

PALMER TOWNSHIP BOARD OF SUPERVISORS
NOVEMBER 17, 2025
7:00 PM
BOARD OF SUPERVISORS GENERAL BUSINESS MEETING

1. PLEDGE TO THE FLAG

2. APPROVALS OF MINUTES AND FUNDS

- A. Approval of Minutes - 10/29/2025 (Pre Budget Workshop)
- B. Approval of Minutes - 11/3/2025
- C. Disbursement of Funds - November 4th, 10th, & 17th

3. REPORTS

Township Solicitor
Township Manager
Township Engineer
Planning Director
Finance Director
Public Services Director
Public Works, Parks and Utilities Director
Police Chief
Fire Commissioner

4. OLD BUSINESS

- A. Adoption of Written Conditional Use Adjudication - 2499 Northampton Street (Caliber Collision)
- B. FSL Public Finance Bond Discussion

5. NEW BUSINESS

- A. Amendment to Chapter 25 Ordinance - Retirement Plans for Nonuniformed Employees
- B. Discussion on Police Pension Investment Agency
- C. Resolution - LSA Statewide - Emergency Generator
- D. Resolution - LSA Statewide - Mobile Incident Command Trailer
- E. Resolution - LSA Statewide - Bike Bath Rehabilitation
- F. Resolution - LSA Statewide - Inclusive Playground
- G. Resolution - LSA Statewide - Route 22 and Spring Brook Drainage Enhancement
- H. Resolution - LSA Statewide - Radio Equipment
- I. Resolution - LSA Statewide - Emergency Operations Center

6. PUBLIC COMMENT

7. SUPERVISORS REPORTS

8. ADJOURNMENT

Approval of Minutes - 10/29/2025 (Pre Budget Workshop)

INFORMATION

ATTACHMENTS:

[PreBudgetMinutes102925.pdf](#)

**PALMER TOWNSHIP BOARD OF SUPERVISORS
GENERAL BUSINESS MEETING**

October 29, 2025

12:00 PM

1) Pledge to the Flag

2) New Business

2.1) 2026 Budget Discussion

The Palmer Township Board of Supervisors held a budget workshop on Wednesday, October 29th, 2025, at 12:00 p.m. at the Kiwanis Youth Center. The following were in attendance: Chair Jeffrey Young, Vice-Chair Joseph Armato, Supervisor K. Michael Mitchell, Supervisor Baron Vanderburg, and Supervisor Michael Brett. Also in attendance were the Robert Williams, Township Manager, Will Oetinger, Township Solicitor, Craig Beavers, Director of Planning, Kent Baird, Director of Community and Economic Development, Philip Godbout, Director of Public Services, Tyler Lapham, Deputy Director of Public Services, Karen Celia, Deputy Director of Human Resources, Rebecca Frederickson, Deputy Director of Finance, Scott Kistler, Director of Public Works/Parks/Utilities, Dan McKinney, Director of Parks and Recreation, James Farley, Finance Director, Matt Gunther, Director of Stormwater/MS4, Zachary Trexler, Deputy Director Stormwater/MS4, James Raudenbush, Zoning Administrator, Wayne Smith, Police Chief, Captain Jeffrey Karp, Captain Vasa Faasuumalie, Fire Commissioner Stephen Gallagher, Battalion Chief Ken McPherson, Danielle Goff, Resident Relations Coordinator, and Brenda DeGerolamo and Julie Klabunde, Assistant Township Managers.

Robert Williams, Township Manager, started the meeting off by acknowledging the Board who was present along with administration staff. Palmer Township is a Second-Class Township and is required to prepare a Balanced Budget of Revenues and Expenditures for the ensuing year. The Finance Department prepares the Budget for review and approval by the Administration and the Board of Supervisors. Palmer Township is home to more than 22,300 people, nearly 9,121 housing units and 1,000 more pending. He then went over the audit for the general fund for 2022, 2023 & 2024.R. Williams stated from 2019 through 2024 (5 years), Palmer Township maintained a flat tax rate despite steady increases in the Federal Cost of Living Adjustment (COLA).In 2025 the Township's tax rate adjustment of 9.09% only begins to narrow the gap between local revenue growth and inflation-driven cost increases. Since 2019 cost of labor increased by 27.6%, cost of materials increased by 40.5% and cost of fuel increased by 26.5%.

James Farley said, the 2025 budget continues deficit spending. Our general fund balance was \$36,664.00 in the beginning of 2025. J. Young asked J. Farley if other funds are in good shape and he stated that they are not. J. Young asked J. Farley if he had an estimate of revenue with the increase from new housing units and warehouses. J. Farley stated he could not give an accurate estimate, however by 2027 he believes the Township would be in better shape. R. Williams let everyone know that Palmer

Township made major improvements and repairs to the infrastructure and amenities that enhance the quality of life for all residents: Police Station Feasibility Study Completed, New Library Generator, Security Camera Upgrades-Townshipwide plus New Youth Center, AED (Automated External Defibrillator)-Three (3) Installed, Fire Station #2 Heat Pump Replacement, New Radar Speed Signs Installed and Hosted Three Major Community Events with Thousands of Attendees. Additionally, what has been accomplished are the New Recycling Center, New Windows at the Palmer Pool Building, 230 New Trees Planted Townshipwide, Chrin Community Center Roof Repaired, Municipal Building Ceiling Tiles Replaced, Municipal Building Mold Mitigation, New Youth Center Completed, AV Upgrades at Municipal Building, Chrin Center, and Youth Center and New Youth Center Wi-fi and AV Installation. Also completed in 2025 ADA Assessment Report and Active Transportation Plan completed, Penn Pump Park trail access and dedicated parking installed and Chrin Community Center Sidewalks. Bridges, Roads, and Trails Repair & Replacement where Hollo Road Bridge, Van Buren Road Bridge/Culvert, Palmer Bikeway Trail Bridges (3), and Palmer Bikeway Restored from Mine Lane to Stones Crossing.

J. Farley explained that, after reviewing the 2026 revenue and expenditure projections without a tax increase, the Township could face a \$1.6 million deficit by the end of 2026. All departments were instructed to reduce expenses, resulting in the removal of several items and projects due to budget constraints. The current general fund balance stands at \$36,664. The budget figures only include a quarter-mil increase in the Fire tax for 2026 and do not factor in a real estate tax increase. To restore financial stability, additional revenue is needed to eliminate the negative fund balance and achieve a break-even position. The quarter-mil Fire tax increase was included to honor the commitment to purchase two new fire trucks. While there has been modest organic growth, there is some concern as real estate tax revenues have slightly decreased due to assessment appeals for warehouses in the North End. On a positive note, earned income tax revenue is up about 5% compared to last year. J. Farley emphasized that, given the projected deficit, the Township will need to find ways to close the funding gap during this budget session. K. Michael Mitchell inquired about the new police station, specifically noting that the Township would need to secure funding for the remaining half of the payment if the RACAP is approved. J. Farley confirmed this and estimated that a one-mil increase in real estate taxes would generate approximately \$926,000. J. Young asked about the financing rate for the two fire trucks and whether it was the lower rate previously discussed. J. Farley responded that the Township initially planned to use bond counsel and subsequently explored options with several banks to secure the most favorable terms. J. Young also requested clarification about the sewer fund versus the sewer capital fund, to which J. Farley explained that the balances reflect significant infrastructure repairs. R. Williams added that an earlier miscalculation of the sewer rate required correction through adjustments to the sewer fund.

Chief Smith stated that his primary request for the 2026 budget is funding for a new Police Station. He emphasized that the Department's needs are clear, as the Township is growing and will continue to expand, necessitating corresponding growth within the Department. J. Young inquired about budget adjustments and cost-saving measures. In response, Chief Smith explained that they have already reevaluated overtime processes, staffing, and departmental organization to improve efficiency. The Department is currently engaged in contract negotiations to further address overtime and related issues. R. Williams reinforced the importance of police overtime management during discussions with the board and staff, stressing that safety remains his top priority. He also highlighted events such as Penn Pump Park, Palmer Community Days, and Halloween.

R. Williams also touched on overtime across the entire Township Departments,

including Public Works.

Commissioner Gallagher reported that the Engine Truck is nearly finished and could be operational as early as January 2026. He also noted that the new Ladder Truck is expected to be completed between late 2026 and early 2027. He then provided updates on the following items: •County-Required Emergency Management Radios – LSA Grant •Emergency Operations Center – LSA Grant •Replace Fire Station #1 & #2 Dehumidifiers •Fire Station #2 Pole Barn •Mobile Incident Trailer – LSA Grant Commissioner Gallagher proposed increasing volunteer stipends—a suggestion supported by K. Michael Mitchell and J. Armato—recognizing the Fire Department’s fully volunteer staff and their exceptional performance. J. Young questioned why the Commissioner had not pursued AFG grants for radio equipment; Commissioner Gallagher responded that he would consider applying if the board requested it. He also informed J. Young that his budget remains largely unchanged from the previous year, aside from an uptick in the Verizon subscription fee. In response to J. Armato’s inquiry about false alarm fees, Commissioner Gallagher noted that bills are sent to insurance companies, but only a portion are paid. J. Armato expressed interest in reviewing and potentially revising the fee schedule.

Scott Kistler, Director of Public Works, Parks, and Utilities, reported that the township is responsible for maintaining 100 miles of roads, each with an anticipated 20-year lifespan. To stay on track, five miles should be repaved annually. However, the township currently lacks a sustainable paving program and is now 11 years behind schedule. Completing all overdue roadwork would require \$18 million, plus an additional \$2.5 million each year for ongoing maintenance. In 2025, attempts to restart the paving program resulted in just 3.8 miles being resurfaced. The paving budget will carry over from 2025 to complete outstanding roads, but the 2026 budget does not allocate funds for a long-term paving plan. Some roads have not been serviced in 25 years and now require full reconstruction instead of simple resurfacing. In response to J. Young’s inquiry about liquid fuels, Kistler explained that expenses for salt and electricity (street lights) are being shifted back to the liquid fuels fund to relieve pressure on the general fund. He also discussed the Phase I Norma Street Sewer extension, which has a \$250,000 grant requiring a township match, justifying its inclusion in the 2026 budget. Regarding the general sewer fund, Kistler noted that the township had been relying on its savings, which are now depleted after covering only basic maintenance. Current expenses exceed revenue from sewer fees. He further reported that the Pennsylvania DEP has cited the township for not meeting annual obligations with the sewer systems. To address this, rates were raised, and additional staff have been brought on board to improve system maintenance. This increased maintenance has uncovered more emergency repairs, with \$1 million already spent on these fixes. DEP-mandated inspections every seven years have revealed further issues that now require attention.

Phillip Godbout, Director of Public Services, concurred with S. Kistler’s remarks about the paving, and added that the Township faces challenges due to its aging infrastructure. For example, the Community Center’s air conditioning units are outdated; while replacement was advised, the rooftop units could not be addressed until the roof itself was replaced to ensure stability. This is just one example of issues that arise with an aging infrastructure. The 2026 budget reflects a 10% cut across all maintenance and facility repair items. To help offset costs, the Township aggressively pursues grants. Proposed 2026 projects include installing an emergency generator at the Chrin Center, for which an LSA grant has been submitted; upgrading the Township Fuel Depot, used by Suburban EMS, Fire, and Police, by replacing the pull system with a more reliable push pump (the fuel tanks remain in good condition); and upgrading

trail crossings at Northwood Ave and Stones Crossing with flashing beacons, as well as updating the Park Avenue/Rt 248 traffic signal. Projects still needing completion include: Fleet Replacement Schedule/Road Paving/Sewer Line Rehabilitation/Phase I of Central Interceptor/Sheridan Pump Station/ADA Door Improvements-Chrin Center and Municipal Building/HVAC Replacements at Chrin Center and Library/Install or Replace 137 Security Cameras/Parking Lot Rehabilitation at Pool and 3600 Hartley Ave./Drainage Repairs at Youth Center and Swimming Pool/Retaining and Deck Walls at Pool/Trail Rehabilitation at Sheridan to 25th Street

Dan McKinney, Director of the Parks & Recreation Department, stated that the main project for 2026 was the Pickleball court at Mill Race Park. The court has become a safety concern, and it would cost approximately \$50,000 to completely renovate the courtyard or \$10,000 to make minimal repairs. Mr. McKinney explained that he removed these expenses from the 2026 budget but still considers them important safety issues. He recommended installing cameras at Fairview Park for the pickleball and basketball courts, estimating the cost at \$5,000. Another safety concern involves the goal posts; if they are deemed unsafe, some referees may refuse to officiate games. Other projects that need to be completed as funds become available include: - Chrin Football Fields: Irrigation well, pump, and tank - Chrin Center West Field: Bathrooms and storage - Chrin Center: Showers (required to meet Red Cross emergency shelter standards; currently, the center serves only as a cooling and warming center) - Penn Pump: Bathrooms and storage - Chrin Center: Flooring refinished - Chrin Center: Bleacher replacement - Chrin Center: Basketball standards and motors - Chrin Center: Fitness equipment.

