance requirement of a federal program that is less severe than a material weakness in internal control over compliance, yet important enough to merit attention by those charged with governance.

Our consideration of internal control over compliance was for the limited purpose described in the Auditor's Responsibilities for the Audit of Compliance section above and was not designed to identify all deficiencies in internal control over compliance that might be material weaknesses or significant deficiencies in internal control over compliance. Given these limitations, during our audit we did not identify any deficiencies in internal control over compliance that we consider to be material weaknesses, as defined above. However, material weaknesses or significant deficiencies in internal control over compliance may exist that were not identified.

Our audit was not designed for the purpose of expressing an opinion on the effectiveness of internal control over compliance. Accordingly, no such opinion is expressed.

The purpose of this report on internal control over compliance is solely to describe the scope of our testing of internal control over compliance and the results of that testing based on the requirements of the Uniform Guidance. Accordingly, this report is not suitable for any other purpose.

ADELSON & COMPANY PC

December 23, 2025

Draft
1/8/2026

BERKSHIRE REGIONAL PLANNING COMMISSION
SCHEDULE OF FINDINGS AND QUESTIONED COSTS

June 30, 2025

Section I – Summary of Auditors' Results

Financial Statements

Type of auditors' report issued: Unmodified

Internal control over financial reporting:

- Material weaknesses identified? ☐yes ☒no
- Significant deficiencies identified? ☐yes ☒none reported

Noncompliance material to financial statements noted? ☐yes ☒no

Federal Awards

Internal Control over major federal programs:

- Material weaknesses identified? ☐yes ☒no
- Significant deficiencies identified? ☐yes ☒none reported

Type of auditors' report issued on compliance for major federal programs: Unmodified opinion on all major programs

- Any audit findings disclosed that are required to be reported in accordance with 2 CFR Section 200.516(a)? ☐yes ☒no

Identification of major federal programs:

<u>Assistance Listing Number</u>	<u>Federal Grantor / Name of Program or Cluster</u>
66.818	U.S. Environmental Protection Agency Brownfields Assessment and Cleanup Agreements

See detail on Schedule of Expenditures of Federal Awards

Dollar threshold to distinguish between type A and type B programs: \$750,000

Auditee qualified as low-risk auditee? ☒yes ☐no

Section II – Financial Statement Findings

There were no findings for the year ended June 30, 2025.

Section III – Federal Award Findings and Questioned Costs

There were no findings or questioned costs for the year ended June 30, 2025.

Status of Prior Year Audit Findings and Questioned Costs

There were no findings or questioned costs for the prior year ended June 30, 2024.

BERKSHIRE REGIONAL PLANNING COMMISSION
Schedule of Expenditures of Federal Awards (Page 1 of 2)
For the Year Ended June 30, 2025

Federal Grantor/ Pass-through Grantor/ Program or Cluster Title	Federal Assistance Listing Number	Pass-through Entity Identifying or Contract Number	Federal Expenditures	Passed Through to Subrecipients
U.S. Department of Transportation				
Federal Transit Administration				
Safe Streets and Roads for All	20.939		\$ 119,376	\$ -
Passed through MA Department of Transportation				
Metropolitan Transportation Planning	20.505	123108	169,571	-
Metropolitan Transportation Planning	20.505	126733	611,977	-
Total			781,548	-
Total U.S. Department of Transportation			900,924	-
U.S. Department of Health and Human Services				
Food and Drug Administration				
Passed through National Environmental Health Association				
Food Safety Program	93.103	G-BM&A202109-00983	74,411	-
Food Safety Program Online Permitting	93.103	G-OACB-020110-01046	45,183	-
Alliance Inspector Training	93.103	G-OATR-202310-04974	2,758	-
Alliance Regional Food Safety Program	93.103	G-202411-06280	7,474	-
Total			129,826	-
Health Resources and Services Administration				
Passed through Franklin Regional Council of Governments				
Emergency Preparedness	93.069	N/A	169,656	-
Substance Abuse and Mental Health Administration				
Passed through MA Executive Office of Health and Human Service				
Substance Abuse Prevention	93.959	INTF2354M78220129139	245,534	-
Substance Abuse Prevention	93.959	INTF2354M78254731220	48,117	-
Substance Abuse Prevention	93.788	INTF2354M78W23018195	70,804	-
Epidemiology and Laboratory Capacity for Infectious Diseases	93.323	INTF5264P01223127034	332,362	-
Public Health for Shared Services	93.354	INTF1200PP1236938251	279,353	-
Total			976,170	-
National Institutes of Health				
Passed through NERHA				
Root Cause Solutions Exchange	93.391	CDC-RFA-OT21-2103	17,724	-
Total U.S. Department of Health and Human Services			1,293,376	-
U.S. Office of National Drug Control Policy				
Passed through University of Baltimore				
Research and Data Analysis	95.007	007	64,661	38,182
Passed through National Association of County Health Officials				
Research and Data Analysis	95.007	N/A	4,492	-
Total U.S. Office of National Drug Control Policy			69,153	38,182
U.S. Department of Homeland Security				
Passed through University of Baltimore				
Emergency Planning	95.067	23WM-033	18,792	-

See accompanying notes to schedule of expenditures of federal awards.

