NOTICE OF MEETING AND AGENDA

Pursuant to the Massachusetts Open Meeting Law (G.L. c. 30A, §§ 18-25), and St. 2025, c. 2, notice is hereby given of a public meeting of the **Massachusetts Gaming Commission**. The meeting will take place:

Thursday |October 22, 2026| 10:00 a.m.
VIA CONFERENCE CALL NUMBER: +1-213-631-9908
PHONE CONFERENCE ID: 495 015 187#
All meetings are streamed live at www.massgaming.com.

Please note that the Commission will conduct this public meeting remotely utilizing collaboration technology. Use of this technology is intended to ensure an adequate, alternative means of public access to the Commission's deliberations for any interested member of the public. If there is any technical problem with the Commission's remote connection, an alternative conference line will be noticed immediately on www.massgaming.com.

All documents and presentations related to this agenda will be available for your review on the morning of the meeting date by visiting our website and clicking on the News header, under the Meeting Archives drop-down.

PUBLIC MEETING - #600

1. Call to Order – Jordan Maynard, Chair

2. Meeting minutes
    a. September 24, 2026 **VOTE**

3. Administrative Update – Dean Serpa, Executive Director
    a. Update on impact of Encore Boston Harbor labor discussions – Caitlin Monahan, Director, Investigations and Enforcement Bureau; Derek Lennon, Chief Financial and Accounting Officer

4. Research and Responsible Gaming – Mark Vander Linden, Director of Research and Responsible Gaming
    a. Presentation of, "Understanding youth gambling behavior using data from the Springfield Prevention Needs Assessment Survey" – Lisa Ranghelli, Director of Assessment and Capacity Building, Public Health Institute of Western Massachusetts; Rebecca Hunt, Senior Data Coordinator / Epidemiologist, Public Health Institute of Western Massachusetts
    b. PlayWell Fiscal Year 2027 First Quarter presentation by the Massachusetts Council on Gaming and Health (MACGH) – Amy Gabrila, Director of Player Health; Ray Fluette, Director of PlayWell Operations; Jason DiCarlo, PlayWell Manager at Encore Boston Harbor; Aisha Shambley, PlayWell Manager at MGM; and Jolyn Barreuther, PlayWell Manager at Plainridge Park Casino

5. Finance Division – Derek Lennon, Chief Financial and Accounting Officer
    a. FY2026 Close Out Report – Derek Lennon, Chief Financial and Accounting Officer; John Scully, Finance and Budget Office Manager; Doug O'Donnell, Revenue Manager

6. Sports Wagering Division – Carrie Torrisi, Division Chief of Sports Wagering
    a. Updates to Encore Boston Harbor House Rules - David Harrison, Compliance Officer II **VOTE**

7. Legal Division – Kevin Scanlon, General Counsel
    a. 205 CMR 116.08: Notice – Discussion and Review of Regulation and Amended Small Business Impact Statement for Final Review and Adoption – Jenna Hentoff, Deputy General Counsel; Caitlin Monahan, Director of Investigations and Enforcement Bureau; Kathleen Kramer, Assistant Director of Investigations and Enforcement Bureau **VOTE**
    b. 205 CMR 229.01: Notice – Discussion and Review of Regulation and Amended Small Business Impact Statement for Final Review and Adoption – Jenna Hentoff, Deputy General Counsel; Caitlin Monahan, Director of Investigations and Enforcement Bureau; Kathleen Kramer, Assistant Director of Investigations and Enforcement Bureau **VOTE**

8. Commissioner Updates

9. Other Business - Reserved for matters the Chair did not reasonably anticipate at the time of posting.

I certify that this Notice was posted as "Massachusetts Gaming Commission Meeting" at www.massgaming.com and emailed to regs@sec.state.ma.us. Posted to Website: October 20, 2026 | 10:00 a.m. EST

October 20, 2026

Jordan M. Maynard, Chair

If there are any questions pertaining to accessibility and/or further assistance is needed, please email Grace.Robinson@massgaming.gov

Massachusetts Gaming Commission
Meeting Minutes

Date/Time: **September 24, 2026, 10:00 a.m.**
Place: **Massachusetts Gaming Commission**
VIA CONFERENCE CALL NUMBER: +1-213-631-9908
PHONE CONFERENCE ID: 932 218 646#

The Commission conducted this public meeting remotely utilizing collaboration technology. Use of this technology was intended to ensure an adequate, alternative means of public access to the Commission's deliberations for any interested member of the public.

Commissioners Present:

Chair Jordan Maynard
Commissioner Bradford Hill
Commissioner Nakisha Skinner
Commissioner Paul Brodeur

1. Call to Order (00:00)

Chair Maynard called to order the 598th Public Meeting of the Massachusetts Gaming Commission ("Commission"). Roll call attendance was conducted, and all five Commissioners were present for the meeting.

Chair Maynard noted that the Commission was aware of a New York Times report regarding the use of artificial intelligence ("AI") and machine learning by an operator. He explained that the Commission had already funded an AI and player risk report through the University of Nevada Las Vegas. He stated that the report examined the use of AI in marketing, player acquisition, responsible gaming tools, and player health. He noted that the Commission also has an internal AI taskforce. He stated that he has requested that Executive Director Serpa and Commission staff engaged with the operator to understand the specifics that were reported by the New York Times as well as look into how all operators are using these technologies today. Commissioner Brodeur recommended the New York Times article and further noted that Massachusetts is one of the only states in the country that references AI in its regulations.

2. Research and Responsible Gaming (03:54)

    a. Presentation of report, "Understanding Gambling & Help-Seeking Among Veterans"

Research and Policy Manager Kaela Dunn introduced Technical Assent's Director of Veterans Programs Emma Hersh. Ms. Hersh presented the report "Understanding Gambling & Help-Seeking Among Veterans" with topics including the following: study background, methods, findings, motivations, risk factors, and solution design consideration. *The report presentation was included in the Commissioners' Packet on pages 3 through 94.*

Chair Maynard stated that this was important work and that the researcher's passion came through during the presentation. Commissioner Brodeur noted that veterans were a diverse community and asked how the study identified its participants. Ms. Hersh stated that they engaged in a broad recruitment effort utilizing the U.S. Department of Veterans Affairs, the Massachusetts Council on Gaming and Health, the Massachusetts Executive Office of Veteran Services, and Veterans Service Officers ("VSOs") throughout Massachusetts. She stated that the lottery disseminated information about the study and that signage and fliers were available at casinos. She noted that there was also recruitment for the study through the Veterans of Foreign Wars, the Benevolent and Protective Order of Elks, bodegas, community centers, and transitional housing facilities.

Commissioner Brodeur stated that VSOs were a tremendous resource that connect people at the community level. He noted that Commissioner Hill was known for serving the veteran community and recommended that the researchers use him as a resource during the next phase of the study.

Commissioner Hill explained that Massachusetts VSOs were the most educated VSOs in the United States. He recommended that this research report be sent to the Massachusetts Secretary of Veterans Services. He noted that gaming was an ongoing issue in the veteran community even before G.L. c. 23K was passed. He stated that VSOs are important because veterans are hesitant to talk outside of their community but that veteran community hubs were closing in western Massachusetts. He expressed an interest in distributing the findings of this study to let veterans know that there is help that can address veterans' needs and provide support.

Commissioner Skinner echoed Commissioner Hill's statements and thanked Technical Assent for their research. Chair Maynard agreed with Commissioner Hill that the study should be sent to the Massachusetts Secretary of Veterans Services. He stated that the Commission's research was always publicly available but that it was important to ensure other agencies received the data.

3. Sports Wagering Division (39:05)

    a. Updates to Bally's House Rules

Compliance Officer Griffin Miniutti presented proposed updated to Bally's Interactive, LLC d/b/a Bally Bet's ("Bally's") House Rules. *A memorandum and Bally's updated House Rules were included in the Commissioners' Packet on pages 95 through 102.*

Commissioner Hill moved that the Commission approve the updates to Bally's House Rules, as included in the Commissioners' Packet and discussed here today. Commissioner Brodeur seconded the motion.

Roll call vote:
Commissioner Hill: *Aye.*
Commissioner Skinner: *Aye.*
Commissioner Brodeur: *Aye.*
Chair Maynard: *Aye.*
The motion passed unanimously, 4-0.

b. Updates to DraftKings House Rules (44:44)

Compliance Officer David Harrison presented proposed updated to Crown MA Gaming, LLC d/b/a DraftKings' ("DraftKings") House Rules. *A memorandum and DraftKings' updated House Rules were included in the Commissioners' Packet on pages 103 through 116.*

Commissioner Brodeur asked why the section related to the football market was removed. DraftKings' Director of Regulatory Compliance Alex Walder explained that the information was included in multiple sections of the House Rules and that it was being removed from the football section as it was redundant.

Commissioner Hill moved that the Commission approve the updates to DraftKings' House Rules, as included in the Commissioners' Packet and discussed here today. Commissioner Brodeur seconded the motion.

Roll call vote:
Commissioner Hill: *Aye.*
Commissioner Skinner: *Aye.*
Commissioner Brodeur: *Aye.*
Chair Maynard: *Aye.*
The motion passed unanimously, 4-0.

c. Updates to Plainridge Park Casino House Rules (56:38)

Compliance Officer Harrison presented proposed updated to Plainville Gaming and Redevelopment, LLC d/b/a Plainridge Park Casino's ("PPC") House Rules. *A memorandum and PPC's updated House Rules were included in the Commissioners' Packet on pages 117 through 125.*

Commissioner Brodeur moved that the Commission approve the updates to Plainridge Park Casino's House Rules, as included in the Commissioners' Packet and discussed here today. Commissioner Hill seconded the motion.

Roll call vote:
Commissioner Hill: *Aye.*
Commissioner Skinner: *Aye.*
Commissioner Brodeur: *Aye.*
Chair Maynard: *Aye.*

The motion passed unanimously, 4-0.

d. MGM Springfield Request to Pay Lost Sports Wagering Ticket Pursuant to 205 CMR 238.47 (1:02:46)

Compliance Officer Brittany Costello presented a request from Blue Tarp reDevelopment, LLC d/b/a MGM Springfield ("MGM") to pay two lost sports wagering tickets pursuant to 205 CMR 238.47. *A memorandum and MGM's request were included in the Commissioners' Packet on pages 126 through 127.*

i. Discussion Regarding Delegation of Lost Ticket Payout Approvals to Sports Wagering Division (1:04:04)

Compliance and Operations Manager Andrew Steffen proposed that the Commission delegate lost ticket payout approvals to the Sports Wagering Division for payouts under $2,000. *A memorandum regarding delegation was included in the Commissioners' Packet on page 128.*

Chair Maynard noted that the lost tickets brought to the Commission at this meeting were both above the $2,000 threshold proposed by the Sports Wagering Division. Manager Steffen explained that 12 lost tickets were brought to the Commission in the past year, 10 of which were under the $2,000 threshold. Commissioner Hill requested that the Commission vote on the current request before having a discussion on delegation of authority. Chair Maynard stated that it was hard to separate the proposed delegation amount from the request before the Commission.

Commissioner Skinner, noting that the two tickets subject to the request were each issued on the same day, asked why the payouts were identical. MGM's Director of Compliance Daniel Miller stated that a single player placed two separate wagers at different times of the day, and the odds did not change between wagers. He posited that the player placed identical wagers because the payout would be larger if they won both wagers.