Craig Beavers, Director of the Planning Department, stated that his primary request for this budget season is an update to the Subdivision & Land Development Ordinance. This ordinance has not been updated in approximately 30 years, and significant changes have occurred both in the Township and in broader development factors. The update is estimated to cost \$60,000. Although he applied for a grant, the current government shutdown has made the outcome of the application uncertain. The following projects still require completion but are not included in the 2026 budget: •Palmer Bikeway – Roadway Crossing Engineering Studies •William Penn Highway Trail Crossing – Design and Construction •Corriere Road Multimodal Improvement Project – Design and Construction •Tatamy Road and Newlins Mill Road Traffic Signal Modernization and Intersection Project •Route 248 and Park Avenue Traffic Signal Modernization – Design and Construction •William Penn Highway Traffic Signal Modernization – Design and Construction •Bushkill Creek Greenway Master Plan •Complete Streets Policy Implementation •ADA Transition Plan •25th Street Corridor Study •Township-Wide Intersection Analysis •Bicycle Boulevard Implementation

James Raudenbush, Director of Codes & Zoning, stated that his only request for the 2026 budget is four large filing cabinets. With the increase in development, they are running out of space to store all paperwork. He also informed the Board about the possibility of increasing fees for zoning applications and board members' stipends.

Matthew Gunther, Director of Stormwater/MS4 presented the following to the board just as an update this is not for the 2026 Budget.

2024/2025 Projects Kingwood Street Drainage Improvements/Camelot Drive Emergency Repair/Rosemont Court Emergency Repair/Old Nazareth Road

2026 Proposed Projects and in Need of Completion

Broad Street Reconstruction Project/Meadow Avenue Flood Mitigation/25th Street Culvert Repair/Wedgewood Drive Drainage Improvements/Schoeneck Creek Restoration/Hobson Street Basin & Swale Retrofit/Old Orchard Park PRP/Stones

Crossing BMP/Fox Run Basin & Swale Retrofit/Parkview Estates Basin/Clover Hollow Road Improvements

Robert Williams expressed his sincere gratitude to the Stormwater Authority, Robert Blanchfield, and Robert Lammi for their support of this authority and the significant work accomplished. He also shared the following grant programs that received funding:

- Homeland Security
- LSA-Local Share Account-Statewide
- LSA-Local Share Account-Northampton Lehigh Counties
- LSA-Local Share Account-Monroe County Program
- Northampton Hotel Tax
- PA DCED Watershed Restoration & Protection Program
- PA Department of Conservation & Natural Resources (DCNR)
- PennDOT Green Light Go
- WalkWorks Program
- Delaware & Lehigh National Heritage Corridor
- Northampton County Community Development Block Grant
- Northampton County Grow NORCO Program
- Northampton County Livable Landscapes
- Northampton County DCED Public Safety
- Patrick Leahy Bulletproof Vest Partnership
- PA Office of State Fire Commissioner
- PA CFA COVID-19 ARPA H2O
- PA CFA DCED Sewage Facilities Grant
- PA DEP Act 101 Section 902 Grant (Performance Program)
- PA DEP Act 101 Section 904 Grant

Jeff Young ended the workshop by giving a BIG THANK YOU to Brenda DeGerolamo for her dedication to the Township, she is retiring at the end of this year.

3) **Adjournment**

The meeting was adjourned at 2:23 p.m.
Respectfully submitted,
Julie M Klabunde
Assistant Township Manager

Approval of Minutes - 11/3/2025

INFORMATION

ATTACHMENTS:

[BOSMinutes110325.pdf](#)

**PALMER TOWNSHIP BOARD OF SUPERVISORS
GENERAL BUSINESS MEETING
November 3, 2025
7:00 PM**

1) PLEDGE TO THE FLAG

2) APPROVALS OF MINUTES AND FUNDS

2.A) Disbursement of Funds - November 3, 2025

INFORMATION

The Board needs to approve/disapprove the Disbursement of Funds for November 3, 2025.

DISCUSSION

Ruthann Cardell, 379 Stones Crossing, questioned two-line items on the Financial Report, Armour & Sons Electric Inc in the amount of \$39,436.53. Tyler Lapham explained that MetEd had an electric surge which hit our power box and fried the controller. The other item in question was for Gray Connective Inc in the amount of \$14,680.00, which T. Lapham explained that this was for the Palmer Liberty generator.

Motion: Approve, Moved by Supervisor Joseph Armato, Seconded by K. Michael Mitchell. Passed. 5-0.

Supervisors voting Ayes: Jeffrey Young, Joseph Armato, K. Michael Mitchell, Michael Brett, Baron Vanderburg

2.B) Approval of Minutes - 10/27/2025

Motion: Approve, Moved by Supervisor Baron Vanderburg, Seconded by K. Michael Mitchell. Passed. 4-0.

Supervisors voting Ayes: Jeffrey Young, Joseph Armato, K. Michael Mitchell, Baron Vanderburg

Supervisors Abstaining: Michael Brett

3) REPORTS

William Oetinger stated that the Neighborhood Improvement District Management Authority met this evening and formally terminated itself. We will be sending that documentation off to the Secretary of the Commonwealth which will then be the end of the Rt 33 Neighborhood Improvement District.

Robert Williams, Township Manager, just wanted to remind our residents if you haven't

already voted to please get out and vote. What keeps this township moving forward is the candidates that volunteer their time and want to sit on this board. I want to congratulate all the candidates, I usually as township manager don't weigh in on politics, and I'm not going to tonight, except to say across the board, I think Palmer Township stands proud again. All conducted themselves very professionally, they got along well, they debated the issues. They all don't see eye to eye, there were some disagreements, but none of them were disrespectful to each other. And I think that's a feather in their cap and also a feather in the cap of Palmer Township as a whole. Secondly, there was an article/social media post regarding the Weller Tract going to Orphans Court. Please know that this is more of a procedural than it is adversarial. Chief Wayne Smith contacted all Weller Families regarding the parcel to be used for the new Police Station. The Weller's will tell you that the number one priority when the land was made available to the Township it was for Municipal buildings, not necessarily open space, but they wanted to make sure that it wasn't a warehouse, or it wasn't going to be a housing development. I just want to put out to the community that every Weller has agreed to support the building of the police station and there is nothing contentious about it. Please feel free to call the Township building, ask for me, call the police station, ask for the chief, send an e-mail to our solicitor. We're available to answer any questions you may have. Some of the information was just incorrect, and I thought it my duty and responsibility to correct that.

Dan Wilusz, Township Engineer, asked the board if they had any questions regarding the October monthly report that was emailed to them. He then let the board know that Chick-fil-A and Wilson Products are at the final stages and are going before the Planning Commission this month. He also stated the Parkview paving has finally been completed, there is still some storm water work to happen, but we are still pushing through.

Craig Beavers, Director of Planning, asked the board if they had any questions regarding the October monthly report that was emailed to them and I will just reiterate, Dan mentioned it, but our planning commission will meet next Wednesday since we're off for Veteran's Day. On Wednesday we will have the minor plan review for the Wilson products, which is a minor land development come into compliance with some code violations and a illegal development they've done on the site that they did not get approval for. Then we also have the preliminary final plan for the Chick-fil-A at the former Rite Aid site.

James Farley, Director of Finance, let the Board know that they each received the 2026 budget packet for review for the public hearing on Thursday, November 6th, 2025.

4) OLD BUSINESS

- 4.A) Development Agreement and Easement Declaration - Fulton Bank (3099 William Penn Highway)

INFORMATION

Board action is requested for execution of the attached agreements related to the proposed Fulton Bank at 3099 William Penn Highway

DISCUSSION

W. Oetinger stated for this agenda item, just a standard land development improvements agreement for Fulton Bank. I have prepared land development improvement agreement for the minimal on-site improvements that are proposed for the project.

Motion: Approve, Moved by Supervisor Joseph Armato, Seconded by Michael Brett. Passed. 5-0.

Supervisors voting Ayes: Jeffrey Young, Joseph Armato, K. Michael Mitchell, Michael Brett, Baron Vanderburg

4.B) Waste Hauling and Disposal Contract Discussion

INFORMATION

Board direction is requested for the issuance of an RFP to solicit a new waste hauling and disposal contract.

A research brief comparing rates and cost drivers for neighboring municipalities is attached.

Waste Management has declined to extend its current contract for trash and recycling hauling and disposal services in Palmer Township. The existing agreement provides weekly curbside collection, cart-based service, and integrated recycling. Beginning May 2026, a new contract will be required to maintain services.

DISCUSSION

Tyler Lapham, Assistant of Public Services, asked if anyone had questions about the previous discussion regarding our waste hauling and disposal contract. We are projecting that tipping fees are going to be increasing 40% and that hauler fees could be up to 100% increase. We are looking at a drastic increase no matter what decision we make as for individual hauler or single hauler.

Many of the communities offering resident choice are expected to be significantly more expensive for residents compared to continuing with the single hauler we currently use. One benefit is that JP Mascaro, our current recycling provider, has provided some preliminary figures. These figures are subject to our contract terms and possible extensions, but the approximate numbers they provided for our current arrangement are tipping and hauling fees are currently \$78 and \$115, respectively. These fees would increase to \$90 and \$127.50. However, if residents choose the open market approach rather than a single hauler, concerns arise about the number of waste companies and trucks operating on township streets. Palmer Township is a densely populated area. In less populated, more spread-out areas, the resident choice model tends to work better. For example, at the intersection outside of Redner's, traffic often slows due to frequent large truck traffic. This is largely due to the frequent presence of 18-wheelers and other large trucks in the area. A study in Bethlehem found that a single garbage truck, over the course of a year, causes as much road wear as 11,700 cars. Therefore, if the township adopted the resident choice model and there were at least three companies operating in Palmer Township, each with three trucks, the impact on road wear and congestion would be significant. The main purpose of tonight's meeting is to determine the direction we want to take, whether to pursue resident choice or continue with a single hauler—so we can obtain accurate pricing and begin the process.

J. Armato raised questions about using individual haulers, noting that

Bethlehem Township and both Upper and Lower Nazareth have not reported any issues. J. Armato also inquired about the possibility of bi-weekly recycling pickup. T. Lapham responded that once the RFPs are received, the township could evaluate the feasibility and potential cost savings of bi-weekly recycling.

J. Young asked if the decision could be delayed. W. Oetinger explained that waiting would extend the timeline, potentially taking 120 days just to receive the RFPs, and with the current contract ending in April, this would be cutting it close. M. Brett asked how individual pickup would function. T. Lapham explained that residents would need to contact various haulers themselves to obtain pricing, and he believes that individual contracts would result in higher costs than a single-hauler system. M. Mitchell recommended staying with one hauler, as has been done in the past. M. Brett asked if there are any recycling requirements that must be met. C. Beavers noted that switching to individual haulers would make it difficult to obtain accurate recycling data, which could jeopardize the Township's eligibility for DEP grants—potentially resulting in a significant loss of funding compared to the current single-hauler system. J. Armato expressed interest in gathering additional information from other municipalities but ultimately felt it would be best to continue with a single hauler. R. Williams supported this, stating that the current system works well and residents report high customer satisfaction. However, he expressed concern that residents may be shocked by rising recycling and trash costs. J. Young asked T. Lapham what would happen if no companies submitted bids. T. Lapham assured the board that there would be bids, as the township is considered highly lucrative. J. Young instructed T. Lapham to proceed with soliciting bids from single haulers.