BERKSHIRE REGIONAL PLANNING COMMISSION
Schedule of Expenditures of Federal Awards (Page 2 of 2)
For the Year Ended June 30, 2025

Federal Grantor/ Pass-through Grantor/ Program or Cluster Title	Federal Assistance Listing Number	Pass-through Entity Identifying or Contract Number	Federal Expenditures	Passed Through to Subrecipients
U.S. Environmental Protection Agency				
Brownfields Assessment and Cleanup Agreements	66.818		\$ 2,934,030	\$ -
Healthy Communities	66.110		1,580	-
Clean Air Act	66.034		34,017	-
Passed through MA Department of Environmental Protection 319 Berkshire County Nonpoint Source Coordinator	66.605	BERKSHIREREGP2004319	26,173	-
Passed through Greylock Flume Brownfields Assessment Cleanup Agreements	66.818	N/A	2,724	-
Passed through City of North Adams, MA Brownfields Assessment Cleanup Agreements	66.818	N/A	4,628	-
Total U.S. Environmental Protection Agency			<u>3,003,152</u>	<u>-</u>
U.S. Department of Agriculture				
Regional Food System Partnerships	10.177		<u>223,446</u>	<u>195,600</u>
U.S. Department of Justice				
Opioid, stimulant, and substance abuse	16.838	N/A	<u>389,751</u>	<u>181,273</u>
U.S. Economic Development Administration				
Rural Vaccine Equity	11.302		<u>70,002</u>	<u>-</u>
U.S. National Endowment for the Arts				
Passed through Berkshires Tomorrow, Inc. Our Town Cultural Plan	45.024	N/A	<u>38,434</u>	<u>-</u>
U.S. Department of the Treasury				
Passed through the Massachusetts Technology Collaborative COVID-19 Coronavirus Relief Fund	21.019	2023-MBI-03	148,512	-
Passed through Baystate Medical Center COVID-19 Coronavirus Relief Fund	21.027	N/A	<u>16,133</u>	<u>-</u>
Total U.S. Department of the Treasury			<u>164,645</u>	<u>-</u>
Total Expenditures of Federal Awards			<u>\$ 6,171,675</u>	<u>\$ 415,055</u>

See accompanying notes to schedule of expenditures of federal awards.

BERKSHIRE REGIONAL PLANNING COMMISSION

NOTES TO SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS

June 30, 2025

NOTE 1 - BASIS OF PRESENTATION

The accompanying schedule of expenditures of federal awards (the Schedule) includes the federal award activity of Berkshire Regional Planning Commission under programs of the federal government for the year ended June 30, 2025. The information in this schedule is presented in accordance with the requirements of Title 2 U.S. *Code of Federal Regulations*, Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards (Uniform Guidance)*. Because the Schedule presents only a selected portion of the operations of Berkshire Regional Planning Commission, it is not intended to and does not present the financial position, changes in net position, or cash flows of the Commission.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Expenditures reported on the Schedule are reported on the accrual basis of accounting. Such expenditures are recognized following the cost principles contained in the Uniform Guidance, wherein certain types of expenditures are not allowable or are limited as to reimbursement.

Berkshire Regional Planning Commission has not elected to use the 10 percent *de minimis* indirect cost rate as allowed under the Uniform Guidance.

BERKSHIRE REGIONAL PLANNING COMMISSION

Management Letter

June 30, 2025

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December 23, 2025

To the Commission Members of the
BERKSHIRE REGIONAL PLANNING COMMISSION
1 Fenn Street, Suite 201
Pittsfield, MA 01201

Dear Commission Members,

In connection with our audit of the financial statements of Berkshire Regional Planning Commission as of June 30, 2025, we have made a review of the Commission's accounting, financial, and administrative policies and procedures. While the primary objective of such a review is to afford us a basis of determining the scope of our audit procedures, it nevertheless presents us with an opportunity to submit, for the Commission's consideration, suggestions for changes in procedures that, in our opinion, would strengthen internal control or contribute to the improvement of operating efficiency.

The comments and recommendations in this letter are based upon observations made in the course of such review. The review was not designed for the purpose of expressing an opinion on internal accounting control, and it would not necessarily disclose all weaknesses in the system. The matters discussed herein were considered during our examination of the above-mentioned financial statements, and they did not modify the opinion expressed in our report on those financial statements.