Commissioner Brodeur moved that the Commission approve MGM Springfield's request to pay the patron for their combined two lost sports wagering tickets pursuant to 205 CMR 238.47(1)(b), as included the Commissioners' Packet and discussed here today. Commissioner Skinner seconded the motion.

Roll call vote:
Commissioner Hill: *Aye.*
Commissioner Skinner: *Aye.*
Commissioner Brodeur: *Aye.*
Chair Maynard: *Aye.*
The motion passed unanimously, 4-0.

Commissioner Brodeur stated that it might be beneficial to delegate approval of some lost tickets to the Sports Wagering Division so that patrons can receive their payout quicker if approved. Chair Maynard noted that the Commission discussed the possibility of delegation previously and that it made sense to delegate requests below a certain threshold.

Commissioner Skinner asked what documentation the Sports Wagering Division received from the operator regarding the lost tickets. Manager Steffen explained that in addition to the lost ticket claim form, the operator provided details from their system about the wager date, surveillance footage, reward card details, a copy of the patron's identification and any printed sportsbook ticket they may have. Commissioner Skinner noted that the Commission was not given that information for its review. Chair Maynard stated that the Sports Wagering Division could provide those details if requested.

Commissioner Hill expressed that he was fine with leaving these approvals to the Commission. Commissioner Skinner stated that she did not object to that, but if so, she preferred a more proactive review process with a more robust briefing provided to the Commissioners.

Commissioner Brodeur recommended that all requests of this nature be delegated to the Sports Wagering Division, provided that the Sports Wagering Division submit a report to the Commission on a routine schedule. Deputy General Counsel Jenna Hentoff stated that should the Commission want to delegate this authority to the Sports Wagering Division, it would not need to add additional language to a motion specifying a requirement to provide regular reports to the Commission as long as there was a consensus for that to occur.

Chair Maynard asked why delegating authority to the Sports Wagering Division to review lost ticket requests would be a positive change. Manager Steffen stated that these requests take approximately three and a half weeks to process once submitted by an operator, which delays the receipt of funds by the patron.

Commissioner Brodeur moved that the Commission delegate authority to the Sports Wagering Division to review claims on lost, mutilated, or altered sports wagering tickets seeking payouts and provide authorization pursuant to 205 CMR 238.47(1)(b) for ticket payouts as included in the Commissioners' Packet and discussed here today. Chair Maynard seconded the motion.

Roll call vote:
Commissioner Hill: *Nay.*
Commissioner Skinner: *Nay.*
Commissioner Brodeur: *Aye.*
Chair Maynard: *Aye.*
The motion did not pass, 2-2.

4. Legal Division (1:35:44)

a. 205 CMR 229.03: Interim Authorization - Discussion for possible Emergency Adoption, and/or Authorization to begin Promulgation

Deputy General Counsel Hentoff presented proposed amendments to 205 CMR 229.03 for emergency adoption and authorization to begin the promulgation process. *A memorandum, redline of the amended 205 CMR 229.03, and Small Business Impact Statement were included in the Commissioners' Packet on pages 129 through 136.*

Commissioner Skinner moved that the Commission approve the Small Business Impact Statement and the draft of 205 CMR 229.03 as included in the Commissioners' Packet and discussed here today and further that staff be authorized to take the steps necessary to file the required documentation with the Secretary of the Commonwealth by emergency and thereafter to begin the regulation promulgation process relative to this regulation; and that staff shall be authorized to modify chapter or section numbers or titles, to file additional regulation sections as reserved, or to make any other administrative changes as necessary to execute the regulation promulgation process. Commissioner Hill seconded the motion.

Roll call vote:
Commissioner Hill: *Aye.*
Commissioner Skinner: *Aye.*
Commissioner Brodeur: *Aye.*
Chair Maynard: *Aye.*
The motion passed unanimously, 4-0.

b. 205 CMR 17.00: Review of a Proposed Transfer of Interests in a Racing Meeting License - Discussion and Review of Regulations and Amended Small Business Impact Statement for Final Review and Adoption, and Authorization to send the Regulations to the Clerks of the House and Senate (1:41:09)

Senior Associate General Counsel Judith Young presented 205 CMR 17.00 for final review, adoption, and authorization to send the regulation to the Clerks of the House and Senate. *A memorandum, redline of 205 CMR 17.00, and Amended Small Business Impact Statement were included in the Commissioners' Packet on pages 137 through 144.*

As the regulation was initially promulgated by emergency, Commissioner Brodeur asked if a vote was required to extend the emergency process if it expired before the regulation was enacted. Senior Associate General Counsel Young explained that staff would re-file the regulation by emergency in October, so that the regulation would remain active while under review by the Legislature. She stated that the regulation would take effect during the first week of December.

Commissioner Skinner moved that the Commission approve the Amended Small Business Impact Statement and adopt the final proposed draft of 205 CMR 17.00 as included in the Commissioners' Packet and discussed here today, and further, that staff be authorized to take the steps necessary to file the required documentation with the Secretary of the Commonwealth and the Clerks of the State Senate and House of Representatives. Commissioner Brodeur seconded the motion.

Roll call vote:
Commissioner Hill: *Aye.*
Commissioner Skinner: *Aye.*
Commissioner Brodeur: *Aye.*
Chair Maynard: *Aye.*

The motion passed unanimously, 4-0.

c. Request for Amendment of the Authorized Rules of Roulette (1:45:22)

Senior Associate General Counsel Young presented a proposed amendment to the authorized rules of roulette. *A memorandum and a redline draft of the amended rules were included in the Commissioners' Packet on pages 145 through 151.*

Commissioner Brodeur asked how it was possible for a roulette ball to not land on a number. Gaming Agents Division Chief Burke Cain explained that roulette balls sometimes float and don't drop into a slot. He stated that he was unsure what caused the ball to float and posited that it might be due to static electricity. He stated that this was a rare occurrence, but the Commission staff wanted to ensure all possibilities were accounted for.

Commissioner Brodeur moved that the Commission approve the amended Rules of the Game of Roulette, as included in the Commissioners' Packet and discussed here today. Commissioner Hill seconded the motion.

Roll call vote:
Commissioner Hill: *Aye.*
Commissioner Skinner: *Aye.*
Commissioner Brodeur: *Aye.*
Chair Maynard: *Aye.*
The motion passed unanimously, 4-0.

5. Commissioner Updates (1:50:37)

Chair Maynard asked if there were any Commissioner updates. Commissioner Hill noted that he had attended a recognition ceremony at MGM for three Gaming Enforcement Unit ("GEU") officers on Monday, September 21, 2026. He explained that the recognized members of the GEU had found an unresponsive patron and provided medical care, including CPR and the use of an automated external defibrillator. He stated that the patron regained consciousness and survived the medical emergency due to the assistance of Trooper James Cooke, Trooper Justin Mestre, and Officer Denise Matthews. He offered congratulations on behalf of the Commission to the public safety officials.

6. Other Business (1:53:10)

Hearing no other business, Chair Maynard requested a motion to adjourn.

Commissioner Brodeur moved to adjourn. The motion was seconded by Commissioner Skinner.

Roll call vote:
Commissioner Hill: *Aye.*
Commissioner Skinner: *Aye.*
Commissioner Brodeur: *Aye.*

Chair Maynard: *Aye.*
The motion passed unanimously, 4-0.

List of Documents and Other Items Used

1. Notice of Meeting and Agenda dated September 22, 2026.
2. Commissioner's Packet from the September 24, 2026, meeting (posted on massgaming.com).

TO: Chair Maynard, Commissioners O'Brien, Hill, Skinner, and Brodeur

FROM: Mark Vander Linden, Director of Research and Responsible Gaming;
Bonnie Andrews, Deputy Director of Research and Responsible Gaming;
Kaela Dunn, Research and Policy Manager

CC: Dean Serpa, Executive Director

DATE: October 22, 2026

RE: Understanding Youth Gambling Behavior Using Data from the Springfield Prevention Needs Assessment Survey

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Since 2015, the Public Health Institute of Western Massachusetts has administered surveys to Springfield 8th, 10th, and 12th graders in collaboration with Springfield Public Schools and community organizations.

The Massachusetts Gaming Commission initially funded survey efforts in 2019 after the opening of MGM Springfield in 2018 to add enhanced gambling questions to understand more about youth gambling behavior and its relationship to other health issues. This presentation focuses on results from the 2025 Prevention Needs Assessment survey.

Attached is the presentation.

Understanding youth gambling behavior using data from the Springfield Prevention Needs Assessment Survey

October 22, 2026

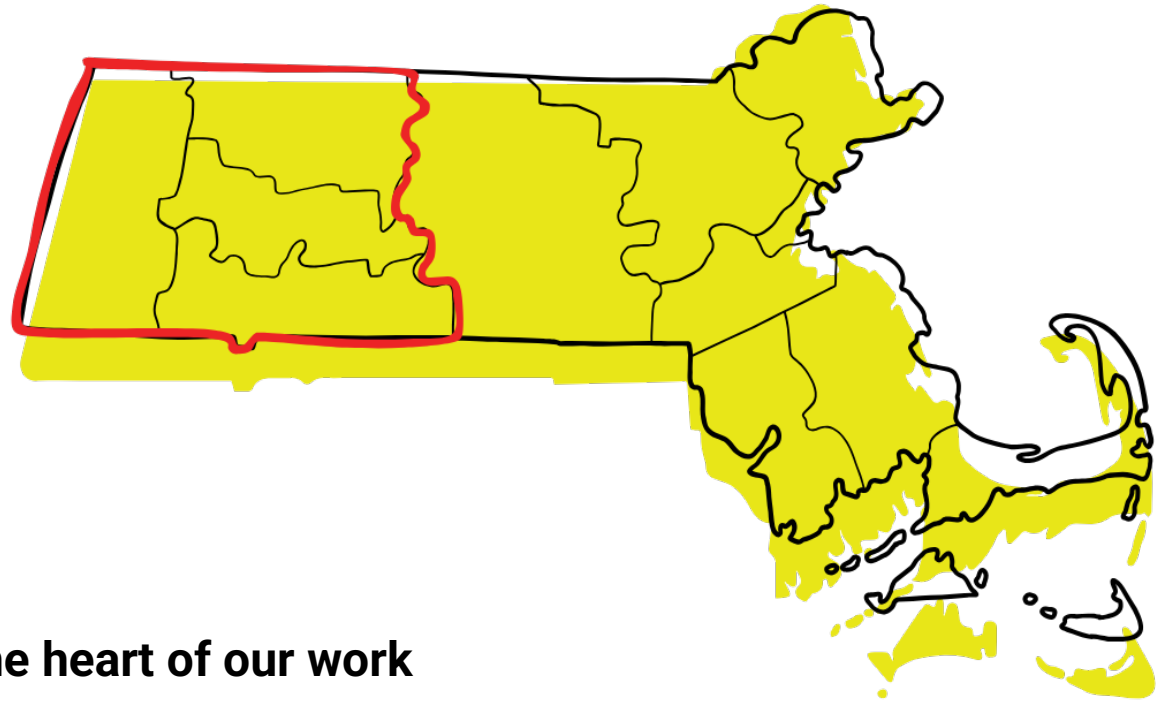
Lisa Ranghelli, MRP | **Director of Assessment and Capacity Building**
Rebecca Hunt, MS | **Senior Data Coordinator / Epidemiologist**

PUBLIC HEALTH INSTITUTE
OF WESTERN MASSACHUSETTS
PARTNERS FOR HEALTH EQUITY

About The Public Health Institute of Western Massachusetts

The Public Health Institute of Western Massachusetts supports communities in their efforts to become measurably healthier and more equitable through community engagement, convening collaborative partnerships, communications, data analysis, research and evaluation, and policy advocacy.

