

Town of Orleans, Massachusetts

UPDATED: 4/18/2024

Estimated BAN Interest Rate: 4.00%
 Estimated 2025 Bond Interest Rate: 4.50%
 Estimated Bond Interest Rate after 2025: 5.00%

FY24 Assessed Valuation: \$ 6,258,604,820

GENERAL FUND DEBT EXCLUSION MODEL

Fiscal Year	Existing Exempt Debt Service				Proposed				ADD'L PROPOSED \$100M				PROPOSED \$35M LIBRARY		Fiscal Year		
	A			B	C	D	E	F (B-E)		G	H	I (G+H)	J (A+F+I)	K		L (A+F+I+K)	
	Existing Exempt Debt Service	Projected Short Term Interest (BAN) and Principal Paydowns	Estimated Tax Rate Impact per \$1,000	Estimated Share of Cape Cod Tech - est. share - 2.01%	Estimated Share of NRSJ Existing Debt Service - est. share - 19.083%	Projected \$14.785M Bonds (\$870,000 GF Exempt) dated 2025	Estimated Local Share of Nauset RSD 25yrs Bonds (Provided by Town on 3/21/23)	Total Projected Debt Service	Estimated Tax Rate Impact per \$1,000	Proposed \$50M Fire Station May 2025 30yr LD @ 4.50%	Proposed \$50M Multipurpose Bldg May 2027 30yrs LD @ 5.0%	Total Proposed \$100M	Estimated Tax Rate Impact per \$1,000	Estimated Tax Rate for Existing + Proposed \$100M Impact per \$1,000	Proposed \$35M Library May 2030 30yr LD @ 5.0%	Estimated Tax Rate Impact per \$1,000	Estimated Tax Rate for Existing + Proposed \$100M Impact per \$1,000
2024	4,827,155	1,437	0.77	124,547	48,590		909,556	1,082,693	0.17				0.94			0.94	2024
2025	4,136,655	2,864	0.66	115,230	43,664		1,751,680	1,910,574	0.31				0.97			0.97	2025
2026	3,670,430	2,160	0.59	111,727	42,996	54,150	1,750,653	1,959,526	0.31	3,070,000	3,070,000	\$ 0.49	1.39	0 \$ -	\$ -	1.39	2026
2027	3,060,655	2,160	0.49	108,225	42,328	58,475	1,751,721	1,960,750	0.31	3,068,100	3,068,100	\$ 0.49	1.29	0 \$ -	\$ -	1.29	2027
2028	2,696,455	1,800	0.43	104,723	41,661	57,575	1,751,443	1,955,402	0.31	3,069,625	3,255,000	\$ 1.01	1.75	0 \$ -	\$ -	1.75	2028
2029	2,506,805		0.40	101,220	40,993	56,675	1,750,868	1,949,766	0.31	3,069,350	3,252,250	\$ 1.01	1.72	0 \$ -	\$ -	1.72	2029
2030	2,445,430		0.39	97,718	40,241	55,775	1,750,997	1,944,731	0.31	3,067,275	3,252,750	\$ 1.01	1.71	0 \$ -	\$ -	1.71	2030
2031	2,399,505		0.38	94,215	39,406	54,875	1,750,679	1,939,175	0.31	3,068,400	3,251,250	\$ 1.01	1.70	2,275,000 \$ 0.36	\$ 0.36	2.07	2031
2032	2,238,955		0.36	91,063	38,405	53,975	1,750,915	1,934,358	0.31	3,067,500	3,252,750	\$ 1.01	1.68	2,278,750 \$ 0.36	\$ 0.36	2.04	2032
2033	2,208,805		0.35	88,261	37,403	53,075	1,751,606	1,930,345	0.31	3,069,575	3,252,000	\$ 1.01	1.67	2,276,000 \$ 0.36	\$ 0.36	2.04	2033
2034	2,142,055		0.34	85,459	36,401	52,175	1,751,601	1,925,635	0.31	3,069,400	3,254,000	\$ 1.01	1.66	2,277,000 \$ 0.36	\$ 0.36	2.02	2034
2035	2,094,880		0.33	82,657	35,399	56,275	1,750,850	1,925,181	0.31	3,071,975	3,253,500	\$ 1.01	1.65	2,276,500 \$ 0.36	\$ 0.36	2.02	2035
2036	1,995,130		0.32	79,855	34,397	55,150	1,751,404	1,920,806	0.31	3,072,075	3,250,500	\$ 1.01	1.64	2,274,500 \$ 0.36	\$ 0.36	2.00	2036
2037	1,955,718		0.31	77,053	34,025	54,025	1,751,013	1,882,091	0.30	3,069,700	3,255,000	\$ 1.01	1.62	2,276,000 \$ 0.36	\$ 0.36	1.99	2037
2038	1,630,065		0.26	74,251	32,900	52,900	1,750,676	1,877,827	0.30	3,069,850	3,251,500	\$ 1.01	1.62	2,275,750 \$ 0.36	\$ 0.36	1.93	2038
2039	541,063		0.09	71,449		51,775	1,751,346	1,874,570	0.30	3,072,300	3,255,250	\$ 1.01	1.40	2,278,750 \$ 0.36	\$ 0.36	1.76	2039
2040	533,800		0.09			55,650	1,750,771	1,806,421	0.29	3,071,825	3,250,750	\$ 1.01	1.38	2,274,750 \$ 0.36	\$ 0.36	1.75	2040
2041	526,325		0.08			54,300	1,751,002	1,805,302	0.29	3,068,425	3,253,250	\$ 1.01	1.38	2,279,000 \$ 0.36	\$ 0.36	1.75	2041
2042	433,750		0.07			52,950	1,750,839	1,803,789	0.29	3,072,100	3,252,250	\$ 1.01	1.37	2,276,000 \$ 0.36	\$ 0.36	1.73	2042
2043						51,600	1,751,233	1,802,833	0.29	3,067,400	3,252,750	\$ 1.01	1.30	2,276,000 \$ 0.36	\$ 0.36	1.66	2043
2044						50,250	1,750,984	1,801,234	0.29	3,069,550	3,254,500	\$ 1.01	1.30	2,278,750 \$ 0.36	\$ 0.36	1.66	2044
2045						53,900	1,751,041	1,804,941	0.29	3,068,100	3,252,250	\$ 1.01	1.30	2,279,000 \$ 0.36	\$ 0.36	1.66	2045
2046						52,325	1,751,257	1,803,582	0.29	3,068,050	3,251,000	\$ 1.01	1.30	2,276,750 \$ 0.36	\$ 0.36	1.66	2046
2047						50,750	1,751,480	1,802,230	0.29	3,069,175	3,250,500	\$ 1.01	1.30	2,277,000 \$ 0.36	\$ 0.36	1.66	2047
2048						49,175	1,751,561	1,800,736	0.29	3,071,250	3,250,500	\$ 1.01	1.30	2,274,500 \$ 0.36	\$ 0.36	1.66	2048
2049						52,600	1,756,838	1,809,438	0.29	3,069,050	3,250,750	\$ 1.01	1.30	2,279,250 \$ 0.36	\$ 0.36	1.66	2049
2050						55,800		55,800	0.01	3,067,575	3,251,000	\$ 1.01	1.02	2,275,750 \$ 0.36	\$ 0.36	1.38	2050
2051						53,775		53,775	0.01	3,071,600	3,251,000	\$ 1.01	1.02	2,279,250 \$ 0.36	\$ 0.36	1.38	2051
2052						56,750		56,750	0.01	3,070,675	3,250,500	\$ 1.01	1.02	2,274,250 \$ 0.36	\$ 0.36	1.38	2052
2053						54,500		54,500	0.01	3,069,800	3,254,250	\$ 1.01	1.02	2,276,000 \$ 0.36	\$ 0.36	1.38	2053
2054						52,250		52,250	0.01	3,068,750	3,251,750	\$ 1.01	1.02	2,279,000 \$ 0.36	\$ 0.36	1.38	2054
2055										3,072,300	3,253,000	\$ 1.01	1.01	2,278,000 \$ 0.36	\$ 0.36	1.37	2055
2056											3,252,500	\$ 0.52	0.52	2,278,000 \$ 0.36	\$ 0.36	0.88	2056
2057											3,255,000	\$ 0.52	0.52	2,278,750 \$ 0.36	\$ 0.36	0.88	2057
2058														2,275,000 \$ 0.36	\$ 0.36	0.36	2058
2059														2,276,750 \$ 0.36	\$ 0.36	0.36	
2060														2,278,500 \$ 0.36	\$ 0.36	0.36	
	42,041,635	10,421		1,507,653	521,884	1,563,450	44,694,013	48,287,000		92,090,750	97,573,250	189,664,000		68,306,500			