Charles Diefenderfer, 2918 Hay Terrace, I spoke last week and continue to strongly support the single hauler system, as it gives the township a better chance to secure competitive bids and accurate pricing. With individual haulers, the township's diverse population may face challenges in managing their own contracts, as most residents are accustomed to dealing with a single utility provider, which simplifies the process. One area worth evaluating is the frequency of recycling pickups. Approximately 50% of garbage collection costs are due to pickup services, a trend seen across the counties. Reducing the number of pickups could have potential for savings. Additionally, limiting extra recycling pickups makes sense, as many residents don't regularly set out their recycling cans—every two weeks may be adequate. To further reduce costs, especially for seniors or single-person households, we should consider offering smaller toter sizes than the standard 96-gallon containers. There are also 65-gallon and smaller toters available. If the township decides to purchase toters, the costs and available funding should be evaluated. While smaller toters could reduce costs for individual households, the overall tipping fees would remain unchanged. Nevertheless, it is still a possible way to help some residents save. Switching to individual carriers can complicate logistics, as seen in Bethlehem, where traffic becomes problematic and some streets are difficult to access during pickups. Looking back at the township's old bills, pricing hasn't changed much since Chrin handled most of the township before the switch to a single hauler. The recycling center on Hartley Ave now addresses many items that Chrin used to collect, such as metals and odd recyclables. While it's not an exact comparison, the single hauler approach appears more beneficial overall. Overall, I am satisfied with Waste Management's service, though there are other companies available. My main concerns are ensuring cost savings and clarity in the bidding process.

Karen Adam, 10 Devon Drive, I'm still learning about the complexities and dynamics of this process, but if there is flexibility—in can sizes or the number of pickups—that flexibility would be invaluable if it can be negotiated. It's important to remember that waste management is not just about cost, though price is certainly a key factor right now. Environmental impact is also a significant consideration. Efforts such as keeping yard waste out of our waste stream can make a meaningful difference in the volume collected. The township staff does an excellent job at Hartley, and ongoing education has helped. However, as prices rise, we may have an even greater opportunity to encourage residents to adopt better waste practices. Encouraging residents to bring their yard waste to Hartley or similar facilities is important. We should consider creative incentives—such as covering a month of a resident's bill if they utilize these drop-off locations—to increase awareness and participation. Ultimately, this is about reducing the total waste generated. The key question is whether any of the waste haulers are willing to be creative and flexible in working with us. If so, those opportunities could be extremely valuable, especially since financial incentives tend to drive behavior. Now is the ideal time to implement incentives that reduce waste. Currently, providing large trash cans may inadvertently encourage greater waste production. Any tools or strategies we can negotiate with the haulers to reverse this trend would be highly beneficial.

Ruthann Cardell, 379 Stones Crossing, I understand the reasoning behind using a single hauler, and I don't have any objections to the approach. However, I am very concerned about the rising costs, which have increased from \$80 to \$110 or \$120. This is a significant burden, especially when combined with stormwater fees and the likelihood of rising taxes. It's a lot to ask of residents, particularly those on a fixed income. For example, my niece and sister-in-law live in Lower Nazareth, where residents have a choice of hauler. They haven't had any issues, and their bills are actually lower than mine, even though they each use different companies. I wanted to share this perspective on the cost issue. Regarding recycling, we fill our bin every other week because we recycle everything, so the current schedule works well for us. Ultimately, I wanted to provide another viewpoint about the impact of costs on residents.

Robert Fehnel, Stocker Mill Road, asked the board if when the RFP goes out to the public will it be separate for hauling and tipping or all in one. He was told it would be separate.

5) NEW BUSINESS

5.A) Award of Contract - Emergency Vehicle Upfitting

INFORMATION

Palmer Township solicited bids for upfitting an emergency vehicle for daily use by Palmer Municipal Fire Department.

The Fire Commissioner has recommended to award the contract to the only responsive and responsible bidder, 10-75 Emergency Vehicles for the amount of \$69,061.30.

DISCUSSION

S. Gallagher stated that Palmer Township solicited bids for upfitting an emergency vehicle for daily use by Palmer Municipal Fire Department. One bid was received by 10-75 Emergency Vehicles in the amount of \$69,061.30. It

is my recommendation to award the contract to the only responsive and responsible bidder, 10-75 Emergency Vehicle.

Motion: Approve, Moved by Supervisor Joseph Armato, Seconded by Baron Vanderburg. Passed. 5-0.

Supervisors voting Ayes: Jeffrey Young, Joseph Armato, K. Michael Mitchell, Michael Brett, Baron Vanderburg

5.B) Department of Labor and Industry 2026 Solvency Fee Review

INFORMATION

The Board action is requested to approve/disapprove paying the 2026 Solvency Fee in the amount of \$18,124.56. Paying this fee allows the township the ability to request relief from charges for unemployment benefits corresponding to applications for benefits that take effect in 2026 for claimants who:

Quit work from the employer without good cause attributable to the employment; or
Was discharged by the employer for willful misconduct; or
Was separated from the employer for reasons that involve fault on the part of the claimant; or
Was discharged or temporarily suspended by the employer for failure to submit and/or pass a drug/alcohol test conducted pursuant to an established substance abuse policy; or
Is still working for the employer in a part-time job that is continuing without material change and was separated from another base-year employer; or
Was separated from the employer due to a cessation of business of 18 months or less caused by a disaster. A disaster is defined as a fire, flood, or other physical occurrence beyond the employer's control, caused naturally or accidentally.

Board action is requested.

DISCUSSION

B. DeGerolamo explained that this is the annual request received from the State of Pennsylvania, allowing employers to seek relief from charges if an unemployment claim is filed by a former employee. Sometimes, an individual may have worked part-time for another employer and, after being laid off, could file for unemployment benefits that might affect us. The documentation outlines eight different scenarios under which relief can be requested. For example, if an employee quits, the employer can contest the unemployment claim, as the employee voluntarily leaves their position. However, if the option to contest is not selected, the employer forfeits the right to challenge those claims. DeGerolamo recalled a situation from five years ago in which an employee was terminated and initially received unemployment payments, but after a successful challenge, the organization was credited back those funds several years later. We have consistently followed this process for the past 20 years.

R. Williams stated that this fee is included in the budget each year and no vote

is required by the board.

- 5.C) Tax Assessment Appeal - Easton Area School District v. Willow Properties #28 LLC

INFORMATION

Authorization is needed for Grim, Biehn & Thatcher to enter appearance in the tax assessment appeal with Easton Area School District v. William Properties #28 LLC

DISCUSSION

W. Oetinger stated the township would need to sign off on any settlement of the tax assessment appeal. We just need to enter our appearance and basically monitor the matter, so I am just asking for a motion from the board to allow myself to enter our appearance on behalf of Palmer Township.

Motion: Approve, Moved by Supervisor Michael Brett, Seconded by Joseph Armato. Passed. 5-0.

Supervisors voting Ayes: Jeffrey Young, Joseph Armato, K. Michael Mitchell, Michael Brett, Baron Vanderburg

- 5.D) Resolution to support the submission for an LSA Statewide Program grant for Suburban EMS

INFORMATION

Request a Local Share Account (LSA) Statewide Program grant of \$260,289.96, on behalf of Suburban EMS, and from the Commonwealth Financing Authority of the Commonwealth of Pennsylvania to be used for the purchase of a 2026 Ford Crestline CCL150 outfitted with Motorola Radio, Stryker Powerload, and Power Pro Stretcher to replace a ten-year-old ambulance.

Motion: Table, Moved by Supervisor Jeffrey Young,. Failed. 0-0.

Supervisors voting Ayes: None

6) PUBLIC COMMENT

7) SUPERVISORS REPORTS

M. Brett, stated that Halloween was quiet and the Fire Department once again did an amazing job.

J. Young stated that he had one item for executive session.

J. Armato echoed M. Brett and stated that Halloween was quiet, not as many kids as in the past and the Fire Department did a great job once again. He also wished all the candidate's good luck on Election Day.

8) ADJOURNMENT

Motion: Approve, Moved by Supervisor Baron Vanderburg, Seconded by Michael Brett. Passed. 5-0.

Supervisors voting Ayes: Jeffrey Young, Joseph Armato, K. Michael Mitchell, Michael Brett, Baron Vanderburg

The meeting was adjourned at 7:58 p.m. with one (1) item for executive session.

Respectfully submitted,

Julie M Klabunde

Assistant Township Manager

Disbursement of Funds - November 4th, 10th, & 17th

INFORMATION

The Board needs to approve/disapprove the disbursement of funds for November 4th, 10th, & 11th.

ATTACHMENTS:

[Check Register - November 4, 2025.pdf](#)

[Check Register - November 10, 2025.pdf](#)

[Check Register - November 17, 2025.pdf](#)

Report Criteria:

Report type: Summary

Vendor.Name = {<>} "BMO Harris MasterCard"

GL Period	Check Issue Date	Check Number	Vendor Number	Payee	Amount
11/25	11/04/2025	53063	5582	Mag. Dist. No: MDJ-03-2-09	48.80
Grand Totals:					48.80

Dated: _____

Board of Supervisors:

Twp Manager: _____

Report Criteria:

Report type: Summary

Vendor.Name = {<>} "BMO Harris MasterCard"

GL Period	Check Issue Date	Check Number	Vendor Number	Payee	Amount
11/25	11/10/2025	2235	347	Heidelberg Materials US Inc	2,024.40
11/25	11/10/2025	53064	4116	Amazon	926.45
11/25	11/10/2025	53065	3552	American Water	95.84
11/25	11/10/2025	53066	3301	Armour & Sons Electric Inc	1,385.00
11/25	11/10/2025	53067	162	BIP Inc	105.00
11/25	11/10/2025	53068	4391	Bracalente Construction Inc	41,429.50
11/25	11/10/2025	53069	5318	Brian Trimmer	820.00
11/25	11/10/2025	53070	3678	Christopher Watt	507.05
11/25	11/10/2025	53071	208	Cintas Corp	153.84
11/25	11/10/2025	53072	5550	Clean Earth	9,212.88
11/25	11/10/2025	53073	6259	Commonwealth of PA / PA State Police	500.00
11/25	11/10/2025	53074	6469	Daniel Kunkel	15.00
11/25	11/10/2025	53075	6084	Darrell Ann Murphy	1,080.00
11/25	11/10/2025	53076	6470	Deborah Witraut	25.00
11/25	11/10/2025	53077	5333	Dinu Dermargosian	211.03
11/25	11/10/2025	53078	264	Dominion Elevator Inspection	554.00
11/25	11/10/2025	53079	278	Easton Suburban Water Authority	2,774.64
11/25	11/10/2025	53080	5332	Embassy Bank	68,546.97
11/25	11/10/2025	53081	5332	Embassy Bank	23,497.67
11/25	11/10/2025	53082	5332	Embassy Bank	52,998.19
11/25	11/10/2025	53083	4100	Fitness By August	700.00
11/25	11/10/2025	53084	4812	Fraser Advanced Info Systems	278.38
11/25	11/10/2025	53085	115	Fraser Advanced Information Systems	26.19
11/25	11/10/2025	53086	347	Heidelberg Materials US Inc	390.89
11/25	11/10/2025	53087	1760	Herbert Rowland & Grubic Inc	17,312.86
11/25	11/10/2025	53088	5362	Lehigh Valley Recycling	12,453.75
11/25	11/10/2025	53089	394	LexisNexis Risk Data MGT LLC	360.99
11/25	11/10/2025	53090	4163	Lisa Gudzinias	296.00
11/25	11/10/2025	53091	3682	LWC Services Inc	151.00
11/25	11/10/2025	53092	420	Met-Ed	6,249.44
11/25	11/10/2025	53093	6437	Metropolitan Veterinary Associates	763.47
11/25	11/10/2025	53094	3679	NRG Business Marketing LLC	129.75
11/25	11/10/2025	53095	3230	ORE Inc	1,194.50
11/25	11/10/2025	53096	849	Oscar B Sandt Plumbing and Heating	1,075.00
11/25	11/10/2025	53097	943	PA UC Fund	18,124.56
11/25	11/10/2025	53098	2236	PC Solutions Inc	1,649.42
11/25	11/10/2025	53099	5892	Phillip Godbout	400.00
11/25	11/10/2025	53100	4977	Portnoff Law Associates LTD	4,171.36
11/25	11/10/2025	53101	510	PPL Electric Utilities	511.30
11/25	11/10/2025	53102	4986	Quest Termite and Pest Management	1,115.00
11/25	11/10/2025	53103	6471	SAFELITE FULFILLMENT LLC	698.90
11/25	11/10/2025	53104	6468	Selena Xiaolei Chen	150.00
11/25	11/10/2025	53105	557	Servicemaster by Rnd the Clock	6,565.00
11/25	11/10/2025	53106	4293	Staples	273.32
11/25	11/10/2025	53107	532	Ted Rewak	590.00
11/25	11/10/2025	53108	430	The Morning Call	801.60
11/25	11/10/2025	53109	5001	Toshiba Financial Services	369.69
11/25	11/10/2025	53110	6467	Troy Long	300.00
11/25	11/10/2025	53111	6137	Tyler Lapham	400.00
11/25	11/10/2025	53112	616	UGI Utilities Inc	328.88
11/25	11/10/2025	53113	5585	W B Mason Co Inc	260.52
11/25	11/10/2025	53114	653	Wright Veterinary Medical Center PC	184.25