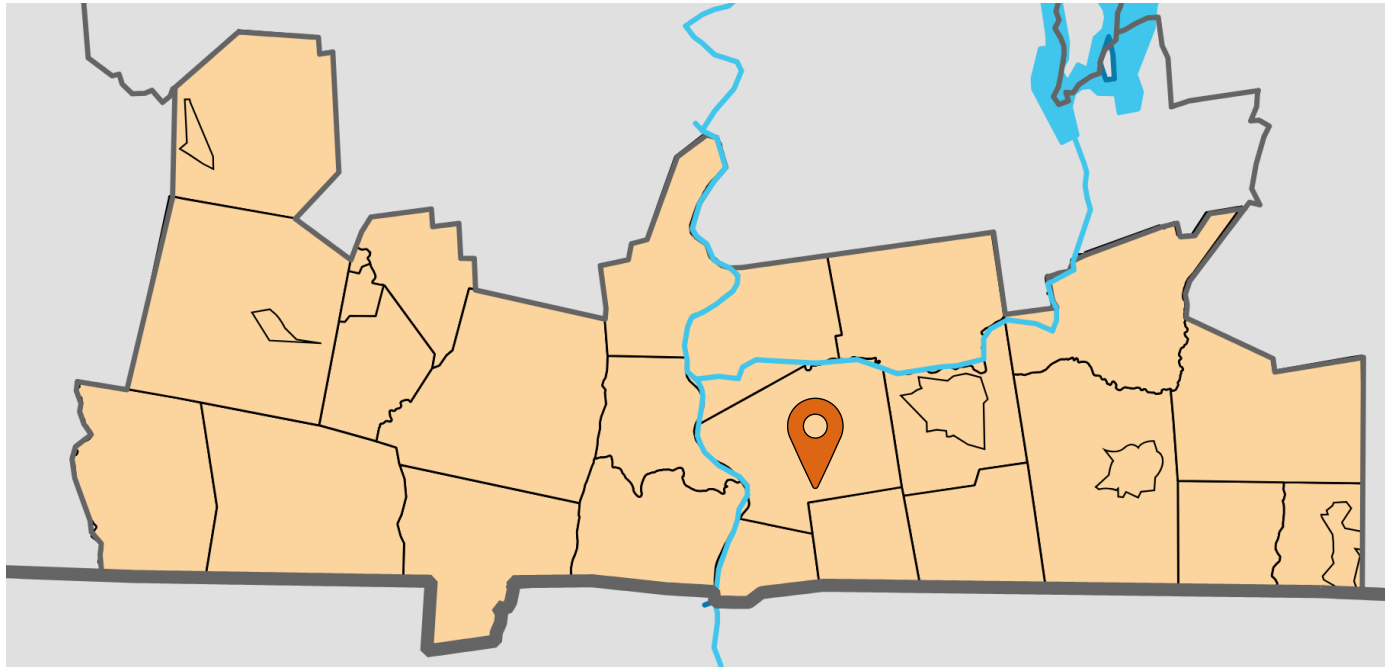
Research and assessment	Evaluation	Coalition building
Capacity building and training	Policy advocacy	Communications



Social Justice is at the heart of our work

What are the Youth Health Surveys?

- Since 2015, PHIWM has administered surveys to Springfield 8th, 10th, and 12th graders in collaboration with Springfield Public Schools and community organizations
- We modify national or state surveys to fit local needs
  - In 2025, we administered the Prevention Needs Assessment Survey (PNAS)
  - In 2026, we will administer the Youth Health Survey (YHS)



What are the Youth Health Surveys?

- **Goal:** Use data for action to support youth health in Springfield
- Partnership effort started in 2014

2024 Planning Team Partners:



Different funders have supported the initiative over time:

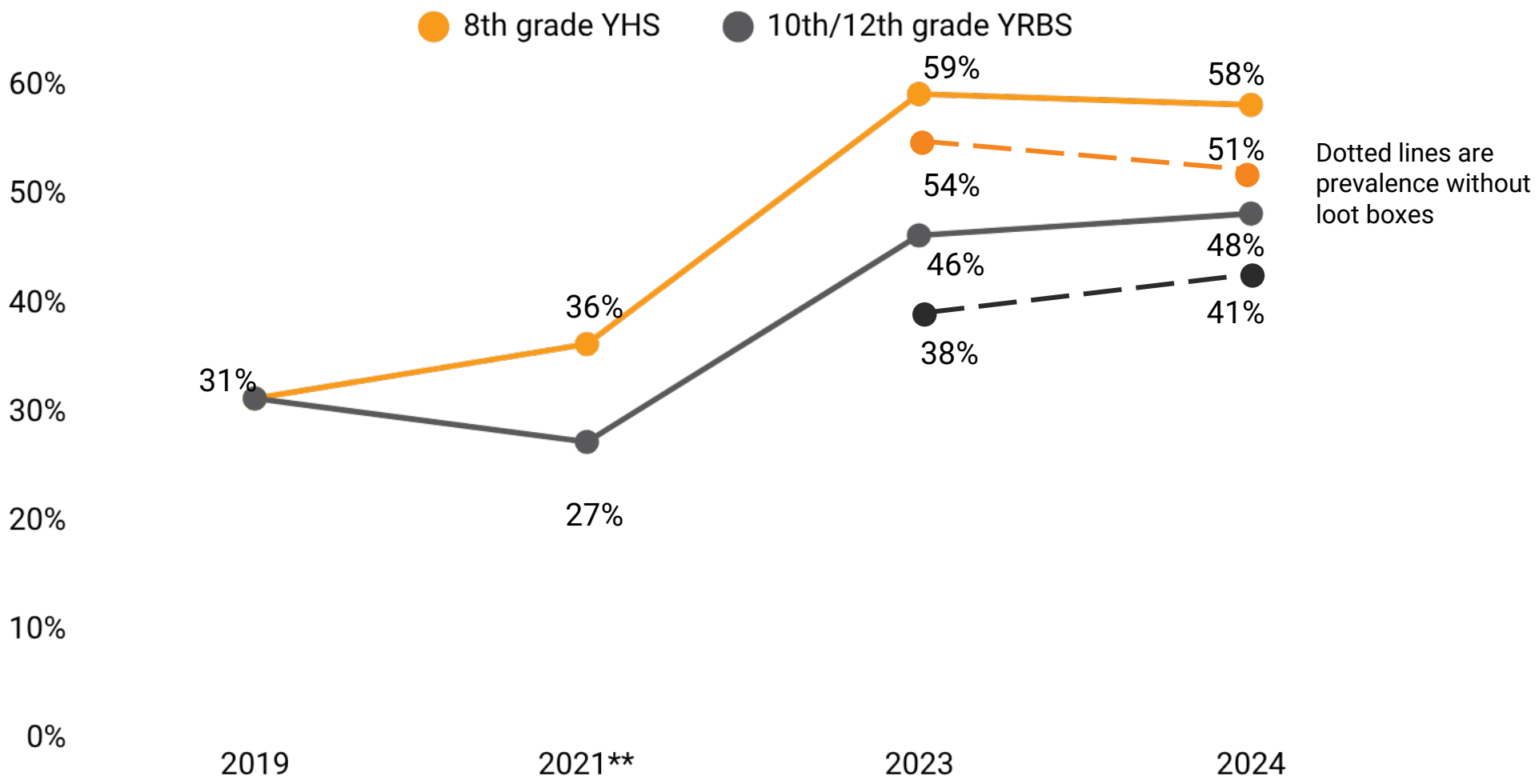
Understanding youth gambling behavior

- MGC initially funded surveys in 2019 after the opening of MGM in 2018
- Community concerns about the impact of a casino (WMCHIA)
- Interest in understanding the impact of a casino on youth gambling behavior
  - Starting gambling at a young age is a risk factor for problematic gambling later in life
  - Added gambling questions to understand the prevalence of gambling



Western MA Casino HIA, Public Health Institute of Western MA, (formerly Partners for a Healthier Community), 2014

Gambling prevalence* over time (2024 data)



* Not all gambling behaviors have been asked about each year. For example, more detailed sports betting questions were added in 2024, and loot boxes were asked about starting in 2023. Casino table games and slot machines were combined into one question in 2024.

** COVID-19 year; low response rates; interpret with caution

Other gambling prevalence data (2024)

- **Problematic gambling:** 11% of 8th grade respondents reported engaging in problematic gambling (based on series of three screening questions).

- **Sports gambling:** 28% of 8th grade respondents reported engaging in any types of sports gambling; it was the second most reported type of gambling after loot boxes.

Findings from the 2025 Prevention Needs Assessment Survey

PUBLIC HEALTH INSTITUTE
OF WESTERN MASSACHUSETTS
PARTNERS FOR HEALTH EQUITY

PNAS survey questions

- Questions were asked to complement prevalence questions in the Youth Health Survey/Youth Risk Behavior Survey
- We asked about:

Frequency of thinking about gambling

Location students have seen gambling ads*

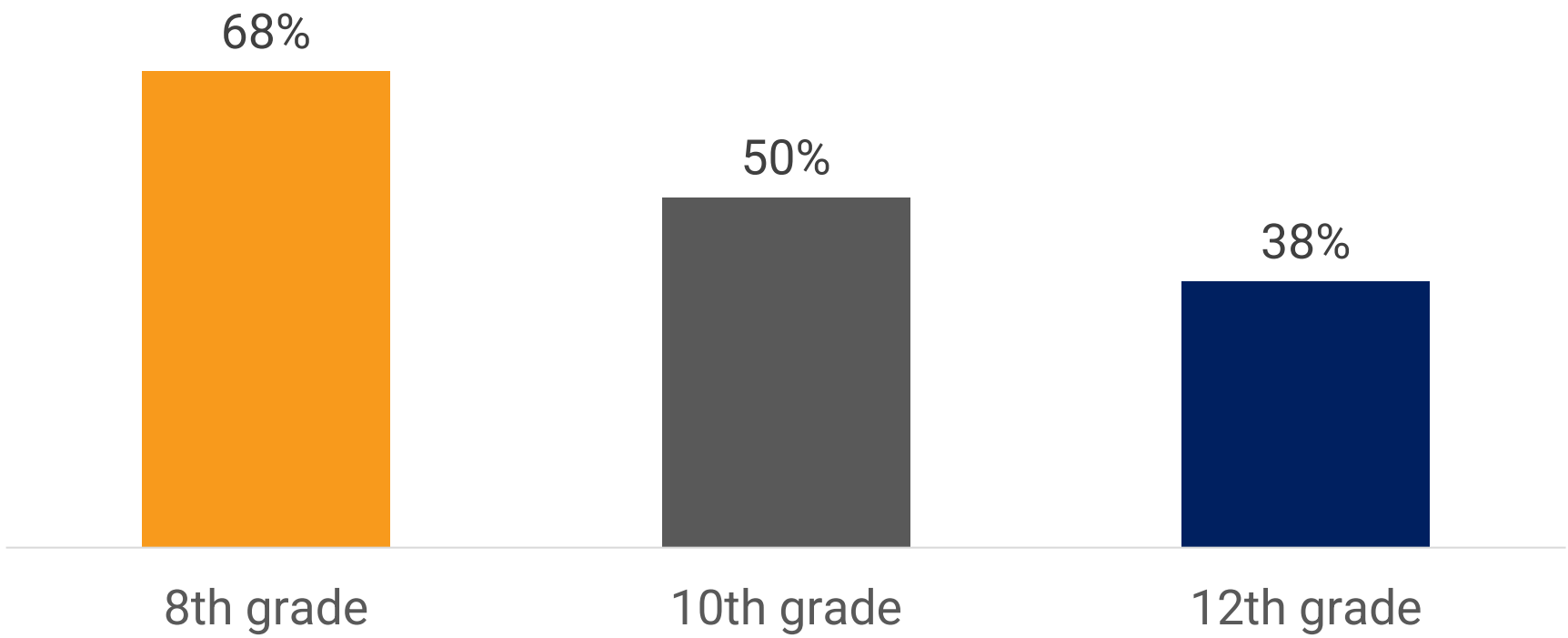
Whether students have used their parent/guardian's account to gamble