Town of Orleans, Massachusetts
Existing General Fund Exempt Debt Service
As of June 30, 2023

Aggregate Debt Service

DATE	PRINCIPAL	INTEREST	TOTAL P+I
06/30/2023	-	-	-
06/30/2024	3,590,000.00	1,237,155.00	4,827,155.00
06/30/2025	3,070,000.00	1,065,655.00	4,135,655.00
06/30/2026	2,750,000.00	920,430.00	3,670,430.00
06/30/2027	2,265,000.00	795,655.00	3,060,655.00
06/30/2028	2,000,000.00	696,455.00	2,696,455.00
06/30/2029	1,895,000.00	611,805.00	2,506,805.00
06/30/2030	1,915,000.00	530,430.00	2,445,430.00
06/30/2031	1,945,000.00	453,505.00	2,398,505.00
06/30/2032	1,850,000.00	388,955.00	2,238,955.00
06/30/2033	1,880,000.00	328,805.00	2,208,805.00
06/30/2034	1,870,000.00	272,055.00	2,142,055.00
06/30/2035	1,875,000.00	219,880.00	2,094,880.00
06/30/2036	1,825,000.00	170,130.00	1,995,130.00
06/30/2037	1,835,000.00	120,717.50	1,955,717.50
06/30/2038	1,556,000.00	74,065.00	1,630,065.00
06/30/2039	495,000.00	46,062.50	541,062.50
06/30/2040	500,000.00	33,800.00	533,800.00
06/30/2041	505,000.00	21,325.00	526,325.00
06/30/2042	425,000.00	8,750.00	433,750.00
06/30/2043	-	-	-
Total	\$34,046,000.00	\$7,995,635.00	\$42,041,635.00