The Commission has maintained good fiscal management of its operations. No significant financial reporting control problems were noted during the current year's audit examination.

We would like to express our thanks and appreciation to Berkshire Regional Planning Commission and its personnel for the cooperation given us during the course of our audit.

Sincerely,

ADELSON & COMPANY PC

Comments and Recommendations

There are no comments and recommendations for the fiscal year ending June 30, 2025.

Status of Prior Year Recommendations

1. As recommended, the Commission upgraded its accounting system to Sage Intacct, which offers support for fund accounting to better track the Commission's large number of programs.

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1/8/2026



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December 23, 2025

To the Executive and Finance Committee
BERKSHIRE REGIONAL PLANNING COMMISSION

We have audited the financial statements of Berkshire Regional Planning Commission as of and for the year ended June 30, 2025, and have issued our report thereon dated December 23, 2025. Professional standards require that we advise you of the following matters relating to our audit.

Our Responsibility in Relation to the Financial Statement Audit

As communicated in our engagement letter dated June 9, 2025, our responsibility, as described by professional standards, is to form and express an opinion about whether the financial statements that have been prepared by management with your oversight are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America. Our audit of the financial statements does not relieve you or management of your respective responsibilities.

Our responsibility, as prescribed by professional standards, is to plan and perform our audit to obtain reasonable, rather than absolute, assurance about whether the financial statements are free of material misstatement. An audit of financial statements includes consideration of the system of internal control over financial reporting as a basis for designing audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control over financial reporting. Accordingly, as part of our audit, we considered the system of internal control of the entity solely for the purpose of determining our audit procedures and not to provide any assurance concerning such internal control.

We are also responsible for communicating significant matters related to the audit that are, in our professional judgment, relevant to your responsibilities in overseeing the financial reporting process. However, we are not required to design procedures for the purpose of identifying other matters to communicate to you.

Planned Scope and Timing of the Audit

We conducted our audit consistent with the planned scope and timing we previously communicated to you.

Compliance with All Ethics Requirements Regarding Independence

The engagement team, others in our firm, as appropriate, and our firm, have complied with all relevant ethical requirements regarding independence.

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Qualitative Aspects of the Entity's Significant Accounting Practices

Significant Accounting Policies

Management has the responsibility to select and use appropriate accounting policies. A summary of the significant accounting policies adopted by the entity is included in Note 1 to the financial statements. As described in Note 1 to the financial statements, the Commission adopted GASB Statement No. 101, *Compensated Absences*, and GASB Statement No. 102, *Certain Risk Disclosures*.

In accordance with GASB 101, the Commission evaluated its own compensated absence policies. As a result of this evaluation, the Commission recorded an additional liability related to accrued sick leave. The impact of this adjustment was not material to the financial statements. The Commission also enhanced its disclosures to reflect the nature and terms of compensated absence benefits.

Adoption of GASB 102 did not have a material impact on the Commission's financial reporting, other than enhancing certain note disclosures.

There have been no other initial selection of accounting policies and no changes in significant accounting policies or their application during the year ended June 30, 2025. No matters have come to our attention that would require us, under professional standards, to inform you about (1) the methods used to account for significant unusual transactions and (2) the effect of significant accounting policies in controversial or emerging areas for which there is a lack of authoritative guidance or consensus.

Significant Accounting Estimates

Accounting estimates and related disclosures are an integral part of the financial statements prepared by management and are based on management's current judgments. Those judgments are normally based on knowledge and experience about past and current events and assumptions about future events. Certain accounting estimates are particularly sensitive because of their significance to the financial statements and because of the possibility that future events affecting them may differ markedly from management's current judgments.

The most sensitive accounting estimates affecting the financial statements are:

Management's estimate for long-term lease related asset (right-of-use asset) and related lease obligation, which is based upon analysis of lease contracts and similar agreements and discounted cash flows of future minimum lease payments. We evaluated the key factors and assumptions used to develop this estimate and determined that it is reasonable in relation to the financial statements taken as a whole.

Management's accrual for Other Post-Employment Benefits (OPEB liability), which is based upon an actuarial valuation of its OPEB plan. We evaluated the key factors and assumptions used to develop this estimate and determined that it is reasonable in relation to the financial statements taken as a whole.

Financial Statement Disclosures

The financial statement disclosures are neutral, consistent, and clear.

Significant Difficulties Encountered during the Audit

We encountered no significant difficulties in dealing with management relating to the performance of the audit.

Uncorrected and Corrected Misstatements

For purposes of this communication, professional standards also require us to accumulate all known and likely misstatements identified during the audit, other than those that we believe are trivial, and communicate them to the appropriate level of management. Further, professional standards require us to also communicate the effect of uncorrected misstatements related to prior periods on the relevant classes of transactions, account balances or disclosures, and the financial statements as a whole. There were no adjustments proposed by us.