Whether a gambling ad has ever prompted students to spend money on gambling

* Includes: on TV, linked to sports events, on posters/signs/billboards, in video games, on social media, online, sponsorships on TV, and inside sports venues

Participation rates, 2025

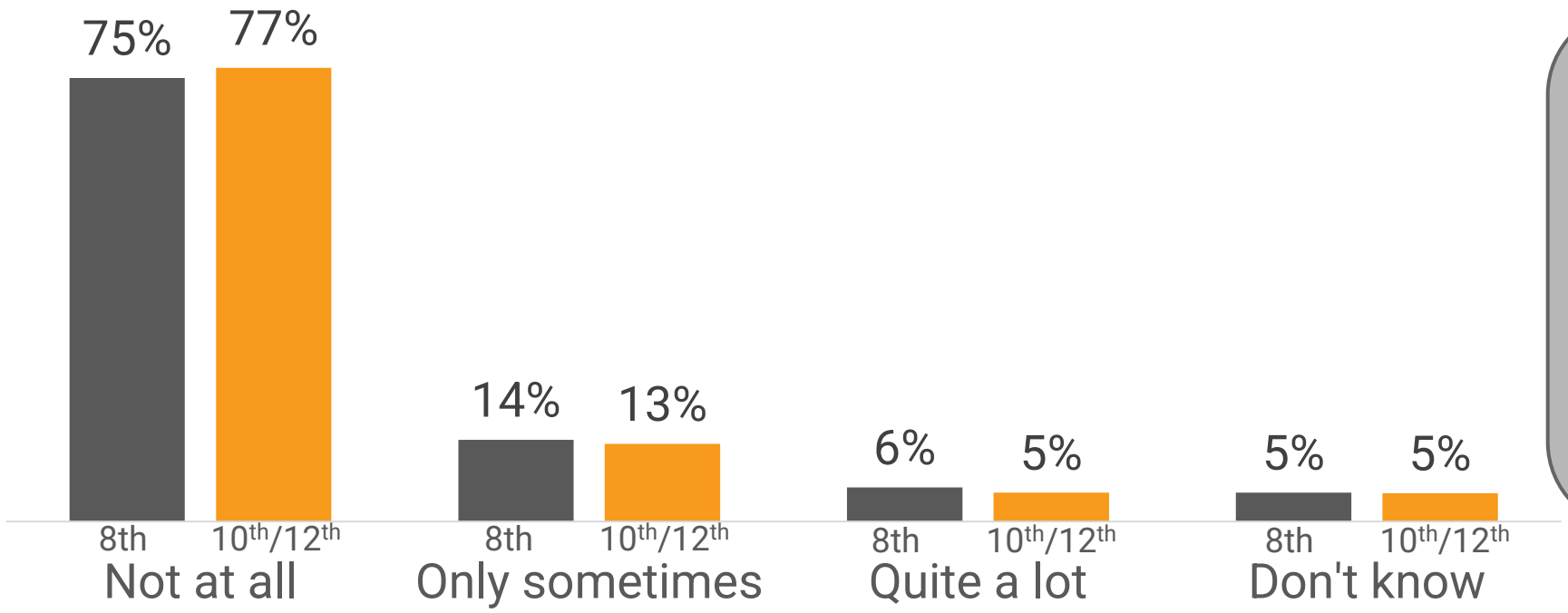
Percent of students in each grade that completed the survey out of all enrolled SPS students in each grade



In 2025, PHIWM began administering the Prevention Needs Assessment Survey.

Thinking about gambling or planning to gamble*

In the past 12 months, how often have you found yourself thinking about gambling or planning to gamble?

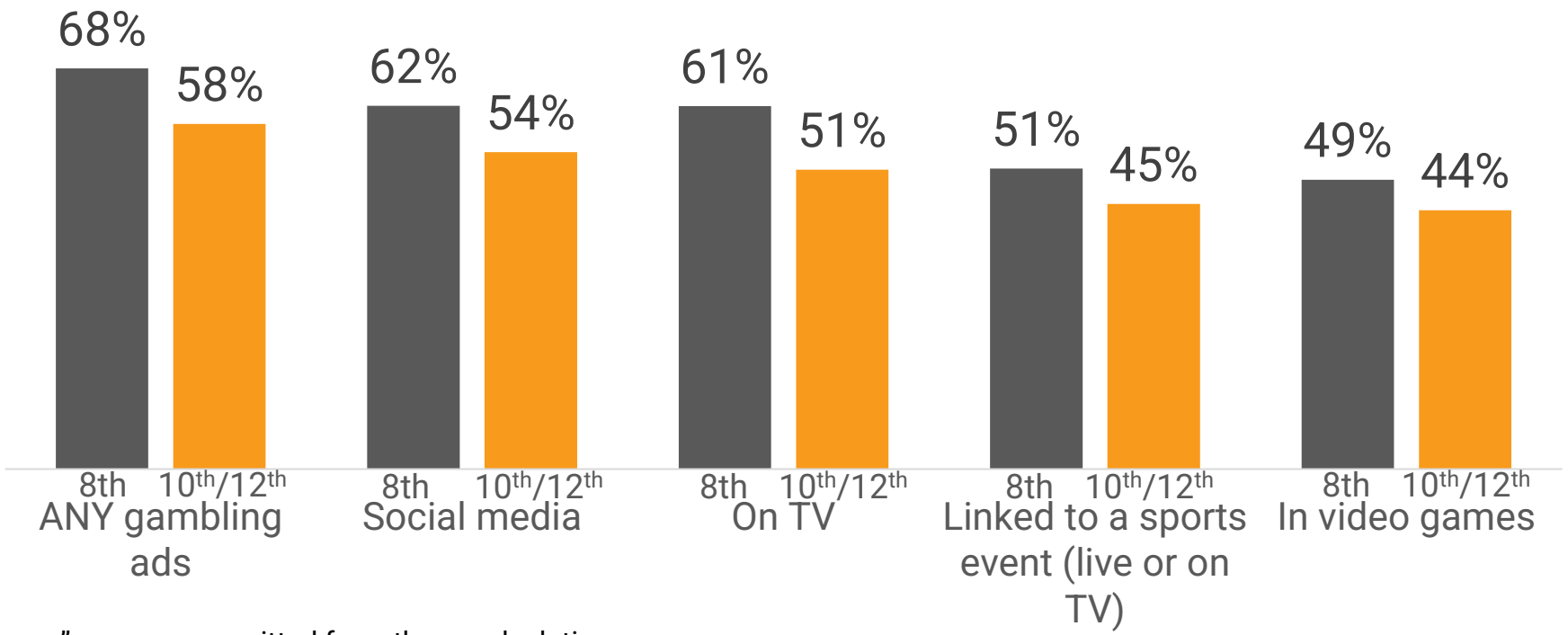


By and large, students did not report thinking about gambling or planning to gamble in the past year. Even still, roughly one quarter answered something other than "Not at all."

* This question is one of three on the NLCLiP, a problematic gambling screener. We use the full screener in alternate years:
Lepper J, Haden B. Testing NLCLiP: Validation of Estimates of Rates of Non-problematic and Problematic Gambling in a Sample of British Schoolchildren. *J Gambl Stud*. 2013;29(1):15-27. doi:10.1007/s10899-012-9294-0

Seeing gambling ads

During the past year (12 months), have you seen or heard gambling advertisements or gambling sponsorships in any of the following places? (Mark all that apply.)

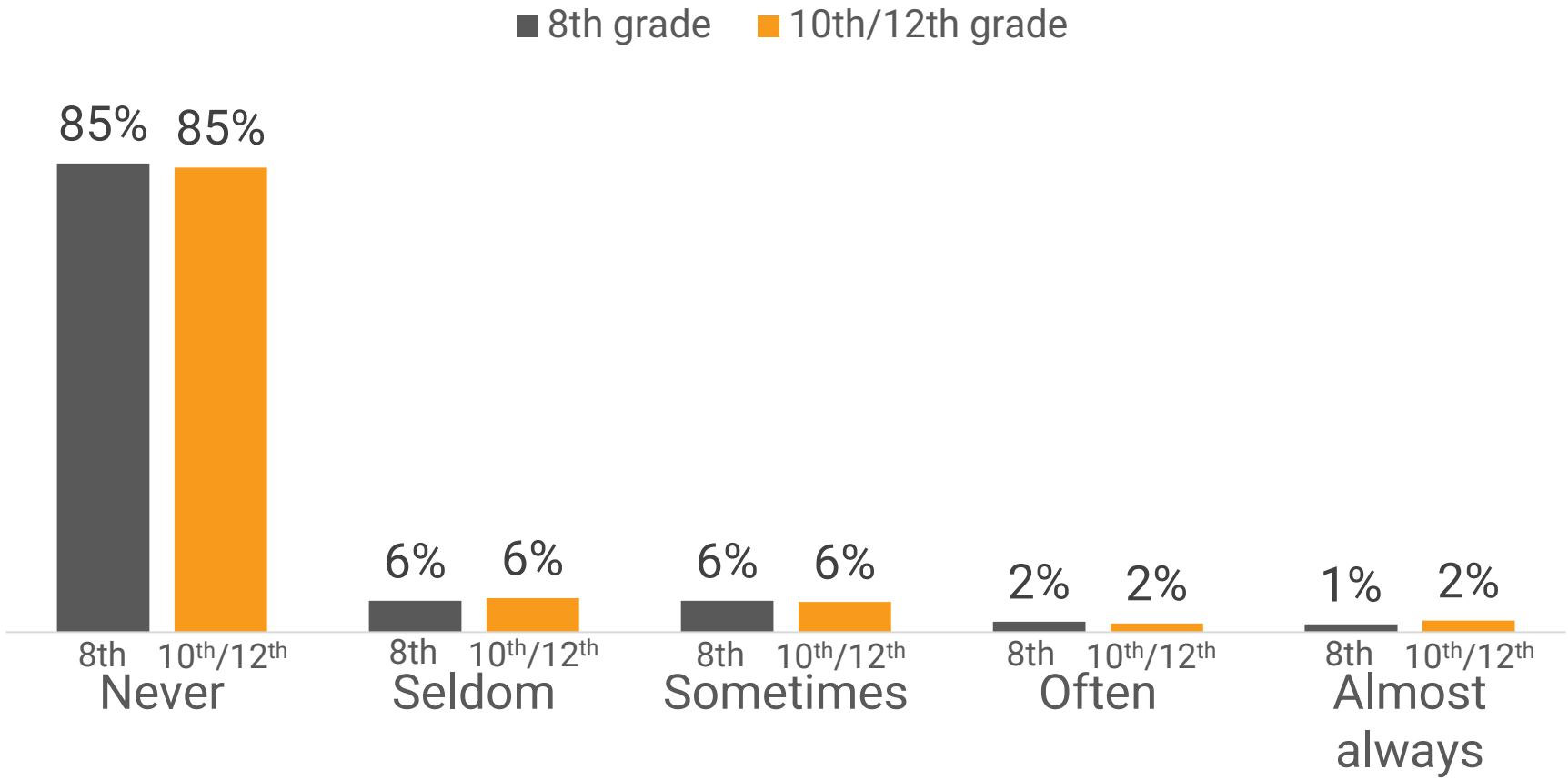


We found that gambling ads were pervasive, with more than six in ten students reporting that they saw gambling ads in the past year.