Par Amounts Of Selected Issues

November 16 2005 MCWT T5-02-1000 (OE).....	15,000.00
April 2 2015 -Ref of Landfill Area - Closing Out I (OE).....	370,000.00
April 2 2015 -Ref of Landfill Area - Closing Out II (OE).....	45,000.00
April 2 2015 -Ref of Town Hall Building Remodeling (IE).....	1,025,000.00
February 1 2016 -Rock Harbor Dredging (IE).....	140,000.00
February 9 2017 -Elementary School Windows & Doors (OE).....	535,000.00
February 9 2017 -Nauset Beach Parking Lot (IE).....	90,000.00
February 9 2017 -Police Station (IE).....	545,000.00
February 9 2017 -Police Station Construction (IE).....	1,830,000.00
February 9 2017 -Nauset Beach Parking Lot II (IE).....	20,000.00
February 9 2017 -Nauset Estuary Dredging (IE).....	15,000.00
February 9 2017 -Rock Harbor Bulkhead (IE).....	325,000.00
November 16 2017 -Police Station Construction (IE).....	6,300,000.00
November 16 2017 -DPW Facility (IE).....	333,000.00
November 16 2017 -DPW Central Garage (IE).....	9,373,000.00
November 16 2017 -Rock Harbor Bulkhead (IE).....	936,500.00
November 16 2017 -Nauset Beach Parking Lot (IE).....	124,000.00
November 16 2017 -Nauset Estuary Dredging 1 (IE).....	33,500.00
November 16 2017 -Nauset Estuary Dredging 2 (IE).....	72,500.00
November 16 2017 -Tri-Town Septage Facility (IE).....	371,000.00
November 16 2017 -Main Street Intersection (IE).....	280,000.00
November 16 2017 -Stormwater Facility (IE).....	172,500.00
February 7 2019 -Orleans Elementary School Heating & Venting (IE).....	100,000.00
February 7 2019 -Nauset Beach Retreat & Facilities Relocation (IE).....	225,000.00
February 7 2019 -Tritown Demolition (IE).....	145,000.00
December 10 2020 -Cur Ref of 2 15 11 Land Acquisition I (IE).....	2,264,000.00
December 10 2020 -Cur Ref of 2 15 11 Land Acquisition II (IE).....	115,000.00
December 10 2020 -Cur Ref of 2 15 11 Land Acquisition III (IE).....	101,000.00
December 10 2020 -Main St. & Village Center Streetscape (IE).....	420,000.00
January 27 2022 -Governor Prence Property (OE).....	2,385,000.00
January 27 2022 -Nauset Beach Retreat Master Plan (IE).....	85,000.00
January 27 2022 -Design and Replace Methane Gas (OE).....	180,000.00
January 27 2022 -Rock Harbor & Town Cove Bulkhead (IE).....	185,000.00
January 27 2022 -Fire Station Feasibility (IE).....	30,000.00
January 27 2022 -Fire Department Pumper Truck (IE).....	615,000.00
January 27 2022 -Landfill Methane Gas (OE).....	355,000.00
January 27 2022 -Pleasant Bay (IE).....	40,000.00
January 27 2022 -Mill Pond Landing Restoration (IE).....	340,000.00
January 27 2022 -Replace OES Windows and Roofs (IE).....	195,000.00
January 27 2022 -Nauset Beach Retreat Phase 2 (IE).....	3,165,000.00
January 27 2022 -Rock Harbor Dredging (IE).....	150,000.00
TOTAL.....	34,046,000.00