GL Period	Check Issue Date	Check Number	Vendor Number	Payee	Amount
Grand Totals:					285,138.48

Dated: _____

Board of Supervisors:

Twp Manager: _____

Report Criteria:

Report type: Summary

Vendor.Name = {<>} "BMO Harris MasterCard"

Report Criteria:

Report type: Summary

Vendor.Name = {<>} "BMO Harris MasterCard"

GL Period	Check Issue Date	Check Number	Vendor Number	Payee	Amount
11/25	11/17/2025	53115	4951	Alex's Tire Center Inc	223.98
11/25	11/17/2025	53116	4116	Amazon	397.43
11/25	11/17/2025	53117	140	Associated Fire Equipment	223.75
11/25	11/17/2025	53118	4142	Campbell Durrant PC	8,771.48
11/25	11/17/2025	53119	208	Cintas Corp	379.91
11/25	11/17/2025	53120	1656	CODY Systems	3,528.00
11/25	11/17/2025	53121	3706	FBI-LEEDA	2,385.00
11/25	11/17/2025	53122	4812	Fraser Advanced Info Systems	106.85
11/25	11/17/2025	53123	323	Glick Fire Equipment Co	3,900.90
11/25	11/17/2025	53124	327	Gray Connective Inc	4,725.00
11/25	11/17/2025	53125	5690	Grim, Biehn & Thatcher	6,240.00
11/25	11/17/2025	53126	344	Hendershot Door Systems Inc	477.00
11/25	11/17/2025	53127	5500	Holzinger Harak & Scomillio	804.75
11/25	11/17/2025	53128	359	IAFC	245.00
11/25	11/17/2025	53129	6473	Jennifer Berry	2,639.18
11/25	11/17/2025	53130	1014	JTS Plumbing & Heating Inc	249.00
11/25	11/17/2025	53131	4123	Koch 33 Ford Toyota	380.92
11/25	11/17/2025	53132	1165	LMS Designs & Signs	3,350.00
11/25	11/17/2025	53133	420	Met-Ed	18,309.07
11/25	11/17/2025	53134	484	PA American Water Co	2,095.51
11/25	11/17/2025	53135	6472	parkyn Landscape & Hardscape LLC	19,300.00
11/25	11/17/2025	53136	1121	Patriot Workwear	7,481.00
11/25	11/17/2025	53137	462	Pennsylvania Municipal Health Insurance	274,064.94
11/25	11/17/2025	53138	2488	Pitney Bowes Global Financial	1,080.21
11/25	11/17/2025	53139	1244	Precision Hydraulic Service Co	83.00
11/25	11/17/2025	53140	5037	Reading Fire Equipment Inc	231.84
11/25	11/17/2025	53141	3197	Richter Total Office	328.00
11/25	11/17/2025	53142	3897	Rizz Container & Disposal LLC	172.00
11/25	11/17/2025	53143	558	Sherwin Williams	78.03
11/25	11/17/2025	53144	761	Sirchie Acquisition Company LLC	18.46
11/25	11/17/2025	53145	4419	Technology Reflections Inc	1,349.40
11/25	11/17/2025	53146	5519	Toshiba America Business Solutions	36.03
11/25	11/17/2025	53147	616	UGI Utilities Inc	482.13
11/25	11/17/2025	53148	5300	Verizon	173.98
11/25	11/17/2025	53149	1723	Verizon Wireless	480.26
11/25	11/17/2025	53150	643	Waste Management	111,487.92
11/25	11/17/2025	53151	3485	Waste Management	31,317.89
11/25	11/17/2025	53152	5282	WEX Bank	55.87
11/25	11/17/2025	53153	6474	William Regan	315.00
11/25	11/17/2025	53154	3023	Witmer Public Safety Group Inc	1,047.00
Grand Totals:					509,015.69

Dated: _____

Board of Supervisors:

Twp Manager: _____

Report Criteria:

Report type: Summary

Vendor.Name = {<>} "BMO Harris MasterCard"

Adoption of Written Conditional Use Adjudication - 2499 Northampton Street (Caliber Collision)

INFORMATION

Board action is requested to adopt the written adjudication for the conditional use application for Caliber Collision.

ATTACHMENTS:

[Conditional Use Adjudication](#)

**BEFORE THE PALMER TOWNSHIP BOARD OF SUPERVISORS
NORTHAMPTON COUNTY, PENNSYLVANIA**

**APPLICATION OF GUS WILSON (CALIBER COLLISION)
FOR CONDITIONAL USE**

2499 NORTHAMPTON STREET

ADJUDICATION

Gus Wilson (“**Applicant**”) filed his conditional use application (“**Application**”) to the Palmer Township Board of Supervisors (“**Board**”) on or about August 5, 2025. Under this Application, the Applicant proposes to develop the existing building at 2499 Northampton Street (“**Property**”) into a Caliber Collision franchise with an auto body paint and repair facility and a secured outdoor vehicle storage area (“**Project**”). Applicant requests conditional use approval for this Project pursuant to §190-506.J.2 of the Palmer Township Zoning Ordinance (“**Zoning Ordinance**”). Conditional use approval is necessary because the Property is located in a floodplain.

Palmer Township (“**Township**”) advertised and posted this matter pursuant to the requirements of the Pennsylvania Municipalities Planning Code (“**MPC**”). The Board heard testimony on this application at the Palmer Township Municipal Building on October 27, 2025 (“**Hearing**”). Applicant’s architect, Bret Flory, provided testimony at the Hearing. The Application was unopposed, and no neighbors or other individuals sought party status in the Hearing. A stenographic record of the Hearing was made and is on file at the Township building.

EXHIBITS:

Board’s Exhibits

<u>Board Exhibit 1</u>	Conditional Use Application dated August 5, 2025 with Addendum to Application
<u>Board Exhibit 2</u>	Proof of Publication dated September 30, 2025
<u>Board Exhibit 3</u>	Affidavit of Publication dated October 14, 2025
<u>Board Exhibit 4</u>	Affidavit of Mailing and Mailing List dated September 30, 2025
<u>Board Exhibit 5</u>	Affidavit of Posting dated September 30, 2025
<u>Board Exhibit 6</u>	Carroll Engineering Letter dated September 3, 2025
<u>Board Exhibit 7</u>	Palmer Township Staff Report dated September 3, 2025
<u>Board Exhibit 8</u>	Site Plan prepared by Bret Flory dated April 16, 2025
<u>Board Exhibit 9</u>	Hydrologic Analysis of 2499 Northampton Street
<u>Board Exhibit 10</u>	Photo of Caliber Collision Building

FINDINGS OF FACT:

1. The foregoing factual information contained in this Adjudication is accurate and is incorporated by reference as part of these Findings of Fact.
2. Applicant is the equitable owner of 2499 Northampton Street involving land located in Palmer Township, Northampton County, Pennsylvania, further identified as Northampton County Tax Map Parcel Number L9 34 2 0324 (“Property”).
3. The owner and lessor of the Property is Howard Savage, who authorized the filing of this Application.
4. Applicant’s architect, Bret Flory (“Mr. Flory”), was present to provide testimony and answer any questions from the Board about the Application.
5. Property contains 11,875 square feet and is located in the General Commercial Zoning District (“GC District”) as identified in the Palmer Township Zoning Ordinance (“Zoning Ordinance”).
6. Property is located in a FEMA Flood Zone.
7. Property sits at the intersection of Nazareth Road and Northampton Street, and it is adjacent to Interstate 22. The back of the Property is bound by an onramp to Interstate 22.

8. Property is currently improved by a large parking area and a vacant building that formerly housed a Just Furniture location.
9. All the adjacent property uses are commercial, and the Property is bounded on all sides by multilane traffic.
10. There is a stream that runs behind the building on the Property.
11. The Applicant seeks to renovate the building and open a Caliber Collision franchise location. Caliber Collision specializes in collision repair services such as dent removal, fender repair, glass replacement, and vehicle painting services. Caliber Collision has nearly 2,000 locations across the country.
12. As part of the renovation, Applicant seeks to build a new concrete loading area and make other changes to the pavement within the FEMA Flood Zone.
13. Mr. Flory testified that the Project would:
 - a. reduce the total amount of impervious surface on the Property,
 - b. not touch or impact the stream behind the building;
 - c. implement a use with a very low trip generation because of its lack of foot traffic and use of scheduled visits through appointments that are spread out over the day;
 - d. not impact stormwater because it is using the existing building footprint;
 - e. comply with all applicable regulations for an S-1 moderate hazard storage facility as defined by the International Building Code;
 - f. follow all Environmental Protection Agency and Occupational Safety and Health Administration regulations for handling and disposal of hazardous materials such as paints, solvents, and other chemicals; and
 - g. follow all industry-standard fire prevention measures.
14. Mr. Flory testified that it is Caliber Collision's policy to remove totaled cars within 24 hours and that their use of the Property would be appropriately screened.
15. Charles Diefenderfer offered public comment regarding the storage of flammable electric components.
16. The Board asked about the design of the building and Mr. Flory testified that all Caliber Collision buildings shared a similar design. A picture of a nearby recently opened Caliber Collision was shared with the Board and entered into the record as an exhibit.

17. The Board noted that the Project would be an improvement compared to the current use of the Property.

DISCUSSION

Applicant requests conditional use approval to allow for the conversion of an empty preexisting building into an auto paint and body shop. Applicant seeks to add a concrete loading area and make other changes to the pavement in a floodplain which requires conditional use approval pursuant to Section 190-506.J.2 of the Zoning Ordinance.

Conditional uses are specifically authorized by Section 603 of the MPC. (53 P.S. §603(c)(2)). A conditional use is equivalent to a special exception with the difference being that the municipality's governing body has jurisdiction rather than the zoning hearing board. *Joseph v. North Whitehall Twp. Bd. of Super.*, 16 A.3d 1209, 1215 (Pa. Commw. Ct. 2011).

A conditional use applicant bears the burden of proof in establishing compliance with the objective criteria set forth in the zoning ordinance at the time the application is submitted. *Id.* Whether an applicant has met its burden of proof is within the discretion of the governing body. *Accelerated Enterprises, Inc. v. Hazle Twp. ZHB*, 773 A.2d 824, 826 (Pa. Commw. Ct. 2001). The rules that determine the grant or refusal of a conditional use are the ones enumerated in the ordinance itself. *McGinty v. ZBA of Pittsburgh*, 717 A.2d 34, 36 (Pa. Commw. Ct. 1998). If the applicant satisfies its burden, "a presumption arises that the proposed use is consistent with the general welfare." *Aldridge v. Jackson Twp.*, 983 A.2d 247, 253 (Pa. Commw. Ct. 2009).