"Don't know" responses omitted from these calculations

Gambling ads prompting students to spend money

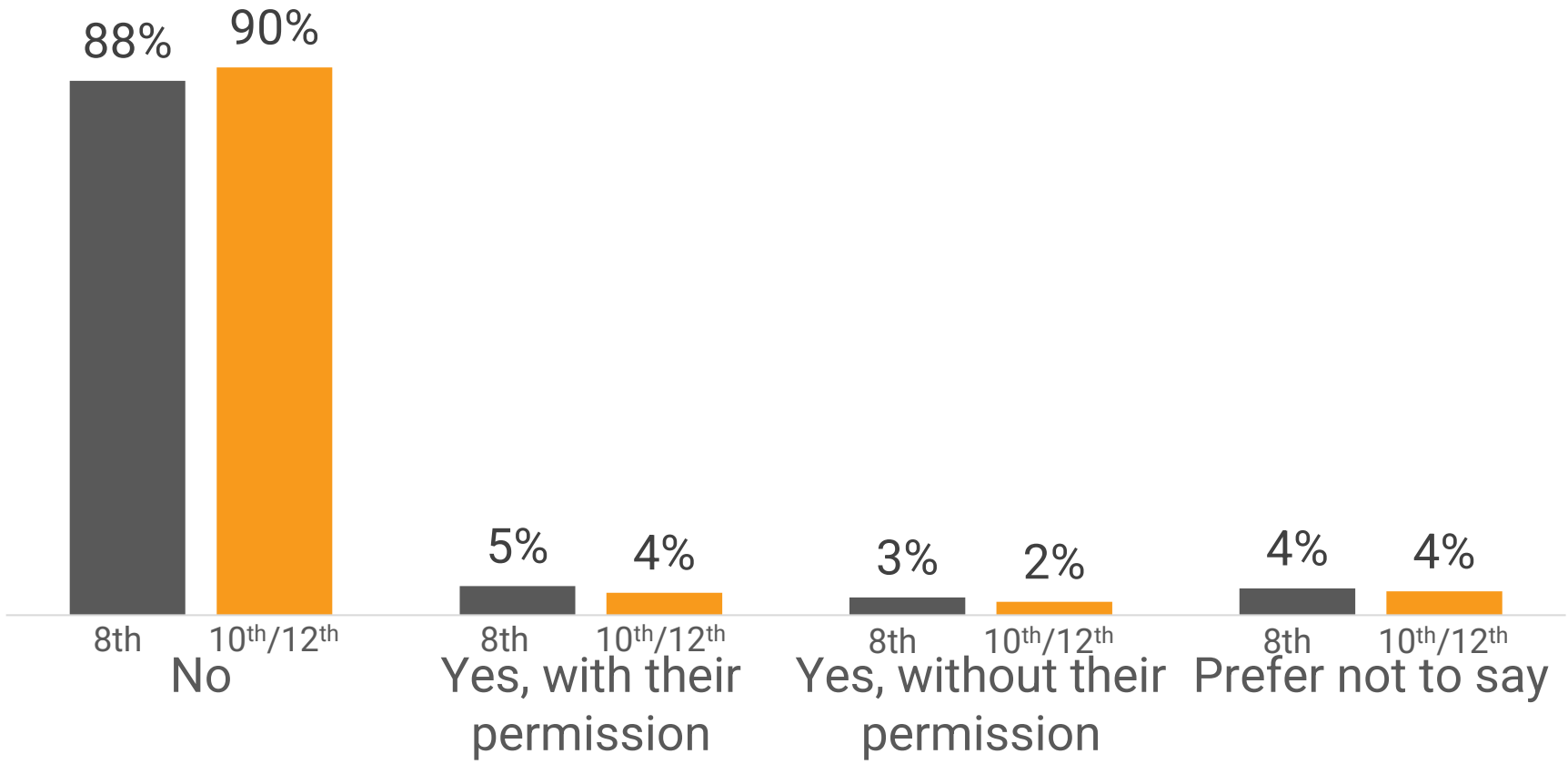
Has a gambling advertisement ever prompted you to spend money on gambling when you were not otherwise planning to?



In spite of the ubiquity of gambling ads, most students reported that gambling ads did **not** prompt them to spend money on gambling.

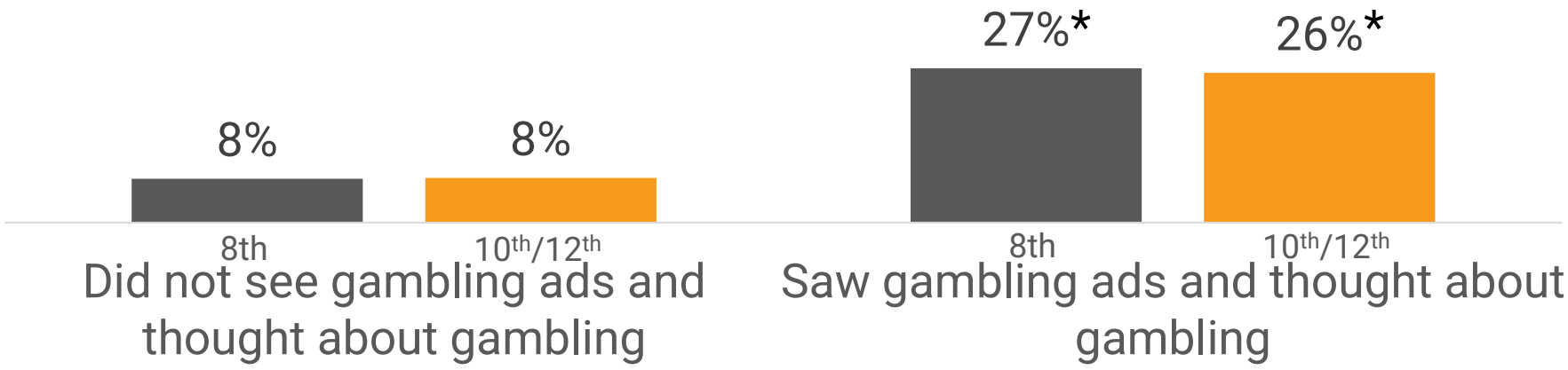
Using a parent or guardian's account to gamble

I have used my parents' and/or guardians' personal account to play on gambling websites, or to place bets online.



Most students reported not using a parent's account to gamble, but those who did reported doing so with and without permission at similar rates.

Percentage of students who thought about gambling or planned to gamble by whether they saw gambling ads



Across the board, students who said they had seen gambling ads were much more likely to report that they had thought about gambling or planned to gamble.

"Students who selected "Only sometimes" or "Quite a lot" when asked how often in the past 12 months they thought about gambling or planned to gamble are reflected in this graph.
* significant at p<0.05

Key takeaways from 2025 PNAS

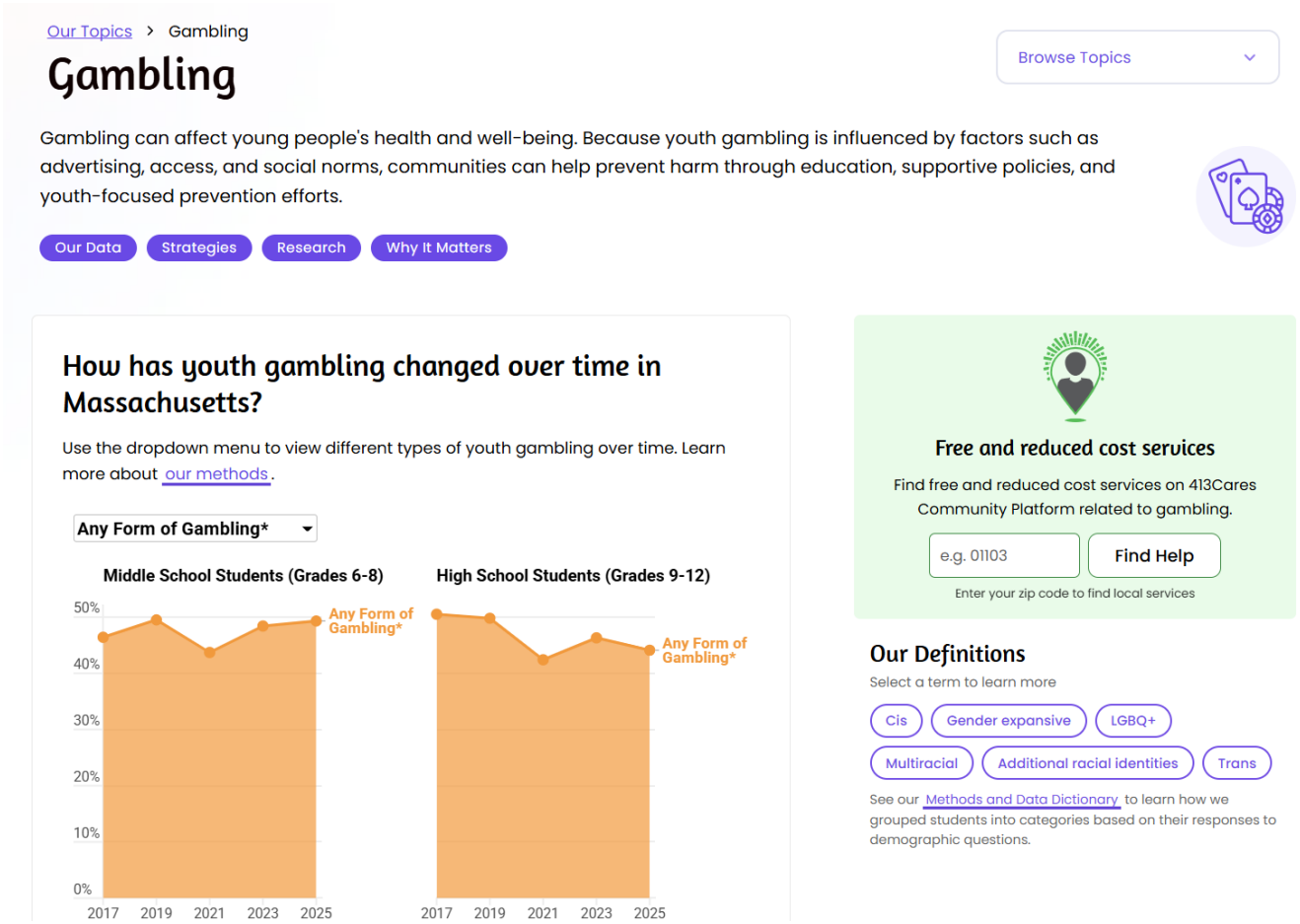
- **Gambling ads are everywhere.** And some youth are influenced by ads to spend money on gambling.

- **Young people are using their parents' accounts to gamble.** 8% of 8th graders reported that they had used a parent's account on an online site to gamble.