In addition, professional standards require us to communicate to you all material, corrected misstatements that were brought to the attention of management as a result of our audit procedures. None of the misstatements identified by us as a result of our audit procedures and corrected by management were material, either individually or in the aggregate, to the financial statements taken as a whole.

Disagreements with Management

For purposes of this letter, professional standards define a disagreement with management as a matter, whether or not resolved to our satisfaction, concerning a financial accounting, reporting, or auditing matter, which could be significant to the entity's financial statements or the auditor's report. No such disagreements arose during the course of the audit.

Representations Requested from Management

We have requested certain written representations from management, which are included in the management representation letter dated December 23, 2025.

Management's Consultations with Other Accountants

In some cases, management may decide to consult with other accountants about auditing and accounting matters. Management informed us that, and to our knowledge, there were no consultations with other accountants regarding auditing and accounting matters.

Other Significant Matters, Findings, or Issues

In the normal course of our professional association with the entity, we generally discuss a variety of matters, including the application of accounting principles and auditing standards, significant events or transactions that occurred during the year, operating and regulatory conditions affecting the entity, and operational plans and strategies that may affect the risks of material misstatement. None of the matters discussed resulted in a condition to our retention as the entity's auditors. There are no audit findings for fiscal year 2025.

This report is intended solely for the information and use of the Executive Committee, Finance Committee, and management of Berkshire Regional Planning Commission and is not intended to be and should not be used by anyone other than these specified parties.

Very truly yours,

ADELSON & COMPANY PC



BRPC
Berkshire Regional Planning Commission

1 Fenn Street, Suite 201
Pittsfield, MA 01201
T: (413) 442-1521 · F: (413) 442-1523
TTY: 771 or (800) 439-2370
berkshireplanning.org

Memorandum

January 29, 2026

From: Marianne Snizek

Request for approval for the Berkshire Regional Planning Commission to pay via ACH (Automated Clearing House) instead of issuing checks for the following vendors with prior approval by the Executive Director.

~~Approved by Finance Committee 05/05/2022 to eliminate dual signatures for the following checks:~~

- ~~The Cooper Center LLC~~Zam LLC. for the monthly rent per BRPC's lease and utilities reimbursement.
- Berkshires Tomorrow Inc. per agreements between BRPC and BTI
- Mass State Board of Retirement for semi-monthly retirement deductions from employee's pay
- MIIA Health Benefits Trust for monthly Health and Dental

Mission Square Trust Report

Request ID:	397623	Request Date:	01/18/2026
Date Range:	07/01/2025 - 12/31/2025	Date Type:	Confirm
ICU ID:	4040	ICU Name:	Missionsquare Retirement
Plan ID:	803222	Plan Name:	Berkshire Region Plan Comm (Eip)

Plan Asset Summary

Asset Category	Beginning of Period	End of Period
Plan Assets	\$1,855,539.27	\$1,987,269.54
Forfeiture Account	\$0.00	\$0.00
Total Trust	\$1,855,539.27	\$1,987,269.54

Trust Report Transactions

Request ID:	397623	Request Date:	01/18/2026
Date Range:	07/01/2025 - 12/31/2025	Date Type:	Confirm
ICU ID:	4040	ICU Name:	Missionsquare Retirement
Plan ID:	803222	Plan Name:	Berkshire Region Plan Comm (Eip)

Plan Income Summary

Transaction Type	Total
Opening Balance	\$1,855,539.27
Gain / (Loss)	\$132,655.16
CDSC/Commissions/STTR/Fees	-\$924.89
Closing Balance	\$1,987,269.54

Trust Report by Investment

Request ID:	397623	Request Date:	01/18/2026
Date Range:	07/01/2025 - 12/31/2025	Date Type:	Confirm
ICU ID:	4040	ICU Name:	Missionsquare Retirement
Plan ID:	803222	Plan Name:	Berkshire Region Plan Comm (Eip)

Plan Investment Vehicle Summary

Vehicle	Beginning of Period Assets	End of Period Assets	Forfeiture Account	Total Plan Assets	change
Fidelity Investments Money Market Funds Government Portfolio	\$0.00	\$0.00	\$0.00	\$0.00	
Missionsquare li Model Portfolio Aggressive Fund	\$869,434.83	\$937,209.87	\$0.00	\$937,209.87	\$67,775.04
Missionsquare li Model Portfolio Moderate Fund	\$638,882.90	\$683,862.33	\$0.00	\$683,862.33	\$44,979.43
Missionsquare li Model Portfolio Conservative Fund	\$347,221.54	\$366,197.34	\$0.00	\$366,197.34	\$18,975.80
Total	\$1,855,539.27	\$1,987,269.54	\$0.00	\$1,987,269.54	\$131,730.27