Hilltop Securities
Public Finance

Town of Orleans, Massachusetts									
Bond Anticipation Note Schedule - ALL FUNDS									
DATED	DUE	AMOUNT	TYPE	TERM (IN DAYS)	30/360 Day Count	INTEREST/ PAYDOWNS	FY TOTAL		
1/27/2023	1/26/2024	\$ 3,388,443	Renewal - Water Comprehensive Resource Mgmt Plan*	359	4.00%	\$ 135,161			
	1/26/2024	\$ 90,000	Water Comprehensive Resources Mgmt Plan			\$ 90,000			
1/27/2023	1/26/2024	\$ 3,061,902	Water Resource Mgmt #101617*	359	4.00%	\$ 122,135			
	1/26/2024	\$ 85,000	Water Resource Mgmt #101617*			\$ 85,000			
1/27/2023	1/26/2024	\$ 2,760,000	Water Quality Mgmt #102416*	359	4.00%	\$ 110,093			
	1/26/2024	\$ 70,000	Water Quality Mgmt #102416*			\$ 70,000			
1/27/2023	1/26/2024	\$ 2,780,000	Water Quality/Adaptive Mgmt #50817*	359	4.00%	\$ 110,891			
	1/26/2024	\$ 65,000	Water Quality/Adaptive Mgmt #50817*			\$ 65,000			
1/27/2023	1/26/2024	\$ 100,000	Renewal - Downtown Sewer	359	4.00%	\$ 3,989			
1/27/2023	1/26/2024	\$ 658,300	Renewal - Water Resource Management, Meetinghouse* NO BETTERMENT	359	4.00%	\$ 26,259			
1/27/2023	1/26/2024	\$ 1,700,500	Renewal - Groundwater Remediation* NO BETTERMENT	359	4.00%	\$ 67,831			
	1/26/2024	\$ 61,000	Groundwater Remediation - PAYDOWN NO BETTERMENT			\$ 61,000			
1/27/2023	1/26/2024	\$ 78,123	Renewal - Nauset Estuary Dredging Design* - GENERAL EXEMPT	359	4.00%	\$ 3,116			
1/27/2023	1/26/2024	\$ 9,601	Renewal - Fire Station Renovation Feasibility Study* GENERAL EXEMPT	359	4.00%	\$ 383			
1/27/2023	1/26/2024	\$ 220,000	New Money - Information Technology* GENERAL FUND EXEMPT	359	4.00%	\$ 8,776			
1/27/2023	1/26/2024	\$ 700,000	New Money - Affordable Housing* - CPA	359	4.00%	\$ 27,522			
1/27/2023	1/26/2024	\$ 250,000	New Money - Water Plant HVAC*	359	4.00%	\$ 9,972			
1/27/2023	1/26/2024	\$ 1,732,000	New Money - Water Treatment Plant Lagoon Upgrade*	359	4.00%	\$ 69,088			
							\$ 1,066,617	FISCAL 2024	
4/15/2023	4/15/2024	\$ 258,110	Renewal - Town's Est. Share of Nausett**	360	5.00%	\$ 12,906			
							\$ 12,906	FISCAL 2024	
1/26/2024	1/24/2025	\$ 2,992,154	Renewal - Water Comprehensive Resource Mgmt Plan*	358	4.00%	\$ 119,021			
	1/24/2025	\$ 95,000	Water Comprehensive Resources Mgmt Plan			\$ 95,000			
1/26/2024	1/24/2025	\$ 1,676,840	Water Resource Mgmt #101617*	358	4.00%	\$ 65,701			
	1/24/2025	\$ 85,000	Water Resource Mgmt #101617*			\$ 85,000			
1/26/2024	1/24/2025	\$ 2,690,000	Water Quality Mgmt #102416*	358	4.00%	\$ 107,002			
	1/24/2025	\$ 75,000	Water Quality Mgmt #102416*			\$ 75,000			
1/26/2024	1/24/2025	\$ 2,715,000	Water Quality/Adaptive Mgmt #50817*	358	4.00%	\$ 107,997			
	1/24/2025	\$ 70,000	Water Quality/Adaptive Mgmt #50817*			\$ 70,000			
1/26/2024	1/24/2025	\$ 1,620,355	Renewal - Groundwater Remediation* NO BETTERMENT	358	4.00%	\$ 64,654			
	1/24/2025	\$ 61,000	Groundwater Remediation - PAYDOWN NO BETTERMENT			\$ 61,000			
1/26/2024	1/24/2025	\$ 100,000	Renewal - Downtown Sewer	358	4.00%	\$ 3,978			
	1/24/2025	\$ 5,000	Downtown Sewer PAYDOWN			\$ 5,000			
1/26/2024	1/24/2025	\$ 658,300	Renewal - Water Resource Management, Meetinghouse* NO BETTERMENT	358	4.00%	\$ 26,198			
	1/24/2025	\$ 220,000	Water Resource Management, Meetinghouse PAYDOWN NO BETTERMENT			\$ 220,000			
1/26/2024	1/24/2025	\$ 73,123	Renewal - Nauset Estuary Dredging Design - GENERAL EXEMPT	358	4.00%	\$ 3,108			
	1/24/2025	\$ 30,000	Nauset Estuary Dredging Design PAYDOWN - GENERAL EXEMPT			\$ 30,000			
1/26/2024	1/24/2025	\$ 220,000	Renewal - Information Technology* GENERAL FUND EXEMPT	358	4.00%	\$ 8,751			
	1/24/2025	\$ 30,000	Information Technology - PAYDOWN - GENERAL FUND EXEMPT			\$ 30,000			