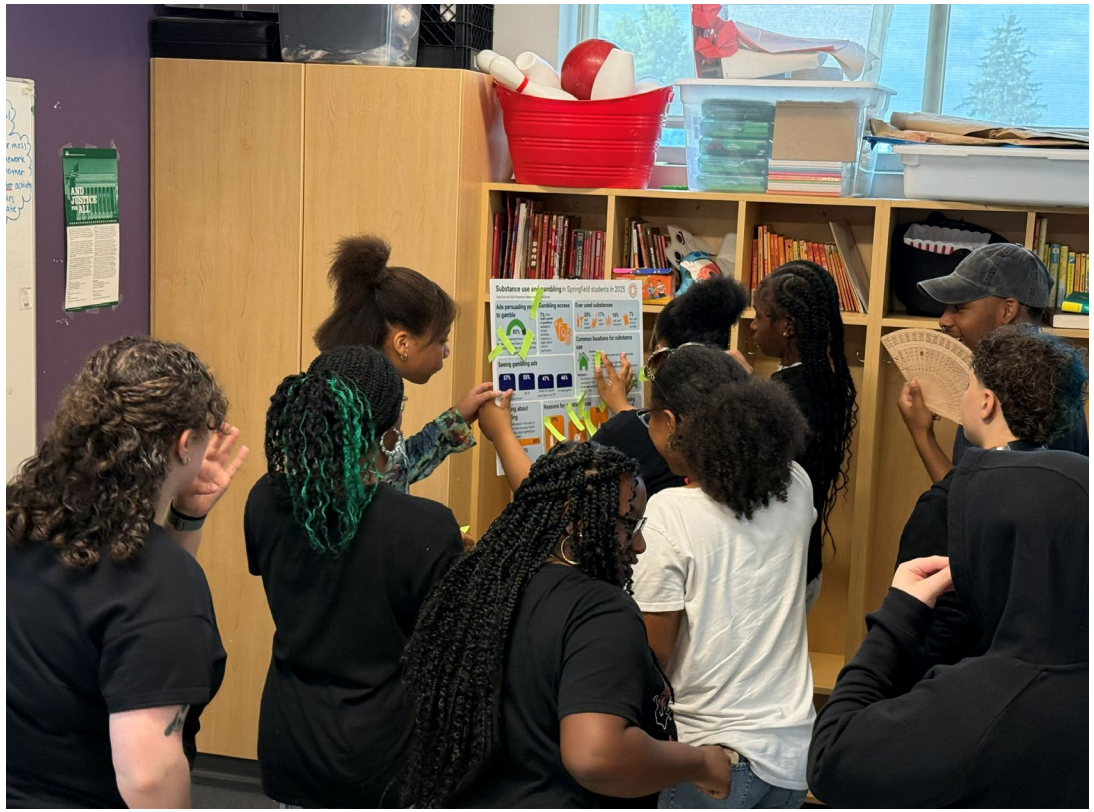
- **Youth exposure to ads and access to gambling platforms should be considered** in light of problem gambling and sports betting among 8th graders in 2024 data.

Engaging community with the data

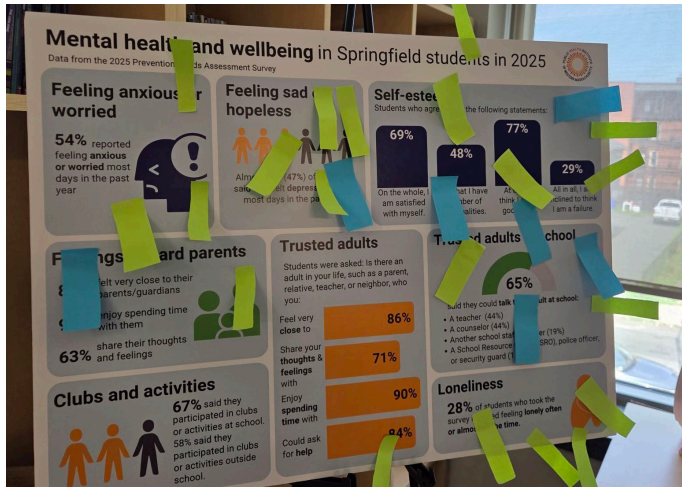
- We also share data on the Youth Health Data Hub, **launching this fall!**
- The Hub will include data from all four Western MA counties, disaggregated by different student experiences.
- Alongside the data will be resources and strategies to improve youth wellbeing!

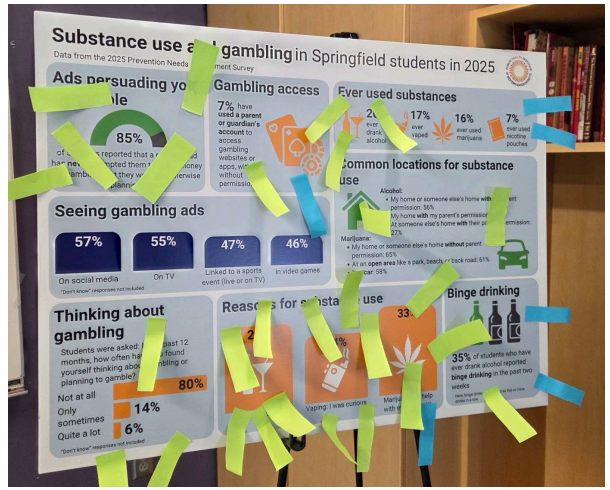


Engaging youth for action











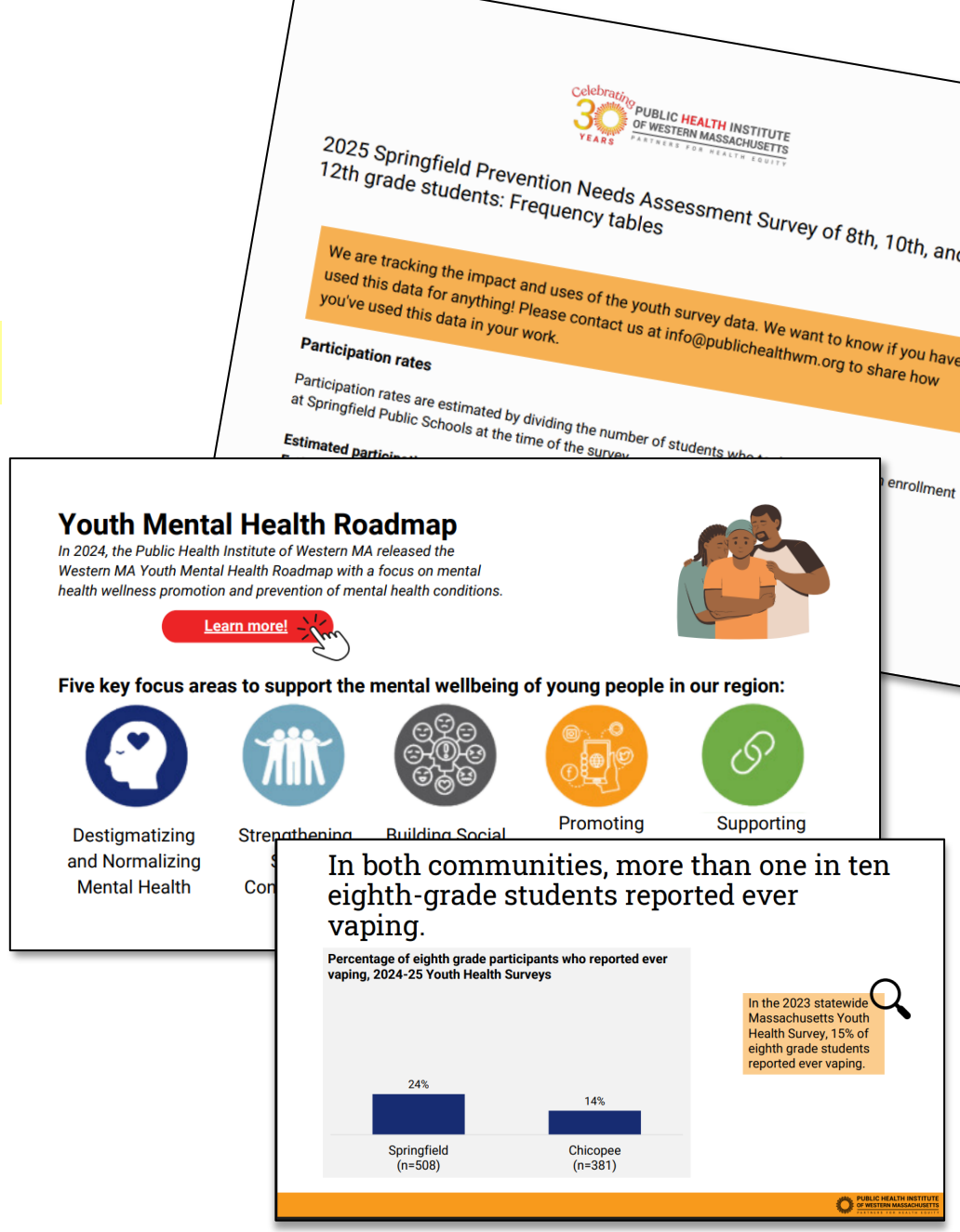
Photos from the Summer Leadership Academy in August 2026, hosted by the Springfield Youth Mental Health Coalition and Beat the Odds Youth Leaders in Problem Gambling Prevention

Next steps for the surveys

- We will administer YHS with gambling prevalence questions
  - in Holyoke, Ludlow, and Springfield in December 2026, with Chicopee likely to survey shortly thereafter
- We are adding a few new questions to the surveys for the 2026-27 school year, including:
  - In the past year (12 months), how often have you...
    - Played the Lottery online?
    - Bet on outcomes in a prediction market (e.g., Polymarket, Kalshi, PredictIt, Robinhood, Crypto.com)?
  - Have you ever used someone else's login information to:
    - Play the Lottery online?
    - Bet on sports online (e.g., FanDuel, DraftKings)?
    - Bet on outcomes in a prediction market (e.g., Polymarket, Kalshi, PredictIt, Robinhood, Crypto.com)?

Thank you!

- **Visit the PHIWM site at qrco.de/SYHS**
  Learn more about the Youth Health Survey Initiative
  - View our other data products
  - Read the Youth Mental Health Roadmap for Western Massachusetts
  - And more!
- **Sign up for the PHIWM newsletters at qrco.de/PHIWMnews**
  - Be the first to know about Youth Health Data Hub updates!



What questions do you have?

TO: Chair Maynard, Commissioners O'Brien, Hill, Skinner, and Brodeur

FROM: Mark Vander Linden, Director of Research and Responsible Gaming;
Long Banh, Responsible Gaming Program Manager

DATE: October 22, 2026

RE: PlayWell Fiscal Year 2027 First Quarter Report

The Expanded Gaming Act includes a number of key mandates to ensure the successful implementation of expanded gaming, including the prevention of and mitigation of social impacts and costs. Chapter 23k section 21(16) requires casino operators to provide an on-site space for an independent substance abuse, compulsive gambling and mental health counseling service and establish a program to train gaming employees in the identification of and intervention with customers exhibiting problem gaming behavior.

To fulfill this mandate, the Commission developed PlayWell, an innovative responsible gaming program that equips casino patrons who choose to gamble with information and tools to adopt positive play behaviors and offers resources to individuals in distress from gambling-related harm. The Commission has a contract with the Massachusetts Council on Gaming and Health (MCGH) to operate the PlayWell Hub, located on-site at all Massachusetts casinos and staffed 16-24 hours daily by trained PlayWell Advisors.