CONCLUSIONS OF LAW

General Conclusions and Standards of Review

1. As the equitable owner of the subject property, the Applicant has standing to submit the conditional use application.
2. All hearings were properly advertised, posted, and conducted in accordance with the MPC.
3. All parties were given an opportunity to be heard.
4. The Property is located in the GC District.
5. The Applicant proposes to renovate the existing building on the Property into an auto repair garage which is a use permitted by right in the GC District. *See* Zoning Ordinance § 190-407.A.2.

6. The Applicant requires conditional use approval for his Project because he seeks to add a concrete loading area as part of the renovation and the Property is in a FEMA Flood Zone. §190-506.J.2.
7. What must be demonstrated to obtain conditional use approval is determined on a case-by-case basis based upon the use requested and the language in the ordinance. See e.g., *Sheetz, Inc. v. Phoenixville Borough Council*, 804 A.2d 113 (Pa. Commw. Ct. 2002); *In re Brickstone Realty Corp.*, 789 A.2d 333, 340 (Pa. Commw. Ct. 2001); *Schatz v. New Britain Twp. Zoning Hearing Bd. of Adjustment*, 596 A.2d 294 (Pa. Commw. Ct. 1991).

Zoning Ordinance Provisions

8. The Zoning Ordinance provides all the requirements for the approval of Applicant's conditional use:

§190-902.C Approval of Conditional Uses

1. Standards. The Board of Supervisors shall approve a proposed conditional use if the Supervisors find adequate evidence that any proposed use will meet:
 - a. All of the standards listed in Subsections D and E
 - b. All of the specific standards for the proposed use listed in §190-905 through §190-986.
 - c. All other applicable sections of this ordinance.
9. §190-905 through §190-986 do not provide specific standards for an auto repair garage use as a conditional use.
10. The Project complies with all applicable area and bulk regulations applicable to the GC District. § 190-407.F. No other sections of the Zoning Ordinance are implicated by the Project.
11. Subsections D and E list the general standards and guiding criteria for a conditional use, respectively:

§190-902.D. General standards. Each conditional use shall comply with all of the following general standards:

1. Conform with the spirit, purposes, intent and all applicable requirements of this ordinance.
2. Conform with all applicable provisions of all other Township ordinances.

3. Conform with all applicable state and federal laws, regulations and requirements as evident by said agencies issued permit and/or letter of approval.
4. Be suitable for the particular location in question.
5. Not be detrimental to the public health, general welfare, safety or morals.
6. Not threaten significant damage to public or private property from inadequate or improper stormwater management[.]
7. Not significantly adversely threaten the desirable character of an existing residential area.
8. Not threaten a significant fire, explosive, public health or toxic hazard or other hazard to public safety.

§190-902.E. The following criteria shall be used as a guide in evaluating a proposed conditional use:

1. The presence of adjoining similar uses.
2. The presence of an adjoining zoning district in which the use is permitted.
3. Sufficient area and topography to effectively screen the conditional use from adjacent uses that are not completely compatible.
4. A lack of negative impacts on existing or potential permitted uses of the district or neighboring areas, especially on abutting or adjacent lots.
5. The use of sufficient safeguards such as parking, traffic control, screening and setbacks to resolve any potential adverse influences the use may have on adjoining uses.
6. [The impact on road capacity.]
7. Results and recommendations identified on the completed Environmental Impact Study associated with the lot(s).

Compliance with Zoning Ordinance

12. The Project meets all relevant general standards for a conditional use under the Zoning Ordinance.

13. The Project seeks to replace one abandoned commercial use with another commercial use permitted by right in the GC District. This is consistent with the “spirit, purposes, and intent” of the Zoning Ordinance.
14. Based on the testimony given at the Hearing, the Project will comply with all local, state, and federal laws, regulations, and requirements.
15. The Project is consistent with the surrounding area.
16. The Project does not threaten the public health, general welfare, safety, or morals as evidenced by the lack of objectors.
17. The Project will have a net positive effect on stormwater management.
18. The Project will not negatively impact any residential area.
19. With the included conditions, the Project is adequately protected from any hazards to public safety.
20. The Project also meets all relevant criteria that the Board is required to consider for a conditional use under the zoning ordinance.
21. The Project would be surrounded by commercial uses.
22. Although the Project has no incompatible surrounding uses, the outdoor operations will be screened by fencing installed by the Applicant.
23. The Project will not negatively impact abutting or adjacent existing or potential permitted uses.
24. The Project will have a very low trip generation compared to other uses and not negatively impact road capacity.
25. Given all the above, the Applicant has met all the requirements for conditional use approval included within the Zoning Ordinance.

**BEFORE THE PALMER TOWNSHIP BOARD OF SUPERVISORS
NORTHAMPTON COUNTY, PENNSYLVANIA**

**APPLICATION OF GUS WILSON (CALIBER COLLISION)
FOR CONDITIONAL USE**

2499 NORTHAMPTON STREET

ORDER

AND NOW, this day of , 2025, after due deliberation, and after a public meeting, the Palmer Township Board of Supervisors hereby approves the conditional use Application of Gus Wilson to convert an existing building into an auto body paint and repair facility and add a concrete loading area in the floodplain because of the Application's compliance with the requirements of the Palmer Township Zoning Ordinance based on the Findings of Fact, Discussion, and Conclusions of Law set forth in the attached Adjudication, subject to the following conditions:

1. The Applicant shall submit an Emergency Response Plan to the Township that must be approved by the Fire Commissioner.
2. The architectural design of the Caliber Collision building shall be consistent with the exemplar shown in Exhibit B-10.

ATTEST:

**PALMER TOWNSHIP
BOARD OF SUPERVISORS**

Robert Williams, Manager

Jeffrey Young, Chair

Joseph Armato, Vice Chair

Michael Brett, Board Member

K. Michael Mitchell, Board Member

Baron Vanderburg, Board Member

FSL Public Finance Bond Discussion

INFORMATION

Ryan Hottenstein will present information to the board regarding bond financing options for the Township.

Amendment to Chapter 25 Ordinance - Retirement Plans for Nonuniformed Employees

INFORMATION

As a part of your Conrad Siegel document service, we have identified certain changes to your plan document to comply with SECURE 2.0 Act of 2022 (SECURE 2.0) provisions. The changes made are as follows:

- Required minimum distributions for retirees will begin at age 73 or 75 (depending upon their birthdates), as required under SECURE 2.0 and newly updated Regulations. Surviving spouses will now have their minimum distributions calculated under a better factor table.

ATTACHMENTS:

[2025 Compliance Amendment.pdf](#)

[2025_Compliance_Amendment_Ordinance.pdf](#)

COMPLIANCE AMENDMENT FOR SECURE, CARES, & SECURE 2.0 TO THE PALMER TOWNSHIP DEFINED CONTRIBUTION RETIREMENT PLAN

As authorized by Section 7.1 of the Palmer Township Defined Contribution Retirement Plan (Plan) as amended and restated effective January 1, 2015, the employer, Palmer Township, hereby amends the Plan to comply with the Setting Every Community Up for Retirement Enhancement Act of 2019 (SECURE), the Coronavirus Aid, Relief, and Economic Security Act (CARES), and the SECURE 2.0 Act of 2022 (SECURE 2.0) provisions effective during 20 through 2026. This amendment shall supersede the provisions of the Plan to the extent those provisions are inconsistent with the provisions of this amendment. The employer hereby amends the Plan in the following manner:

REVISE FOR COMPENSATION AND OTHER CHANGES SINCE 2015

FIRST: Compensation

Section 1.2(a) is amended to address simple retirement accounts and severance payments. As amended, Section 1.2(a) shall contain additional paragraphs that read as follows:

Elective contributions taken into account also include contributions to a simple retirement account (excludable under IRC section 402(k)).

Compensation paid or treated as paid prior to severance from employment with the employer shall be taken into account if it is paid by the later of 2½ months after severance or the last day of the determination period that includes the severance date, if later. For this purpose, includable payments are those that absent the severance would have been paid and are regular compensation for services during regular working hours or compensation for services outside regular working hours (such as overtime or shift differentials), commissions, bonuses, or other similar compensation. Includable payments shall also include unused accrued sick, vacation, or other leave if such payments are not excluded under Section 1.2(b). Any payments not described herein as an includable payment shall not be considered compensation if paid after severance from employment, even if they are paid by the later of 2½ months after the date of severance from employment or the end of the determination period that includes the severance date, except, (A) payments to an individual who does not currently perform services for the employer by reason of qualified military service to the extent these payments do not exceed the amounts the individual would have received if the individual had continued to perform services for the employer rather than entering qualified military service; or (B) compensation paid to a participant who is permanently and totally disabled, provided salary continuation applies to all participants who are permanently and totally disabled for a fixed or determinable period or the participant was not a highly compensated employee immediately before becoming disabled.

SECOND: Amount of Contribution

Section 3.2 is amended to describe the employer's contribution obligation. As amended, Section 3.2 shall contain a new subsection (a) that shall read as follows and the existing subsections shall be relettered:

- (a) **Amount of Contribution** – The employer shall contribute the amount required under this Section 3.2 each year; provided, however, that the employer shall also contribute such amount as may be required for restoration of a forfeited amount under Section 4.2.

THIRD: Forfeiture for Malfeasance

Section 4.2(a) is amended to recognize the Pennsylvania law requiring forfeiture for malfeasance. As amended, Section 4.2(a) shall contain a new paragraph (7) that shall read as follows:

- (7) **Forfeiture for Malfeasance** – Notwithstanding any other provision of this plan, a participant who is convicted or pleads guilty to engaging in criminal misconduct which constitutes a "crime related to public office or public employment," as that phrase is defined in Pennsylvania Pension Forfeiture Act, 43 P.S. 1311-1314 and interpreted thereunder, shall forfeit his right to receive a pension benefit under this plan.

FOURTH: Form of Payment

Section 4.3(b) is amended to provide for the lump sum distribution of a participant who does not make a distribution election regarding his account balance of \$7,000 or less when distribution is required under Section 5.2. As amended, Section 4.3(b) shall read as follows:

- (b) **Form of Payment** – A participant or beneficiary may elect to receive distribution of his account(s) as a lump sum benefit payment. The participant or beneficiary shall make a request for benefits through the procedures established by the plan administrator before payment will be made. The lump sum benefit payment shall be made in cash from the fund. If the vested accrued benefit is no more than \$1,000, benefits shall automatically be paid in a lump sum in accordance with Section 4.3(d)(5).

If a distribution is required under the Distribution Requirements of Section 5.2, the participant fails to elect payment, and the vested balance of the account(s) exceeds \$7,000, the trustee shall pay the benefit in installment payments that meet the requirements of Section 5.2 over the joint life and last survivor expectancy of the participant and his designated beneficiary. If the vested balance of the account(s) does not exceed \$7,000, the trustee shall distribute the entire account balance in a lump sum.

FIFTH: General Payment Provisions

Section 4.3(c)(3) are amended regarding the portability of lifetime income options under Internal Revenue Code ("IRC") section 401(a)(38). As amended, Section 4.3(c)(3) shall read as follows:

- (3) Any annuity contract distributed herefrom shall be transferred to an individual retirement account established by or on behalf of the participant. Prior to distribution, the ownership of an annuity contract investment shall reside with the plan. Any dividend, refund or recovery on an annuity contract investment shall be credited to the participant or beneficiary for whom the annuity contract was purchased. In the event of any conflict between the terms of this Plan and the terms of any annuity contract or investment under the plan or any other document incorporated by reference under the plan, the terms of the plan will govern.

SIXTH: Limitations on Allocations Under IRC Section 415

Section 5.1 is amended to more clearly recite the IRC section 415 requirements. As amended, Section 5.1(a)(1) is revised to read as follows:

- (1) If the participant does not participate in, and has never participated in another qualified defined contribution plan (or defined benefit plan permitting employee contributions) maintained by the employer, or a welfare benefit fund (as defined in IRC section 419(e)) maintained by the employer, an individual medical account (as defined in IRC section 415(l)(2)) maintained by the employer, or a simplified employee pension (as defined in Code section 408(k)) maintained by the employer, that provides an annual addition as defined in Section 5.1(c)(1), the amount of annual additions that may be credited to the participant's account for any limitation year will not exceed the lesser of the maximum permissible amount as defined in Section 5.1(c)(5) or any other limitation contained in this plan. If the employer contribution that would otherwise be contributed or allocated to the participant's account would cause the annual additions for the limitation year to exceed the maximum permissible amount, the amount contributed or allocated will be reduced so that the annual additions for the limitation year will equal the maximum permissible amount.