1/26/2024	1/24/2025	\$ 200,000	New Money - Information Technology* GENERAL FUND EXEMPT	358	4.00%	\$ 9,398			
1/26/2024	1/24/2025	\$ 1,400,000	New Money - Rock Harbor GENERAL FUND EXEMPT	358	4.00%	\$ 55,689			
1/26/2024	1/24/2025	\$ 170,000	New Money - Rock Harbor Fuel GENERAL FUND EXEMPT*	358	4.00%	\$ 6,762			
1/26/2024	1/24/2025	\$ 1,600,000	New Money - Aerial Ladder Truck* GENERAL FUND EXEMPT*	358	4.00%	\$ 63,644			
1/26/2024	1/24/2025	\$ 350,000	New Money - Pilgrim Lake Fish Ladder Rehab* GENERAL FUND EXEMPT*	358	4.00%	\$ 13,922			
1/26/2024	1/24/2025	\$ 500,000	New Money - Add Aerial Ladder Truck* GENERAL FUND EXEMPT*	358	4.00%	\$ 19,889			
1/26/2024	1/24/2025	\$ 250,000	Renewal - Water Plant HVAC*	358	4.00%	\$ 9,944			
1/26/2024	1/24/2025	\$ 1,732,000	Renewal - Water Treatment Plant Lagoon Upgrade*	358	4.00%	\$ 68,895			
1/26/2024	1/24/2025	\$ 2,437,700	Renewal - wastewater design* NO BETTERMENT	358	4.00%	\$ 98,966			
1/26/2024	1/24/2025	\$ 700,000	Renewal - Affordable Housing CPA*	358	4.00%	\$ 27,844			
1/26/2024	1/24/2025	\$ 1,000,000	New Money - Housing Assistance 107 Main St. - CPA*	358	4.00%	\$ 39,778			
							\$ 1,591,477	FISCAL 2025	
1/24/2025	1/24/2026	\$ 48,123	Renewal - Nauset Estuary Dredging Design - GENERAL EXEMPT	360	4.00%	\$ 1,925			
	1/24/2026	\$ 30,000	Nauset Estuary Dredging Design PAYDOWN - GENERAL EXEMPT			\$ 30,000			
1/24/2025	1/24/2026	\$ 190,000	Renewal - Information Technology* GENERAL FUND EXEMPT	360	4.00%	\$ 7,600			
	1/24/2026	\$ 30,000	Information Technology PAYDOWN - GENERAL FUND EXEMPT			\$ 30,000			
1/24/2025	1/24/2026	\$ 250,000	Renewal - Information Technology* GENERAL FUND EXEMPT	360	4.00%	\$ 10,000			
	1/24/2026	\$ 35,000	Information Technology PAYDOWN - GENERAL FUND EXEMPT			\$ 35,000			
1/24/2025	1/24/2026	\$ 1,600,000	Renewal - Aerial Ladder Truck GENERAL FUND EXEMPT (1)	360	4.00%	\$ 64,000			
	1/24/2026	\$ 200,000	Aerial Ladder Truck PAYDOWN GENERAL FUND EXEMPT (1)			\$ 200,000			
1/24/2025	1/24/2026	\$ 350,000	Renewal - Pilgrim Lake Fish Ladder Rehab GENERAL FUND EXEMPT	360	4.00%	\$ 14,000			
	1/24/2026	\$ 45,000	Pilgrim Lake Fish Ladder Rehab PAYDOWN GENERAL FUND EXEMPT (1)			\$ 45,000			
1/24/2025	1/24/2026	\$ 500,000	Renewal - Add Aerial Ladder Truck GENERAL FUND EXEMPT (1)	360	4.00%	\$ 20,000			
	1/24/2026	\$ 65,000	Aerial Ladder Truck PAYDOWN GENERAL FUND EXEMPT (1)			\$ 65,000			
1/24/2025	1/24/2026	\$ 2,437,700	Renewal - wastewater design (2) NO BETTERMENT	360	4.00%	\$ 97,608			
	1/24/2026	\$ 815,000	Wastewater design PAYDOWN (2) NO BETTERMENT			\$ 815,000			
							\$ 1,435,033	FISCAL 2026	
1/24/2026	1/24/2027	\$ 18,123	Renewal - Nauset Estuary Dredging Design - GENERAL EXEMPT	360	4.00%	\$ 725			
	1/24/2027	\$ 18,123	Nauset Estuary Dredging Design - PAYDOWN - GENERAL EXEMPT			\$ 18,123			
1/24/2026	1/24/2027	\$ 190,000	Renewal - Information Technology* GENERAL FUND EXEMPT	360	4.00%	\$ 8,400			
	1/24/2027	\$ 30,000	Information Technology GENERAL FUND EXEMPT			\$ 30,000			
1/24/2026	1/24/2027	\$ 215,000	Renewal - Information Technology* GENERAL FUND EXEMPT	360	4.00%	\$ 8,600			
	1/24/2027	\$ 35,000	Information Technology GENERAL FUND EXEMPT			\$ 35,000			
1/24/2026	1/24/2027	\$ 1,400,000	Renewal - Aerial Ladder Truck GENERAL FUND EXEMPT (1)	360	4.00%	\$ 56,000			
	1/24/2027	\$ 200,000	Aerial Ladder Truck PAYDOWN GENERAL FUND EXEMPT (1)			\$ 200,000			
1/24/2026	1/24/2027	\$ 305,000	Renewal - Pilgrim Lake Fish Ladder Rehab GENERAL FUND EXEMPT	360	4.00%	\$ 12,000			
	1/24/2027	\$ 45,000	Pilgrim Lake Fish Ladder Rehab PAYDOWN GENERAL FUND EXEMPT (1)			\$ 45,000			