Today, Amy Gabrila, Director of Player Health; Ray Fluette, Director of PlayWell Operations; Jason DiCarlo, PlayWell Manager at Encore Boston Harbor; Aisha Shambley, PlayWell Manager at MGM; and Jolyn Barreuther, PlayWell Manager at Plainridge Park Casino of the Massachusetts Council on Gaming and Health will share with you the PlayWell activities and highlights from the first quarter of Fiscal Year 2027.

playwell

PlayWell Report FY 2027 Q1

October 22, 2026



playwell

Agenda

- PlayWell Hub Activity Overview
- RGEM
- Casino Staff Engagement
- At-Risk Community Engagement
- Data Highlights-Interactions, VSE
- Champion Awards

Presented By

Amy Gabrila-*Director of Player Health*

Ray Fluette-*Director of PlayWell Operations*

Jason DiCarlo-*PlayWell Manager, EBH*

Aisha Shambley-*PlayWell Manager, MGM*

Jolyn Barreuther-*PlayWell Manager, PPC*

Overview of PlayWell Hub Activities

Activity	Description	Positive Play/RG Framework Elements
Wellness Awareness Month Quiz (August)	This quiz highlights how individual circumstances, motivations, and behaviors can shape gambling experiences and decision-making. Massachusetts research findings suggests that education that encourages greater awareness of when, why, and how people gamble, alongside practical strategies and tools can support healthier gambling choices.	Positive Play 1- Honesty and Control Positive Play 2-Personal Responsibility
Football Game Quiz (September)	This quiz emphasizes gambling literacy and practical player health strategies, using questions on slots, blackjack, and sports wagering. It also reinforces personal responsibility through tools like PlayMyWay and incorporates the Lower-Risk Gambling Guidelines to help players make better informed decisions.	Positive Play 3-Precommitment Positive Play 4-Gambling Literacy Lower Risk Gambling Guidelines
Mid-Autumn Festival Quiz (September – October)	This quiz is geared towards culturally relevant education that recognizes the social role gambling may play while reinforcing an accurate understanding of randomness, probability, and chance	Positive Play 4- Gambling Literacy
Streak or Chance Activity (September)	This activity demonstrates randomness and independent events to challenge common misconceptions, including the gambler's fallacy and "hot hand" beliefs.	Positive Play 3-Precommitment Positive Play 4- Gambling Literacy
Line It Up (September)	This custom-designed digital game strengthens gambling literacy by helping players understand how the structure of different sports wagers can affect risk and volatility.	Positive Play 4-Gambling LIteracy

playwell

Responsible Gaming Education Month 2026

Objective 1: Promote Positive Play

Engaged casino patrons and staff: Hosted on-site educational activities, tabling events, raffles, and PlayWell Hub experiences to promote Positive Play principles and player health tools. Shared RGEM messaging across casino BOH and FOH communication channels.

Expanded digital outreach: The *Line It Up* sports wagering game generated 4,654 tracked clicks and 68 sweepstakes entries, extending gambling literacy education to online audiences.

Strengthened community partnerships: Delivered (4) 90-minute gambling trainings to 42 recovery coaches and peer specialists, connecting gambling harm prevention education with existing tools and recovery services.

Lived Experience Advisory Panel (LEAP)-The panel was convened in September to discuss messaging for Massachusetts communication platforms.

playwell

Casino Staff Engagement

Objective 2: RG Enabled Workforce

Staff Training: New Dealer Player Health Training delivered to 22 new table game dealers at MGM on July 13, 2026.

Casino staff continue to play an important role in connecting individuals with PlayWell, with 15% of VSE enrollees reporting that they learned about the program through a casino staff member.



playwell

At-Risk Community Engagement

Objective 3: Reduce Gambling Related Harm

Community Engagement: Playwell staff participated in the 2026 Cambodian Mutual Aid Association Community Health Fair on September 12, 2026.

Positive Play Activities: Developed three Positive Play activities for use during bus rides between Encore Boston Harbor and Boston Chinatown scheduled for Q2–Q4.

Healthcare Partnerships: Planning began for PlayWell participation within the Newton-Wellesley Hospital Community Health Program gambling symposium for healthcare workers and community members, scheduled for Q2.



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Data Highlights-PlayWell Interactions

17,300 intensive interactions were conducted (*two-way communication between an advisor and guest or employee*) increasing steadily from July through September. (*avg. of 190 interactions per day*)

10,381 individuals entered raffles.

27,790 simple interactions (*one-way communication between an advisor and guest or employee*) unrelated to responsible gaming

410 total chats on PlayWell website (*avg. of 4.5 chats per day*)



playwell

Data Highlights-Voluntary Self Exclusion



260 VSE enrollments were conducted

1,536 PlayWell interactions were had with guests related to VSE both in person and online, including 72% providing information, 17% enrollments, 8% reinstatement, 3% providing resources to family/friends

26 VSE follow ups completed

133 telephone recovery support sessions completed

playwell

Champion Award Winners | MGM

Congratulations!

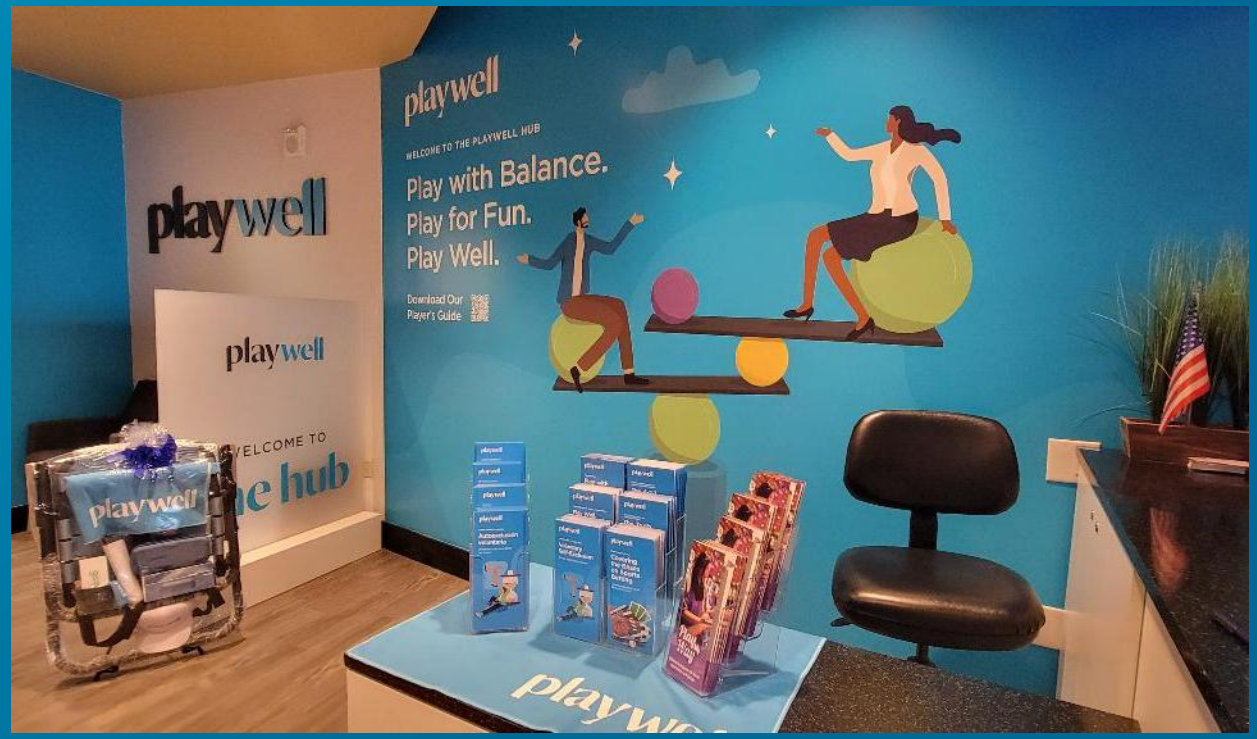
- *Michelle Besner, EVS*
- *Takai "Kai" Spies, Security*



Champion Award Winners | PPC

Congratulations!

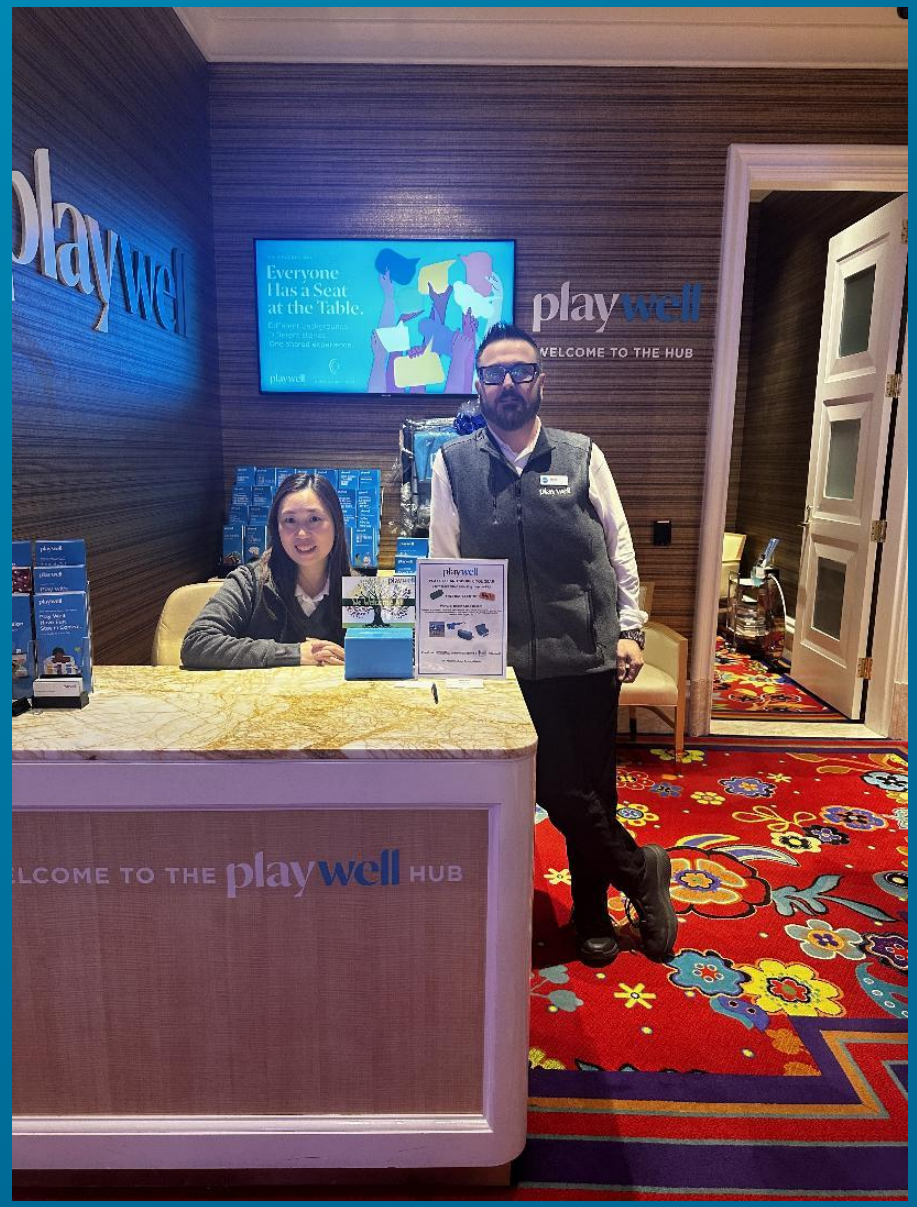
- *Lily Robertson, EMT*
- *Lauren Chapman, Security*



Champion Award Winners | EBH

Congratulations!