As amended, Section 5.1(b) (1) and (4) are revised to read as follows:

- (1) This Section 5.1(b) applies if, in addition to this plan, the participant is covered under another qualified defined contribution plan maintained by the employer, a welfare benefit fund maintained by the employer, an individual medical account maintained by the employer, or a simplified employee pension maintained by the employer, that provides an annual addition, during any limitation year. The annual additions that may be credited to a participant's account under this plan for any such limitation year will not exceed the maximum permissible amount reduced by the annual additions credited to a participant's account under the other qualified defined contribution plans, welfare benefit funds, individual medical accounts, and simplified employee pensions for the same limitation year. If the annual additions with respect to the participant under other qualified defined contribution plans, welfare benefit funds, individual medical accounts, and simplified employee pensions maintained by the employer are less than the maximum permissible amount and the employer contribution that

would otherwise be contributed or allocated to the participant's account under this plan would cause the annual additions for the limitation year to exceed this limitation, the amount contributed or allocated will be reduced so that the annual additions under all such plans and funds for the limitation year will equal the maximum permissible amount. If the annual additions with respect to the participant under such other qualified defined contribution plans, welfare benefit funds, individual medical accounts, and simplified employee pensions in the aggregate are equal to or greater than the maximum permissible amount, no amount will be contributed or allocated to the participant's account under this plan for the limitation year.

* * *

- (4) If, pursuant to Section 5.1(b)(3) or as a result of the allocation of forfeitures, a participant's annual additions under this plan and such other plans would result in an excess amount for a limitation year, the excess amount as defined in Section 5.1(c)(4) will be deemed to consist of the annual additions last allocated, except that annual additions attributable to a simplified employee pension will be deemed to have been allocated first, followed by Annual Additions to a welfare benefit fund or individual medical account, regardless of the actual allocation date.

As amended, Section 5.1(c) is revised to read as follows:

(c) Definitions (IRC Section 415 Limitations)

- (1) **Annual Additions** – The sum of the following amounts credited to a participant's account for the limitation year: (A) employer contributions; (B) employee contributions (excluding catch-up contributions made in accordance with IRC section 414(v)); (C) forfeitures; and (D) amounts allocated, after March 31, 1984, to an individual medical account as defined in IRC section 415(l)(2), that is part of a pension or annuity plan maintained by the employer; and (E) allocations under a simplified employee pension; and (F) contributions paid or accrued after December 31, 1985 (in taxable years ending after such date), to provide postretirement medical benefits allocated to the separate account of a key employee (as defined in IRC section 419A(d)(3)) under a welfare benefit fund (as defined in IRC section 419(e)) maintained by the employer. Picked-up contributions under IRC section 414(h)(2) shall not be included as an annual addition with respect to a participant.

For this purpose, any excess amount applied under Section 5.1(a)(4) or (b)(6) in the limitation year to increase the accounts of participants who did not have an excess amount or to reduce employer contributions will be considered annual additions for such limitation year.

Restorative payments allocated to a participant's account including restorative payments made pursuant to Section 4.2(b)(2)(B) and payments made to restore losses to the plan resulting from actions (or a failure to act) by a fiduciary for which there is a reasonable risk of liability under an applicable federal or state law (where similarly situated participants are treated similarly) shall not give rise to an annual addition for any limitation year.

- (2) **Compensation** – A participant's earned income and any earnings reportable as W-2 wages for federal income tax withholding purposes. W-2 wages means wages as defined in IRC section 3401(a) but determined without regard to any rules that limit the remuneration included in wages based on the nature or location of the employment or the services performed (such as the exception for agricultural labor in IRC section 3401(a)(2)). Compensation shall be determined without regard to employer contributions to a SIMPLE IRA or a Simplified Employee Pension after December 31, 2022. Further, picked-up contributions under IRC section 414(h)(2) shall not be included in the participant's compensation.

For purposes of applying the limitations of this Section 5.1, compensation for a limitation year is the compensation actually paid or includable in gross income during such limitation year. Compensation for a limitation year shall include amounts earned but not paid during the limitation year solely because of the timing of pay periods and pay dates, provided the amounts are paid during the first few weeks of the next limitation year, the amounts are included on a uniform and consistent basis with respect to all similarly situated employees, and no compensation is included in more than one limitation year.

Back pay, within the meaning of Treasury Regulation section 1.415(c)-2(g)(8), shall be treated as compensation for the limitation year to which the back pay relates to the extent the back pay represents wages and compensation that would otherwise be included under this definition.

Compensation in excess of the limitations of Section 1.2(c) shall not be taken into account. In order to be taken into account for a limitation year, compensation must be paid or treated as paid prior to severance from employment with the employer. Effective for limitation years beginning on or after July 1, 2007, an includable payment shall be treated as paid prior to severance from employment if it is paid by the later of 2½ months after severance or the last day of the limitation year that includes the severance date. For this purpose, includable payments are those that absent the severance would have been paid and are regular compensation for services during regular working hours or outside working hours (such as overtime or shift differentials), commissions, bonuses, or other similar payments. Includable payments shall also include accrued sick, vacation, or other leave if such payments would have been included in compensation as defined in Section 1.2 if they were paid prior to the employee's severance from employment.

For limitation years beginning after December 31, 2008, compensation for a limitation year shall include amounts paid as differential wages to a participant on qualified military service leave of more than 30 days and otherwise meeting the requirements of IRC section 3401(h)(2). For plan years beginning after December 31, 2015, compensation for a limitation year shall include amounts received by a participant as difficulty of care payments and otherwise meeting the requirements of IRC section 131(c).

Compensation shall include elective contributions as defined in Section 1.2(a) and elective contributions under a IRC section 501(c)(18) plan. Elective contribution amounts under a cafeteria plan excludable under IRC section 125 shall include any amounts not available to a participant in cash in lieu of group health coverage solely because the participant is unable to certify that he has other health coverage (deemed section 125 compensation). Amounts are deemed section 125 compensation only if the employer does not request or collect information regarding the participant's other health coverage as part of the enrollment process for the health plan.

Compensation shall not include amounts paid as compensation to a nonresident alien, as defined in IRC section 7701(b)(1)(B), who is not a participant in the plan to the extent the compensation is excludable from gross income and is not effectively connected with the conduct of a trade or business within the United States.

Notwithstanding the preceding, compensation shall include compensation paid to a participant who is permanently and totally disabled (as defined in IRC section 22(e)(3)), provided, salary continuation applies to all participants who are permanently and totally disabled for a fixed or determinable period.

- (3) **Defined Contribution Dollar Limitation** – \$66,000, as adjusted under IRC section 415(d).
- (4) **Excess Amount** – The excess of the participant's annual additions for the limitation year over the maximum permissible amount.
- (5) **Maximum Permissible Amount** – The maximum annual addition that may be contributed or allocated to a participant's account under the plan for any limitation year shall not exceed the lesser of:

- (A) the defined contribution dollar limitation as defined in Section 5.1(c)(3); or

- (B) 100% of the participant's compensation for the limitation year.

The compensation limitation referred to in (B) shall not apply to any contribution for medical benefits after separation from service (within the meaning of IRC section 401(h) or IRC section 419A(f)(2)) that is otherwise treated as an annual addition.

If a short limitation year is created because of an amendment changing the limitation year to a different 12-consecutive-month period, the maximum permissible amount will not exceed the defined contribution dollar limitation multiplied by the following fraction:

$$\frac{\text{Number of months in the short limitation year}}{12}$$

If the plan is terminated as of a date other than the last day of the limitation year, the plan shall be deemed to have been amended to change its limitation year and the maximum permissible amount shall be prorated it for the resulting short limitation year.

SEVENTH: Distribution Requirements

Section 5.2 is amended to comply with the amendments made to IRC section 401(a)(9). As amended, the amended portions of Section 5.2 shall read as follows:

Effective for calendar years beginning after December 31, 1984, the requirements of this Section 5.2 shall apply to any distribution of a participant's interest and will take precedence over any inconsistent provisions of this plan. With respect to distributions under the plan made on or after August 1, 2002 for calendar years beginning on or after January 1, 2002, the plan will apply the minimum distribution requirements of IRC section 401(a)(9) as set forth in this Section 5.2. Distributions made prior to August 1, 2002 are subject to the provisions of the plan as in effect before this amendment and restatement of the plan. Distributions shall comply with the minimum distribution incidental benefit requirement of IRC section 401(a)(9)(G).

Notwithstanding the provisions of this Section 5.2, in the absence of an affirmative election, a participant or beneficiary will not receive a required minimum distribution to the extent the participant or beneficiary would have been required to receive required minimum distributions in 2020 (or by a required beginning date of April 1, 2021 with respect to the 2020 calendar year) but for the enactment of IRC section 401(a)(9)(I) (2020 RMDs) and would have satisfied that requirement by receiving distributions that are either (1) equal to the 2020 RMDs, or (2) one or more payments (that include the 2020 RMDs) in a series of substantially equal periodic payments made at least annually and expected to last for the life (or life expectancy) of the participant, the joint lives (or joint life expectancies) of the participant and the participant's designated beneficiary, or for a period of at least 10 years (Extended 2020 RMDs). The participant or beneficiary will be given an opportunity to make an election as to whether or not to receive those distributions; however, a direct rollover will be offered only for distributions that would be eligible rollover distributions in the absence of IRC section 401(a)(9)(I).

* * *

(c) **Death of Participant Before Distributions Begin** – If the participant dies before the Required Beginning Date, the participant's entire interest will be distributed, or begin to be distributed, no later than as follows:

- (1) If the participant's surviving spouse is the participant's sole designated beneficiary, then distributions to the surviving spouse will begin by December 31 of the calendar year immediately following the calendar year in which the participant died, or by December 31 of the calendar year in which the participant would have attained the applicable age. If the surviving spouse so elects, the participant's entire interest will be distributed to such surviving spouse by December 31 of the calendar year containing the tenth anniversary of the participant's death (fifth anniversary of the participant's death with respect to participants born on or before June 30, 1949 or dying before January 1, 2020). If no election is received, distributions to the surviving spouse will begin by December 31 of the calendar year in which the participant would have attained the applicable age, or the participant's entire interest will be distributed to such surviving spouse by December 31 of the calendar year containing the tenth anniversary of the participant's death (fifth anniversary of the participant's death with respect to participants born on or before June 30, 1949 or dying before January 1, 2020), if later.
- (2) If the participant's surviving spouse is not the participant's sole eligible designated beneficiary, then distributions to the eligible designated beneficiary will begin by December 31 of the calendar year immediately following the calendar year in which the participant died. If the eligible designated beneficiary so elects or if no election is received, the participant's entire interest will be distributed to such eligible designated beneficiary by December 31 of the calendar year containing the tenth anniversary of the participant's death (fifth anniversary of the participant's death with respect to participants born on or before June 30, 1949 or dying before January 1, 2022).
- (3) If the participant's beneficiary satisfies the requirements to be a designated beneficiary, but does not satisfy the requirements to be an eligible designated beneficiary; the participant's entire interest will be distributed by December 31 of the calendar year containing the tenth anniversary of the participant's death (fifth anniversary of the participant's death with respect to participants born on or before June 30, 1949 or dying before January 1, 2022).