1/24/2026	1/24/2027	\$ 435,000	Renewal - Add Aerial Ladder Truck GENERAL FUND EXEMPT (1)	360	4.00%	\$ 17,400			
	1/24/2027	\$ 65,000	Aerial Ladder Truck PAYDOWN GENERAL FUND EXEMPT (1)			\$ 65,000			
1/24/2026	1/24/2027	\$ 1,622,700	Renewal - wastewater design (2) NO BETTERMENT	360	4.00%	\$ 64,908			
	1/24/2027	\$ 815,000	Wastewater design PAYDOWN (2) NO BETTERMENT			\$ 815,000			
							\$ 1,374,356	FISCAL 2027	
1/24/2027	1/24/2028	\$ 130,000	Renewal - Information Technology* GENERAL FUND EXEMPT	360	4.00%	\$ 5,200			
	1/24/2028	\$ 30,000	Information Technology GENERAL FUND EXEMPT			\$ 30,000			
1/24/2027	1/24/2028	\$ 180,000	Renewal - Information Technology* GENERAL FUND EXEMPT	360	4.00%	\$ 7,200			
	1/24/2028	\$ 35,000	Information Technology GENERAL FUND EXEMPT			\$ 35,000			
1/24/2027	1/24/2028	\$ 1,200,000	Renewal - Aerial Ladder Truck GENERAL FUND EXEMPT (1)	360	4.00%	\$ 48,000			
	1/24/2028	\$ 200,000	Aerial Ladder Truck PAYDOWN GENERAL FUND EXEMPT (1)			\$ 200,000			
1/24/2027	1/24/2028	\$ 290,000	Renewal - Pilgrim Lake Fish Ladder Rehab GENERAL FUND EXEMPT	360	4.00%	\$ 11,600			
	1/24/2028	\$ 45,000	Pilgrim Lake Fish Ladder Rehab PAYDOWN GENERAL FUND EXEMPT (1)			\$ 45,000			
1/24/2027	1/24/2028	\$ 370,000	Renewal - Add Aerial Ladder Truck GENERAL FUND EXEMPT (1)	360	4.00%	\$ 14,800			
	1/24/2028	\$ 65,000	Aerial Ladder Truck PAYDOWN GENERAL FUND EXEMPT (1)			\$ 65,000			
1/24/2027	1/24/2028	\$ 807,700	Renewal - wastewater design (2) NO BETTERMENT	360	4.00%	\$ 32,308			
	1/24/2028	\$ 807,700	Wastewater design PAYDOWN (2) NO BETTERMENT			\$ 807,700			
							\$ 1,300,608	FISCAL 2028	
1/24/2028	1/24/2029	\$ 100,000	Renewal - Information Technology* GENERAL FUND EXEMPT	360	4.00%	\$ 4,000			
	1/24/2029	\$ 30,000	Information Technology GENERAL FUND EXEMPT			\$ 30,000			
1/24/2028	1/24/2029	\$ 145,000	Renewal - Information Technology* GENERAL FUND EXEMPT	360	4.00%	\$ 5,800			
	1/24/2029	\$ 35,000	Information Technology GENERAL FUND EXEMPT			\$ 35,000			
1/24/2028	1/24/2029	\$ 1,000,000	Renewal - Aerial Ladder Truck GENERAL FUND EXEMPT (1)	360	4.00%	\$ 40,000			
	1/24/2029	\$ 200,000	Aerial Ladder Truck PAYDOWN GENERAL FUND EXEMPT (1)			\$ 200,000			
1/24/2028	1/24/2029	\$ 215,000	Renewal - Pilgrim Lake Fish Ladder Rehab GENERAL FUND EXEMPT	360	4.00%	\$ 8,200			
	1/24/2029	\$ 45,000	Pilgrim Lake Fish Ladder Rehab PAYDOWN GENERAL FUND EXEMPT (1)			\$ 45,000			
1/24/2028	1/24/2029	\$ 305,000	Renewal - Add Aerial Ladder Truck GENERAL FUND EXEMPT (1)	360	4.00%	\$ 12,200			
	1/24/2029	\$ 65,000	Aerial Ladder Truck PAYDOWN GENERAL FUND EXEMPT (1)			\$ 65,000			
							\$ 445,600	FISCAL 2029	
1/24/2029	1/24/2030	\$ 70,000	Renewal - Information Technology* GENERAL FUND EXEMPT	360	4.00%	\$ 2,800			
	1/24/2030	\$ 30,000	Information Technology GENERAL FUND EXEMPT			\$ 30,000			
1/24/2029	1/24/2030	\$ 110,000	Renewal - Information Technology* GENERAL FUND EXEMPT	360	4.00%	\$ 4,400			
	1/24/2030	\$ 35,000	Information Technology GENERAL FUND EXEMPT			\$ 35,000			
1/24/2029	1/24/2030	\$ 800,000	Renewal - Aerial Ladder Truck GENERAL FUND EXEMPT (1)	360	4.00%	\$ 32,000			
	1/24/2030	\$ 200,000	Aerial Ladder Truck PAYDOWN GENERAL FUND EXEMPT (1)			\$ 200,000			
1/24/2029	1/24/2030	\$ 170,000	Renewal - Pilgrim Lake Fish Ladder Rehab GENERAL FUND EXEMPT	360	4.00%	\$ 6,800			
	1/24/2030	\$ 45,000	Pilgrim Lake Fish Ladder Rehab PAYDOWN GENERAL FUND EXEMPT (1)			\$ 45,000			
1/24/2029	1/24/2030	\$ 240,000	Renewal - Add Aerial Ladder Truck GENERAL FUND EXEMPT (1)	360	4.00%	\$ 9,600			

Town of Orleans, MA
 Bonds To Be Dated January 2025; Permanently Finance Outstanding BANS

General - EXEMPT (level)				WASTEWATER								
	Rockharbor Fuel Tanks Construction	Rock Harbor Maintenance Dredging Construction	Total General Exempt	Water Quality Management Plan #102416 - LD 80% Taxation	Water Quality/Adaptive Mgmt Plan #50817 - LD 80% Taxation	Water Resource Mgmt - Sewer Construction #101617 - LD 80% taxation	Wastewater comprehensive resources Management Plan 80% taxation	Groundwater Remediation	Downtown Sewers 80% taxation	Water Resource Management	Total Wastewater	
15-Jan-26	5,000	10,000	\$ 15,000	62,000	56,000	38,472	57,723	39,355	9,280	213,300	\$ 476,130	
15-Jan-27	5,000	15,000	\$ 20,000	60,000	55,000	35,000	60,000	35,000	5,000	225,000	\$ 475,000	
15-Jan-28	5,000	15,000	\$ 20,000	65,000	60,000	35,000	60,000	35,000	5,000		\$ 260,000	
15-Jan-29	5,000	15,000	\$ 20,000	65,000	60,000	35,000	65,000	35,000	5,000		\$ 265,000	
15-Jan-30	5,000	15,000	\$ 20,000	70,000	65,000	40,000	65,000	40,000	5,000		\$ 285,000	
15-Jan-31	5,000	15,000	\$ 20,000	70,000	70,000	40,000	70,000	40,000	5,000		\$ 295,000	
15-Jan-32	5,000	15,000	\$ 20,000	75,000	70,000	40,000	70,000	40,000	5,000		\$ 300,000	
15-Jan-33	5,000	15,000	\$ 20,000	80,000	75,000	45,000	75,000	45,000	5,000		\$ 325,000	
15-Jan-34	5,000	15,000	\$ 20,000	80,000	80,000	45,000	80,000	45,000	5,000		\$ 335,000	
15-Jan-35	5,000	20,000	\$ 25,000	85,000	80,000	50,000	80,000	50,000	5,000		\$ 350,000	
15-Jan-36	5,000	20,000	\$ 25,000	90,000	85,000	50,000	85,000	50,000	5,000		\$ 365,000	
15-Jan-37	5,000	20,000	\$ 25,000	95,000	90,000	55,000	90,000	55,000	5,000		\$ 390,000	
15-Jan-38	5,000	20,000	\$ 25,000	100,000	90,000	55,000	95,000	55,000	5,000		\$ 400,000	
15-Jan-39	5,000	20,000	\$ 25,000	100,000	95,000	60,000	100,000	60,000	5,000		\$ 420,000	
15-Jan-40	5,000	25,000	\$ 30,000	105,000	100,000	60,000	105,000	60,000	5,000		\$ 435,000	
15-Jan-41	5,000	25,000	\$ 30,000	110,000	105,000	65,000	105,000	65,000	5,000		\$ 455,000	
15-Jan-42	5,000	25,000	\$ 30,000	115,000	110,000	65,000	110,000	65,000	5,000		\$ 470,000	
15-Jan-43	5,000	25,000	\$ 30,000	120,000	115,000	70,000	115,000	70,000	5,000		\$ 495,000	
15-Jan-44	5,000	25,000	\$ 30,000	125,000	120,000	70,000	125,000	70,000	5,000		\$ 515,000	
15-Jan-45	5,000	30,000	\$ 35,000	135,000	125,000	75,000	130,000	75,000	5,000		\$ 545,000	
15-Jan-46	5,000	30,000	\$ 35,000	140,000	130,000	80,000	135,000	80,000	5,000		\$ 570,000	
15-Jan-47	5,000	30,000	\$ 35,000	145,000	135,000	80,000	140,000	80,000	5,000		\$ 585,000	
15-Jan-48	5,000	30,000	\$ 35,000	-	145,000	85,000	145,000	85,000	5,000		\$ 465,000	
15-Jan-49	5,000	35,000	\$ 40,000	-	-	-	155,000	90,000	5,000		\$ 250,000	
15-Jan-50	10,000	35,000	\$ 45,000	-	-	-	-	95,000	5,000		\$ 100,000	
15-Jan-51	10,000	35,000	\$ 45,000	-	-	-	-	100,000	10,000		\$ 110,000	
15-Jan-52	10,000	40,000	\$ 50,000	-	-	-	-	-	10,000		\$ 10,000	
15-Jan-53	10,000	40,000	\$ 50,000	-	-	-	-	-	-		\$ -	
15-Jan-54	10,000	40,000	\$ 50,000	-	-	-	-	-	-		\$ -	
15-Jan-55			\$ -	-	-	-	-	-	-		\$ -	
Total	\$ 170,000	\$ 700,000	\$ 870,000	\$ 2,092,000	\$ 2,116,000	\$ 1,273,472	\$ 2,317,723	\$ 1,559,355	\$ 149,280	\$ 438,300	\$ 9,946,130	
Original Issue Date of BANS	1/26/2024	1/26/2024		2/10/2017	2/9/2018	2/9/2018	2/8/2019	2/5/2021	1/27/2022	1/27/2022		
BANS Outstanding	\$170,000	\$1,400,000		\$2,152,000	\$2,172,000	\$1,341,472	\$2,393,723	\$1,620,355	\$80,000	\$658,300		
Reference	7(1)	7(1)		7(7)	7(7)	7(1)	7(1)	7(1)	7(1)	7(7)		
Maximum Term	30	30		30	30	30	30	30	30	5		
Original Auth. Amt	\$170,000	\$1,400,000		\$3,228,200	\$2,963,560	\$3,680,000	\$4,223,600	\$1,700,500	\$191,600	\$658,300		
Date of Auth.	5/8/2022	5/8/2023		10/24/2016	5/8/2017	10/16/2017	5/7/2018	6/20/2020	6/20/2020	5/22/2021		
Amount of Paydown	\$0	\$700,000		\$60,000	\$56,000	\$68,000	\$76,000	\$61,000	\$4,000	\$220,000		
Maximum Maturity	1/26/2054	1/15/2054		2/10/2047	2/9/2048	2/9/2048	2/8/2049	2/5/2051	2/5/2052	1/27/2027		
Remaining Life	29	29		22	23	23	24	26	27	2		
											per Town 4/1/24: Town will be reimbursed 50% from neighboring Town.	
											Limited to maximum borrowing term of 5yrs until Town approves construction to which this planning relates	