- (4) If there is no designated beneficiary as of September 30 of the year following the year of the participant's death, the participant's entire interest will be distributed by December 31 of the calendar year containing the fifth anniversary of the participant's death.
- (5) Effective for initial distributions to a surviving spouse occurring on or after January 1, 2024 and subsequent distributions to such surviving spouses, if the participant's surviving spouse is the participant's sole designated beneficiary, the surviving spouse shall be treated as the participant for purposes of calculating the RMD. The applicable denominator from the Uniform Life Table as set forth in Regulation section 1.401(a)(9)-9(c) shall be used.
- (6) If the participant's surviving spouse is the participant's sole designated beneficiary and the surviving spouse dies after the participant but before distributions to the surviving spouse are required to begin, this Section 5.2(c), other than Section 5.2(c)(1), will apply as if the surviving spouse were the participant, except that the designated beneficiary of the surviving spouse shall not be permitted to extend the final date of distribution beyond December 31 of the calendar year containing the tenth anniversary of the surviving spouse's death (fifth anniversary of the participant's death with respect to participants dying before January 1, 2022). In the case of a non-designated beneficiary such as an estate or another entity without life expectancy, the final date of distribution shall be December 31 of the calendar year containing the fifth anniversary of the participant's death.

For purposes of this Section 5.2(c) and Section 5.2(f), unless Section 5.2(c)(5) applies, distributions are considered to begin on the participant's required beginning date. If Section 5.2(c)(5) applies, distributions are considered to begin on the date distributions are required to begin to the surviving spouse under Section 5.2(c)(1). If distributions under an annuity purchased from an insurance company irrevocably commence to the participant before the participant's required beginning date (or to the participant's surviving spouse before the date distributions are required to begin to the surviving spouse under Section 5.2(c)(1)), the date distributions are considered to begin is the date distributions actually commence.

* * *

(e) Required Minimum Distributions During Participant's Lifetime -

* * *

- (1) **Amount of Required Minimum Distribution For Each Distribution Calendar Year –**
During the participant's lifetime, the minimum amount that will be distributed for each distribution calendar year is the lesser of:
 - (A) The quotient obtained by dividing the participant's account balance (as defined in Section 5.2(g)(4)) by the applicable denominator from the Uniform Lifetime Table set forth in Treasury Regulation section 1.401(a)(9)-9(c), using the participant's age as of the participant's birthday in the distribution calendar year; or
 - (B) If the participant's sole designated beneficiary for the distribution calendar year is the participant's spouse, the quotient obtained by dividing the participant's account balance by the applicable denominator from the Joint and Last Survivor Table set forth in Treasury Regulation section 1.401(a)(9)-9(d), using the participant's and spouse's attained ages as of the participant's and spouse's birthdays in the distribution calendar year.

* * *

(f) Required Minimum Distributions after Participant's Death

(1) Death on or after Date Distributions Begin

- (A) **Participant Survived by Eligible Designated Beneficiary –** If the participant dies on or after the date distributions begin and there is an eligible designated beneficiary, the minimum amount that will be distributed for each distribution calendar year after the year of the participant's death is the quotient obtained by dividing the participant's account balance by the longer of the remaining life expectancy of the participant or the remaining life expectancy (as defined in Section 5.2(g)(3)) of the participant's eligible designated beneficiary, determined as follows:
 - (i) The participant's remaining life expectancy is calculated using the age of the participant in the year of death, reduced by one for each subsequent year.

- (ii) If the participant's surviving spouse is the participant's sole designated beneficiary, the remaining life expectancy of the surviving spouse is calculated for each distribution calendar year after the year of the participant's death using the surviving spouse's age as of the spouse's birthday in that year. For distribution calendar years after the year of the surviving spouse's death, the remaining life expectancy of the surviving spouse is calculated using the age of the surviving spouse as of the spouse's birthday in the calendar year of the spouse's death, reduced by one for each subsequent calendar year. Effective on or after January 1, 2024, if the initial distribution to the surviving spouse is to occur on or after that date, the Uniform Lifetime Table as set forth in Treasury Regulation section 1.401(a)(9)-9(c) shall be used to determine the applicable denominator. The life expectancy of the surviving spouse's beneficiary is calculated using the age of the beneficiary in the year following the year of the surviving spouse's death, reduced by one for each subsequent year. Any remaining account balance will be distributed by December 31 of the calendar year containing the tenth anniversary of the surviving spouse's death.
 - (iii) If the participant's surviving spouse is not the participant's sole designated beneficiary, the designated beneficiary's remaining life expectancy is calculated using the age of the beneficiary in the year following the year of the participant's death, reduced by one for each subsequent year.
- (B) **Participant Survived by Designated Beneficiary** – If the participant's beneficiary satisfies the requirements to be a designated beneficiary, but does not satisfy the requirements to be an eligible designated beneficiary; the participant's entire interest will be distributed by December 31 of the calendar year containing the tenth anniversary of the participant's death. The life expectancy payments will not be continued after that date. This Section 5.2(f)(1)(B) shall not apply with respect to beneficiaries of participants born on or before June 30, 1949 or dying before January 1, 2022.
- (C) **No Designated Beneficiary** – If the participant dies prior to January 1, 2022, but on or after the date distributions begin and there is no designated beneficiary as of September 30 of the year after the year of the participant's death, the minimum amount that will be distributed for each distribution calendar year after the year of the participant's death is the quotient obtained by dividing the participant's account balance by the participant's remaining life expectancy calculated using the age of the participant in the year of death, reduced by one for each subsequent year. If the participant dies on or after January 1, 2022, distribution of the participant's entire interest will be completed by December 31 of the calendar year containing the fifth anniversary of the participant's death.
- (2) **Death Before Date Distributions Begin**
- (A) **Participant Survived by Eligible Designated Beneficiary** – If the participant dies before the date distributions begin and there is an eligible designated beneficiary, the minimum amount that will be distributed for each distribution calendar year after the year of the participant's death is the quotient obtained by dividing the participant's account balance by the remaining life expectancy of the participant's designated beneficiary, determined as provided in Section 5.2(f)(1).
- (B) **Participant Survived by Designated Beneficiary** – If the participant's beneficiary satisfies the requirements to be a designated beneficiary, but does not satisfy the requirements to be an eligible designated beneficiary; the participant's entire interest will be distributed by December 31 of the calendar year containing the tenth anniversary of the participant's death. This Section 5.2(f)(2)(B) shall not apply with respect to beneficiaries of participants born on or before June 30, 1949 or dying before January 1, 2022.
- (C) **Surviving Spouse Election** – Effective on or after January 1, 2024, if the initial distribution to the surviving spouse is to occur on or after that date and the participant's surviving spouse is the participant's sole designated beneficiary, the minimum amount that will be distributed for each distribution calendar year is the quotient obtained by dividing the surviving spouse's account balance by the applicable denominator from the Uniform Lifetime Table as set forth in Treasury Regulation section 1.401(a)(9)-9(c), using the surviving spouse's age as of the surviving spouse's birthday in the distribution

calendar year. No affirmative election or notice from the surviving spouse will be required.

(D) **No Designated Beneficiary** – If the participant dies before the date distributions begin and there is no designated beneficiary as of September 30 of the year following the year of the participant's death, distribution of the participant's entire interest will be completed by December 31 of the calendar year containing the fifth anniversary of the participant's death.

(E) **Death of Surviving Spouse Before Distributions to Surviving Spouse Are Required to Begin** – If the participant dies before the date distributions begin, the participant's surviving spouse is the participant's sole designated beneficiary, and the surviving spouse dies before distributions are required to begin to the surviving spouse under Section 5.2(c), this Section 5.2(f)(2) will apply as if the surviving spouse were the participant.

(g) **Definitions (IRC Section 401(a)(9) Requirements)**

(1) **Beneficiary**

(A) **Designated Beneficiary** – The individual who is designated as the beneficiary of the participant's interest under the plan and who is the designated beneficiary under IRC section 401(a)(9) and Treasury Regulation section 1.401(a)(9)-4.

(B) **Eligible Designated Beneficiary** – A designated beneficiary who is an eligible designated beneficiary including the participant's surviving spouse, a person not more than 10 years younger than the participant, a child of the participant until he reaches the age of majority, a disabled person, or a chronically ill person as provided under IRC section 401(a)(9)(E)(ii) and as further described under Treasury Regulation section 1.401(a)(9)-4(e). For this purpose, age of majority shall mean age 21.

* * *

(3) **Life Expectancy** – Life expectancy as computed by use of the Single Life Table in Treasury Regulation section 1.401(a)(9)-9(a).

* * *

(5) **Required Beginning Date** – The required beginning date of a participant is April 1 of the calendar year following the later of: (i) the calendar year in which the participant attains the applicable age, or (ii) the calendar year in which the participant retires. **Applicable Age** means:

(A) Age 70½ with respect to participants who attain age 70½ before January 1, 2022 (i.e., born on or before June 30, 1949);

(B) Age 72 with respect to participants who attain age 70½ after December 31, 2021 and age 72 before January 1, 2023 (i.e., born on or after July 1, 1949 and by December 31, 1950);

(C) Age 73 with respect to Participants who attain age 72 after December 31, 2022 and age 73 before January 1, 2033 (i.e., born on or after January 1, 1951 and by December 31, 1959); and

(D) Age 75 with respect to Participants who attain age 73 after December 31, 2032 (i.e., born on or after January 1, 1960 and thereafter).

EIGHTH: Expenses

Section 6.2(c)(1) is amended to reflect that reasonable expenses may be paid from the Plan trust. As amended, Section 6.2(c)(1) shall read as follows:

(1) **Expenses** – The plan administrator shall serve without compensation for service as such. All reasonable expenses of the plan administrator shall be paid by the employer or from the trust fund.

NINTH: Construction

Section 8.7 is amended to provide that the terms of the Plan will override the terms of associated trust or any document that is incorporated by reference. As amended, Section 8.7 shall read as follows:

The plan shall be construed in accordance with the laws of the Commonwealth of Pennsylvania and with the applicable portions of the Internal Revenue Code. In the event of any conflict between the terms of this plan and any conflicting provision contained in any associated trust, custodial account document or any document that is incorporated by reference, the terms of this plan will govern.

TENTH: Effective Date

These amendments are effective as of as of the dates required by the applicable provisions of SECURE, CARES, and SECURE 2.0, except as otherwise provided herein.

ELEVENTH: Remaining Plan Provisions

All other provisions of the Plan remain in full force and effect.

Executed this _____ day of _____, _____ by the duly authorized agent of Palmer Township.

Title: _____

Palmer Township
Northampton County, Pennsylvania

Ordinance No. _____

An Ordinance of the Palmer Township, Northampton County, Pennsylvania, amending the Code of Ordinances, Chapter 25 entitled Retirement Plans for Nonuniformed Employees in order to comply with the Setting Every Community Up for Retirement Enhancement Act of 2019 (SECURE), the Coronavirus Aid, Relief, and Economic Security Act (CARES), and the SECURE 2.0 Act of 2022 (SECURE 2.0) provisions effective during 2020 through 2026 as required by said Acts.

WHEREAS, the Palmer Township previously established the Retirement Plans for Nonuniformed Employees; and

WHEREAS, the Palmer Township in order to reflect the administrative changes previously authorized and permitted under the Plan, desires to enact an amendment to the Plan;

NOW THEREFORE, be it ordained and enacted by the Palmer Township that the attached amendment (Exhibit A) to the Retirement Plans for Nonuniformed Employees is enacted. Conrad Siegel as the agent of the Employer is authorized and directed to execute the attached amendment to the Plan.

Enacted and ordained by the Township of Palmer, Northampton Coounty ,Pennsylvania, this _____day of November, 2025

Jeffrey Young, Chairman

Palmer Township Board of Supervisors

Attest:

Robert Williams, Township Manager

Discussion on Police Pension Investment Agency

INFORMATION

Jeremiah Santo - In 2024 and 2025, I had conversations with an independent actuary, who expressed concern about the performance of our pension plan—specifically regarding the 5.01% return since inception, as reported in the July 2025 statement (4.8% in 2024). The actuary was perplexed by the plan's performance and pointed out that the same investment firm has managed our plan for the past 18 years (since 2007). He also inquired whether the plan has been independently reviewed by a third party, and after reflecting on discussions, it seems that this may not have been done and or not a line item in the investment policy.