Town of Orleans, MA
 Bonds To Be Dated January 2025; Permanently Finance Outstanding BANS

BETTERMENTS							Water - Non Exempt (LD)			CPA			Grand JAN. 2025 Total
Water Quality Management Plan #102416 - LD 20% Betterments	Water Quality/Adaptive Mgmt Plan #50817 - LD 20% Betterments	Water Resource Mgmt - Sewer Construction #101617 - LD 20% Betterments	Wastewater comprehensive resources Management Plan 20% Betterments	Downtown Sewers 20% Betterment	Total Betterment		Water Treatment Plant HVAC	Water Treatment Plant Lagoon	Total Water	Affordable Housing	Housing Assistance	TOTAL CPA	
18,000	19,000	13,368	19,431	7,320	\$ 77,119		5,000	32,000	\$ 37,000	15,000	20,000	\$ 35,000	\$ 605,249
15,000	15,000	60,000	15,000	5,000	\$ 60,000		5,000	35,000	\$ 40,000	15,000	20,000	\$ 35,000	\$ 595,000
15,000	15,000	10,000	15,000	5,000	\$ 60,000		5,000	35,000	\$ 40,000	15,000	20,000	\$ 35,000	\$ 380,000
15,000	15,000	10,000	15,000	5,000	\$ 60,000		5,000	35,000	\$ 40,000	15,000	20,000	\$ 35,000	\$ 385,000
15,000	15,000	10,000	15,000	5,000	\$ 60,000		5,000	40,000	\$ 45,000	15,000	20,000	\$ 35,000	\$ 410,000
20,000	15,000	10,000	15,000	5,000	\$ 65,000		5,000	40,000	\$ 45,000	15,000	20,000	\$ 35,000	\$ 425,000
20,000	20,000	10,000	20,000	5,000	\$ 75,000		5,000	40,000	\$ 45,000	15,000	25,000	\$ 40,000	\$ 440,000
20,000	20,000	10,000	20,000	5,000	\$ 70,000		5,000	45,000	\$ 50,000	20,000	25,000	\$ 45,000	\$ 465,000
20,000	20,000	10,000	20,000	5,000	\$ 70,000		5,000	45,000	\$ 50,000	20,000	25,000	\$ 45,000	\$ 475,000
20,000	20,000	10,000	20,000	5,000	\$ 70,000		5,000	50,000	\$ 55,000	20,000	25,000	\$ 45,000	\$ 500,000
20,000	20,000	10,000	20,000	5,000	\$ 70,000		5,000	50,000	\$ 55,000	20,000	25,000	\$ 45,000	\$ 515,000
25,000	20,000	15,000	20,000	5,000	\$ 80,000		10,000	50,000	\$ 60,000	20,000	30,000	\$ 50,000	\$ 555,000
25,000	25,000	15,000	25,000	5,000	\$ 90,000		10,000	55,000	\$ 65,000	20,000	30,000	\$ 50,000	\$ 580,000
25,000	25,000	15,000	25,000	5,000	\$ 90,000		10,000	55,000	\$ 65,000	25,000	30,000	\$ 55,000	\$ 600,000
25,000	25,000	15,000	25,000	5,000	\$ 90,000		10,000	60,000	\$ 70,000	25,000	30,000	\$ 55,000	\$ 625,000
30,000	25,000	15,000	25,000	5,000	\$ 95,000		10,000	60,000	\$ 70,000	25,000	35,000	\$ 60,000	\$ 650,000
30,000	25,000	15,000	30,000	5,000	\$ 100,000		10,000	65,000	\$ 75,000	25,000	35,000	\$ 60,000	\$ 675,000
30,000	30,000	15,000	30,000	5,000	\$ 105,000		10,000	70,000	\$ 80,000	25,000	35,000	\$ 60,000	\$ 710,000
30,000	30,000	20,000	30,000	5,000	\$ 110,000		10,000	70,000	\$ 80,000	30,000	40,000	\$ 70,000	\$ 735,000
35,000	30,000	20,000	30,000	5,000	\$ 115,000		10,000	75,000	\$ 85,000	30,000	40,000	\$ 70,000	\$ 780,000
35,000	30,000	20,000	35,000	5,000	\$ 120,000		10,000	80,000	\$ 90,000	30,000	40,000	\$ 70,000	\$ 815,000
35,000	35,000	20,000	35,000	5,000	\$ 125,000		10,000	80,000	\$ 90,000	35,000	45,000	\$ 80,000	\$ 835,000
-	35,000	20,000	40,000	5,000	\$ 90,000		10,000	85,000	\$ 95,000	35,000	45,000	\$ 80,000	\$ 685,000
-	-	-	-	5,000	\$ 40,000		15,000	90,000	\$ 105,000	35,000	50,000	\$ 85,000	\$ 435,000
-	-	-	-	-	\$ -		15,000	90,000	\$ 105,000	35,000	50,000	\$ 85,000	\$ 250,000
-	-	-	-	-	\$ -		15,000	95,000	\$ 110,000	40,000	50,000	\$ 90,000	\$ 265,000
-	-	-	-	-	\$ -		15,000	100,000	\$ 115,000	40,000	55,000	\$ 95,000	\$ 175,000
-	-	-	-	-	\$ -		15,000	105,000	\$ 120,000	40,000	55,000	\$ 95,000	\$ 170,000
-	-	-	-	-	\$ -		-	-	\$ -	-	60,000	\$ 60,000	\$ 50,000
-	-	-	-	-	\$ -		-	-	\$ -	-	-	\$ -	\$ -
-	-	-	-	-	\$ -		-	-	\$ -	-	-	\$ -	\$ -
\$ 523,000	\$ 529,000	\$ 318,368	\$ 579,431	\$ 37,320	\$ 1,987,119		\$ 250,000	\$ 1,732,000	\$ 1,982,000	\$ 700,000	\$ 1,000,000	\$ 1,700,000	\$ 14,785,249
2/10/2017	2/9/2018	2/9/2018	2/8/2019	1/27/2022			1/27/2023	1/27/2023		1/27/2023	1/26/2024		
\$538,000	\$543,000	\$335,368	\$598,431	\$20,000			\$250,000	\$1,732,000		\$700,000	11/26/4637		\$17,704,649
7(7)	7(7)	7(1)	7(1)	7(1)			7(1)	8(4)		44B	44B		
30	30	30	30	30			30	30		30	30		
\$3,228,200	\$2,963,560	\$3,680,000	\$4,223,600	\$191,600			\$250,000	\$1,900,000		\$2,000,000	\$1,000,000		
10/24/2016	5/8/2017	10/16/2017	5/7/2018	6/20/2020			5/9/2022	10/17/2022		5/22/2021	5/9/2022		
\$15,000	\$14,000	\$17,000	\$19,000	\$1,000			\$0	\$0		\$0	\$0		\$1,311,000
2/10/2047	2/9/2048	2/9/2048	2/8/2049	2/5/2052			1/27/2053	1/27/2053		1/27/2053	1/26/2054		
22	23	23	24	28			28	28		28	29		

Long-Term Bond Debt Service Schedule

Town of Orleans, Massachusetts
 Bonds To Be Dated January 2025; Permanently Finance Outstanding BANS

PROJECTED DEBT SERVICE SCHEDULE
 EXEMPT ONLY

<u>Fiscal Year</u>	<u>Principal</u>	<u>Coupon</u>	<u>Interest</u>	<u>Total P+I</u>
6/30/2026	15,000	4.500%	39,150	54,150
6/30/2027	20,000	4.500%	38,475	58,475
6/30/2028	20,000	4.500%	37,575	57,575
6/30/2029	20,000	4.500%	36,675	56,675
6/30/2030	20,000	4.500%	35,775	55,775
6/30/2031	20,000	4.500%	34,875	54,875
6/30/2032	20,000	4.500%	33,975	53,975
6/30/2033	20,000	4.500%	33,075	53,075
6/30/2034	20,000	4.500%	32,175	52,175
6/30/2035	25,000	4.500%	31,275	56,275
6/30/2036	25,000	4.500%	30,150	55,150
6/30/2037	25,000	4.500%	29,025	54,025
6/30/2038	25,000	4.500%	27,900	52,900
6/30/2039	25,000	4.500%	26,775	51,775
6/30/2040	30,000	4.500%	25,650	55,650
6/30/2041	30,000	4.500%	24,300	54,300
6/30/2042	30,000	4.500%	22,950	52,950
6/30/2043	30,000	4.500%	21,600	51,600
6/30/2044	30,000	4.500%	20,250	50,250
6/30/2045	35,000	4.500%	18,900	53,900
6/30/2046	35,000	4.500%	17,325	52,325
6/30/2047	35,000	4.500%	15,750	50,750
6/30/2048	35,000	4.500%	14,175	49,175
6/30/2049	40,000	4.500%	12,600	52,600
6/30/2050	45,000	4.500%	10,800	55,800
6/30/2051	45,000	4.500%	8,775	53,775
6/30/2052	50,000	4.500%	6,750	56,750
6/30/2053	50,000	4.500%	4,500	54,500
6/30/2054	50,000	4.500%	2,250	52,250
Total	870,000		693,450	1,563,450