Resolution - LSA Statewide - Emergency Generator

INFORMATION

The Palmer Township Board of Supervisors supports the designation of the Palmer Township Chrin Community Center as an Emergency Cooling and Warming Station for residents suffering from natural disasters and severe heat and cold. To ensure the Center can continue to be an important Emergency Management resource, an Emergency Backup Generator is needed. The Township is seeking grant funding from the Pennsylvania Local Share Account Statewide Program.

Board Action is Requested

ATTACHMENTS:

[Resolution-LSA Statewide-Emergency Generator-111225.pdf](#)

Palmer Township
Resolution
_____ -2025

Be it RESOLVED, that the Township of Palmer of Northampton County hereby requests a Local Share Account (LSA) Statewide Program grant of \$749,225 from the Commonwealth Financing Authority to be used for the purchase and installation of an emergency backup generator to be located at the Palmer Township Charles Chrin Community Center and which when complete will provide full building backup power to ensure continuity of operations during utility outages, supporting its role as a designated public shelter.

Be it FURTHER RESOLVED, that Palmer Township does hereby designate Jeffrey Young, Chairman of the Board of Supervisors, and Robert A. Williams, Township Manager, as the official(s) to execute all documents and agreements between the Township of Palmer and the Commonwealth Financing Authority to facilitate and assist in obtaining the requested grant.

I, Robert A. Williams, duly qualified Secretary of the Township of Palmer, Northampton County PA, hereby certify that the forgoing is a true and correct copy of a Resolution duly adopted by a majority vote of the Palmer Township Board of Supervisors at a regular meeting held November 17th, 2025, and said Resolution has been recorded in the Minutes of the Township of Palmer and remains in effect as of this date.

IN WITNESS THEREOF, I affix my hand and attach the seal of the Township of Palmer, this 17th day of November 2025.

Robert A. Williams
Secretary
Palmer Township
Northampton County

Resolution - LSA Statewide - Mobile Incident Command Trailer

INFORMATION

Palmer Township promotes and provides for the public health, safety, and general welfare of its residents and each year renews its commitment to the safety of those attending special events such as Palmer Township Community Weekend and the Easton Area High School Bonfire and/or those suffering natural disasters or other community emergencies. Palmer Township seeks to submit a grant request to the PA Local Share Account (LSA) Northampton Lehigh Counties Program in the amount of \$140,000 to support the purchase of a Mobile Incident Trailer for use by the Palmer Township Emergency Management, Fire Department, and Police Department and their associated partners.

Board Action is Required

ATTACHMENTS:

[Gallagher LSA Resolution Trailer-Statewide.pdf](#)

**Palmer Township
Resolution
_____ -2025**

Be it RESOLVED, that the Township of Palmer of Northampton County hereby requests a Local Share Account (LSA) Statewide Program grant of \$140,000 from the Commonwealth Financing Authority of the Commonwealth of Pennsylvania to be used for the acquisition of a fully constructed and outfitted mobile incident command trailer for Palmer Township Emergency Management during major emergencies and special events.

Be it FURTHER RESOLVED, that the Applicant does hereby designate Jeffrey Young, Chairman of the Board of Supervisors, and Robert A. Williams, Township Manager, as the official(s) to execute all documents and agreements between the Township of Palmer and the Commonwealth Financing Authority to facilitate and assist in obtaining the requested grant.

I, Robert A. Williams, duly qualified Secretary of the Township of Palmer, Northampton County, PA, hereby certify that the forgoing is a true and correct copy of a Resolution duly adopted by a majority vote of the Palmer Township Board of Supervisors, at a regularly scheduled meeting held November 17, 2025 and said Resolution has been recorded in the Minutes of the Township of Palmer and remains in effect as of this date.

IN WITNESS THEREOF, I affix my hand and attach the seal of the Palmer Township, this 17th day of November, 2025.

Robert A. Williams
Secretary
Palmer Township
Northampton County

Resolution - LSA Statewide - Bike Bath Rehabilitation

INFORMATION

Motion to authorize staff to apply for an LSA Statewide Grant for the rehabilitation of Palmer Township bike paths between Sheridan St and the 25th St Junction.

ATTACHMENTS:

[Resolution - LSA Statewide- Bike Path Rehab 11.12.25.pdf](#)

**Palmer Township
Resolution
_____ -2025**

Be it RESOLVED, that the Township of Palmer of Northampton County hereby requests a Local Share Account (LSA) Statewide Program grant of \$723,202.23 from the Commonwealth Financing Authority to be used for Palmer Township Bicycle Path Rehabilitation Project.

Be it FURTHER RESOLVED, that the Applicant does hereby designates Jeffrey Young, Chairman of the Board of Supervisors, and Robert A. Williams, Township Manager, as the official(s) to execute all documents and agreements between the Township of Palmer and the Commonwealth Financing Authority to facilitate and assist in obtaining the requested grant.

I, Robert A. Williams, duly qualified Secretary of the Township of Palmer, Northampton County PA, hereby certify that the forgoing is a true and correct copy of a Resolution duly adopted by a majority vote of the Board of Supervisors at a regular meeting held November 17th, 2025, and said Resolution has been recorded in the Minutes of the Township of Palmer and remains in effect as of this date.

IN WITNESS THEREOF, I affix my hand and attach the seal of the Township of Palmer, this 17th day of November, 2025.

Robert A. Williams
Secretary
Palmer Township
Northampton County

Resolution - LSA Statewide - Inclusive Playground

INFORMATION

Palmer Township supports the continuance improvement of its Township parks and trails. Whenever possible, grant funding is sought to help replace aging facilities with equipment considered more inclusive for people of all abilities. The Palmer Township Community And Economic Development department seeks to submit a grant request of \$573,036 to the Local Share Account Statewide Program for the installation of new playground equipment at the Chrin Community Center.

Board Action is Requested

ATTACHMENTS:

[Resolution-LSA Statewide-Inclusive Playground-KB111225.pdf](#)

Palmer Township
Resolution
_____ -2025

Be it RESOLVED, that the Township of Palmer of Northampton County hereby requests a Local Share Account (LSA) Statewide Program grant of \$573,036 from the Commonwealth Financing Authority to be used for the engineering and construction of a playground to be located at the Palmer Township Charles Chrin Community Center and which when complete will be considered an example of inclusive playground recreation for the children of Palmer Township.

Be it FURTHER RESOLVED, that Palmer Township does hereby designate Jeffrey Young, Chairman of the Board of Supervisors, and Robert A. Williams, Township Manager, as the official(s) to execute all documents and agreements between the Township of Palmer and the Commonwealth Financing Authority to facilitate and assist in obtaining the requested grant.

I, Robert A. Williams, duly qualified Secretary of the Township of Palmer, Northampton County PA, hereby certify that the forgoing is a true and correct copy of a Resolution duly adopted by a majority vote of the Palmer Township Board of Supervisors at a regular meeting held November 17, 2025, and said Resolution has been recorded in the Minutes of the Township of Palmer and remains in effect as of this date.

IN WITNESS THEREOF, I affix my hand and attach the seal of the Township of Palmer, this 17th day of November 2025.

Robert A. Williams
Secretary
Palmer Township
Northampton County

Resolution - LSA Statewide - Route 22 and Spring Brook Drainage Enhancement

INFORMATION

Palmer Township seeks support for the Route 22 and Spring Brook Drainage Enhancement Project.

A grant request of \$356,000 submitted to the the PA Local Share Account (LSA) Statewide Program will be used for the development of a plan to reduce flood risk and protect the environment along Route 22 and Spring Brook tributary to the Bushkill Creek areas. Board Action is required.

ATTACHMENTS:

[Route 22 and Spring Brook Drainage Enhancement Resolution.pdf](#)

Palmer Township
Resolution
ITEM-2025-

Be it RESOLVED, that the Township of Palmer of Northampton County hereby request a Statewide Local Share Assessment grant of \$356,000 from the Commonwealth Financing Authority to be used for Route 22 and Spring Brook Drainage Enhancement.

Be it FURTHER RESOLVED, that the Applicant does hereby designates Robert A. Williams, Township Manager, and Brenda DeGerolamo, Assistant Township Manager, as the official(s) to execute all documents and agreements between the Township of Palmer and the Commonwealth Financing Authority to facilitate and assist in obtaining the requested grant.

I, Robert A. Williams, duly qualified Secretary of the Township of Palmer, Northampton County PA, hereby certify that the forgoing is a true and correct copy of a Resolution duly adopted by a majority vote of the Board of Supervisors at a regular meeting held November 17th, 2025, and said Resolution has been recorded in the Minutes of the Township of Palmer and remains in effect as of this date.

IN WITNESS THEREOF, I affix my hand and attach the seal of the Township of Palmer, this 17th day of November 2025.

PALMER TOWNSHIP

Jefferey Young, Chairman

Palmer Township Board of Supervisors

ATTEST:

Robert A. Williams, Secretary

Resolution - LSA Statewide - Radio Equipment

INFORMATION

Palmer Township seeks support for the purchase of emergency radio equipment to be used by the Palmer Township Fire Department. New radios are needed to comply with the decision of Northampton County Council to create a countywide standardized emergency radio system for use by first responders and public safety officers. Palmer would like to submit a PA Local Share Account (LSA) Statewide Program grant application for \$703,188.60 to assist with the purchase of 50 portable radios and 22 mobile radios to be used by the Department during emergencies and special events

Board Action is Required

ATTACHMENTS:

[Gallagher LSA Resolution Radio Equipment-Statewide.pdf](#)

**Palmer Township
Resolution
_____ -2025**

Be it RESOLVED, that the Township of Palmer of Northampton County hereby requests a Local Share Account (LSA) Statewide Program grant of \$703,188.60 from the Commonwealth Financing Authority of the Commonwealth of Pennsylvania to be used for the acquisition of 50 portable radio and 22 mobile radio equipment for Palmer Municipal Fire Department during emergencies and special events.

Be it FURTHER RESOLVED, that the Applicant does hereby designate Jeffrey Young, Chairman of the Board of Supervisors, and Robert A. Williams, Township Manager, as the official(s) to execute all documents and agreements between the Township of Palmer and the Commonwealth Financing Authority to facilitate and assist in obtaining the requested grant.

I, Robert A. Williams, duly qualified Secretary of the Township of Palmer, Northampton County, PA, hereby certify that the forgoing is a true and correct copy of a Resolution duly adopted by a majority vote of the Palmer Township Board of Supervisors, at a regularly scheduled meeting held November 17, 2025 and said Resolution has been recorded in the Minutes of the Township of Palmer and remains in effect as of this date.

IN WITNESS THEREOF, I affix my hand and attach the seal of the Palmer Township, this 17th day of November, 2025.

Robert A. Williams
Secretary
Palmer Township
Northampton County

Resolution - LSA Statewide - Emergency Operations Center

INFORMATION

Palmer Township seeks support the construction of the Palmer Municipal Fire Department Emergency Operations Center. A grant request of \$999,803.93 submitted to the PA Local Share Account (LSA) Statewide Program will be used for the final construction of the center to be located at Fire Station #1.

Board Action is Required

ATTACHMENTS:

[Resolution-LSA-Statewide-FIRE-EOC-TLKB091025.pdf](#)

Palmer Township
Resolution
_____ -2025

Be it RESOLVED, that the Township of Palmer of Northampton County hereby requests a Local Share Account (LSA) Statewide Program grant of \$994,803.93 from the Commonwealth Financing Authority to be used for the construction of the Palmer Municipal Fire Department Emergency Operations Center.

Be it FURTHER RESOLVED, that the Applicant does hereby designate Jeffrey Young, Chairman of the Board of Supervisors, and Robert A. Williams, Township Manager, as the official(s) to execute all documents and agreements between the Township of Palmer and the Commonwealth Financing Authority to facilitate and assist in obtaining the requested grant.

I, Robert A. Williams, duly qualified Secretary of the Township of Palmer, Northampton County PA, hereby certify that the forgoing is a true and correct copy of a Resolution duly adopted by a majority vote of the Board of Supervisors at a regular meeting held November 17th, 2025, and said Resolution has been recorded in the Minutes of the Township of Palmer and remains in effect as of this date.

IN WITNESS THEREOF, I affix my hand and attach the seal of the Township of Palmer, this 17th day of November, 2025.

Robert A. Williams
Secretary
Palmer Township
Northampton County