- *Riccardo Tavares, Transportation*
- *Soniya Gurung, Security*



Funders/Present Contracts

- GRIN Partners: Canadian RG Association and Hard Rock
- Michigan Association on Problem Gambling
- National Council of Legislators from Gaming States (NCLGS)
- National Voluntary Self-Exclusion Program (NVSEP)/for idPair
- North American Association State and Provincial Lotteries (NASPL)
- Playtech for the Gambling Recovery Information Network (GRIN)
- Spectrum Gaming Group: subcontract on MGC Kiosk Feasibility Study and HoTram Casino
- Springfield Health and Human Services (MA); subcontract for MGC Community Mitigation Fund
- Texas Tech University: subcontract for MGC for community-based research
- Vermont Department of Mental Health

Thank you!

The Massachusetts Council on
GAMING AND HEALTH

MASSACHUSETTS GAMING COMMISSION

To: Jordan Maynard, Chair
Paul Brodeur, Commissioner
Brad Hill, Commissioner
Eileen O'Brien, Commissioner
Nakisha Skinner, Commissioner

From: Dean Serpa, Executive Director
Derek Lennon, CFAO
Douglas O'Donnell, Revenue Manager
John Scully, Finance and Budget Office Manager

Date: 10/22/2026

Re: Fiscal Year 2026 (FY26) Budget Closeout

Summary:

The Massachusetts Gaming Commission approved an FY26 budget for the Gaming Control Fund of $40.80M, which required an initial assessment of $36.97M on licensees. After three quarters and budget neutral adjustments the MGC's budget remained $40.08M, which, due to a credit, required a $34.99M assessment on licensees. Actual spending for FY26 in the Gaming Control Fund was $39.83M, and revenues were $40.596M.

The Commission approved a $2.09M initial budget for the Racing Oversight Trust Fund, which is supported by an assessment, daily fees, and commissions associated with simulcasting and live racing. Final spending in the fund was $2.16M, supported by FY26 revenue of $2.669M of which $313K was for unclaimed wagers across operators.

The Commission approved an initial FY26 Budget for the Sports Wagering Control Fund of $13.90M that required an initial assessment of $12.87M. After three quarters and budget neutral adjustments the MGC's budget remained $13.90M, which, due to a credit, required a revised assessment of $11.31M on licensees. Actual spending for FY26 in the fund was $13.02M, while actual revenue was $13.64M.

FY26 Closeout:

Gaming Control Fund 1050-0001

The most recently approved FY26 budget for the Massachusetts Gaming Commission's Gaming Control Fund was $40.80M. The budget was composed of the following areas:

- $32.29M for gaming regulatory costs
- $2.76M assessment from the Commonwealth for indirect costs
- $5.685M assessment for the Office of the Attorney General's (AGO) gaming operations, inclusive of Massachusetts State Police (MSP) assigned to the AGO
- $75K for the Alcohol and Beverage Control Commission (ABCC).

FY26 Final Spending:

The Gaming Control Fund spending for FY26 was $39.83M, which was $974K (2.39%) less than the approved spending level. MGC Regulatory costs underspent by $1.92M (5.95%), while Indirect overspent by $806.74K (29.26%), the Office of the Attorney General overspent by $141.53K (2.49%), and ABCC spent almost all its allocated budget. The Office of the Attorney General's $4.6M ISA was not exceeded. Rather the AGO fully expended the state appropriation which is charged back to the gaming control fund but savings in the MGC state police costs were utilized to cover the additional spending.

There was overspending on the payroll line for the Gaming Control Fund in the amount of $1.59M (18.37%) and associated pension and fringe benefits of $724K (24.2%). This was due in large part to the roll out of a new Statewide accounting system in the last week of February. Unforeseen technical issues caused delays in accurate payroll data and rules limiting the ability for staff to make timely adjustments. However, $3.4M (26.9%) in savings and cost shifting for MSP investigations on the JJ line were able to absorb these additional costs. The table below shows final spending and variances to budgeted amounts by budget areas of the Gaming Control Fund, as well as brief explanations for large variances.

Row Labels	Initial Projection	Revised Budget	Spending	Variance	% Variance	Variance Explanation
10500001--Gaming Control Fund						
MGC Regulatory Cost						
AA REGULAR EMPLOYEE COMPENSATION	$ 8,773,670.66	$ 8,634,015.90	$ 10,219,688.57	$ 1,585,672.67	18.37%	New accounting system MOSAIC was rolled out for the entire Commonwealth. There were delays specifcally related to the payroll data report data which affected the ability to make adjustments.
BB REGULAR EMPLOYEE RELATED EXPEN	$ 85,993.75	$ 85,993.75	$ 39,743.74	$ (46,250.01)	-53.78%	
CC SPECIAL EMPLOYEES	$ 198,419.20	$ 198,419.20	$ 144,893.95	$ (53,525.25)	-26.98%	
DD PENSION & INSURANCE RELATED EX	$ 3,082,783.90	$ 3,033,713.62	$ 3,767,998.38	$ 734,284.76	24.20%	Tied to payroll allocations, additional payroll allocation meant additional fringe
EE ADMINISTRATIVE EXPENSES	$ 696,991.92	$ 696,991.92	$ 600,708.91	$ (96,283.01)	-13.81%	
FF PROGRAM, FACILITY, OPERATIONAL SUPPIES	$ 20,000.00	$ 20,000.00	$ 76,654.02	$ 56,654.02	283.27%	Police radios needed for MSP GEU units at PPC Budgeted under KK but fell under FF due to applicable Statewide Contract
GG ENERGY COSTS AND SPACE RENTAL	$ 1,142,798.06	$ 1,142,798.06	$ 1,037,313.54	$ (105,484.52)	-9.23%	
HH CONSULTANT SVCS (TO DEPTS)	$ 939,450.00	$ 939,450.00	$ 676,382.25	$ (263,067.75)	-28.00%	
JJ OPERATIONAL SERVICES	$ 12,671,596.82	$ 12,671,596.82	$ 9,263,046.39	$ (3,408,550.43)	-26.90%	Reallocated costs due to the need to make additional payroll adjustments
KK Equipment Purchase	$ 62,000.00	$ 62,000.00	$ 12,145.80	$ (49,854.20)	-80.41%	MSP GEU equipment costs hit off FF above
LL EQUIPMENT LEASE-MAINTAIN/REPAR	$ 70,607.90	$ 70,607.90	$ 28,307.71	$ (42,300.19)	-59.91%	
NN NON-MAJOR FACILITY MAINTENANCE REPAIR	$ 30,000.00	$ 30,000.00	$ 28,799.21	$ (1,200.79)	-4.00%	
PP STATE AID/POL SUB/OSD	$ 90,000.00	$ 90,000.00	$ 17,250.00	$ (72,750.00)	-80.83%	Training and DEI Manager was not hired until end of FY26 LEAF grant put on hold
TT PAYMENTS & REFUNDS		$ -		$ -		
UU IT Non-Payroll Expenses	$ 4,424,888.27	$ 4,613,613.31	$ 4,453,652.55	$ (159,960.76)	-3.47%	
MGC Regulatory Cost Subtotal:	**$ 32,289,200.48**	**$ 32,289,200.48**	**$ 30,366,585.02**	$ (1,922,615.46)	-5.95%	
				$ -		
EE--Indirect Costs	**$ 2,757,091.25**	$ 2,757,091.25	**$ 3,563,833.50**	$ 806,742.25	29.26%	Additional payroll allocation meant additional indirect costs
				$ -		
Office of Attorney General				$ -		
ISA to AGO	$ 4,600,000.00	$ 4,600,000.00	$ 4,193,822.83	$ (406,177.17)	-8.83%	
TT Reimbursement for AGO 0810-1024	$ -	$ -	$ 596,773.00	$ 596,773.00	#DIV/0!	
AGO State Police	$ 1,085,056.11	$ 1,085,056.11	$ 1,035,992.68	$ (49,063.43)	-4.52%	
Office of Attorney General Subtotal:	**$ 5,685,056.11**	**$ 5,685,056.11**	**$ 5,826,588.51**	$ 141,532.40	2.49%	
ISA to ABCC	**$ 75,000.00**	**$ 75,000.00**	**$ 74,991.36**	$ (8.64)	-0.01%	
				$ -		
Gaming Control Fund Total Costs	**$ 40,806,347.84**	**$ 40,806,347.84**	**$ 39,831,998.39**	$ (974,349.45)	-2.39%	

Final FY26 Revenue:

The Commission's revenue is generated from a daily fee for slot machines, licensing fees, and an assessment on licensees. Initial revenue projections for FY26 were $40.806M. After revising the assessment for a credit of $1.976M, related to surplus revenue from FY25 and three quarters of adjustments, the most recent revenue projections remained at $40.806M, relying on an assessment of $34.99M. FY26 final revenue received was $40.595M. The $40.595M collected in FY26 is $210.97K (0.52%) below the projections. Significant variances between estimates and final amounts are included in the table below.

Revenues - 10500001	Initial Projection	Revised Budget	FY26 Actual Revenue	Variance	% Variance	Variance Explanation
Gaming Control Fund Beginning Balance 0500		$ 1,976,189.90	$ 1,976,189.90	$ -	0.00%	
EBH Security fees 0500/Independent Monitor		$ -		$ -		
ENHANCED EBH Security fees	$ 75,000.00	$ 75,000.00	$ 23,105.12	$ (51,894.88)	-69.19%	Less need for additional security and this is tied directly to spending
Category/Region Collection Fees 0500		$ -		$ -		
Prior Year Independent Monitory Fees 500		$ -		$ -		
IEB background / investigative collections 0500	$ 75,000.00	$ 75,000.00	$ 58,422.91	$ (16,577.09)	-22.10%	
Phase 1 Refunds 0500		$ -		$ -		
Phase 2 Category 1 Collections (restricted) 0500		$ -		$ -		
Region C Phase 1 Investigation Collections 0500		$ -		$ -		
Region C Phase 2 Category 1 Collections 0500		$ -		$ -		
Grant Collections (restricted) 0500		$ -		$ -		
Region A slot Machine Fee 0500	$ 1,629,600.00	$ 1,629,600.00	$ 1,611,600.00	$ (18,000.00)	-1.10%	
Region B Slot Machine Fee 0500	$ 915,600.00	$ 915,600.00	$ 915,000.00	$ (600.00)	-0.07%	
Slots Parlor Slot Machine Fee 0500	$ 551,400.00	$ 551,400.00	$ 548,400.00	$ (3,000.00)	-0.54%	
Gaming Employee License Fees (GEL) 3000	$ 200,000.00	$ 200,000.00	$ 238,800.00	$ 38,800.00	19.40%	
Key Gaming Executive (GKE) 3000	$ 20,000.00	$ 20,000.00	$ 13,000.00	$ (7,000.00)	-35.00%	
Key Gaming Employee (GKS) 3000	$ 75,000.00	$ 75,000.00	$ 70,000.00	$ (5,000.00)	-6.67%	
Non-Gaming Vendor (NGV) 3000	$ 40,000.00	$ 40,000.00	$ 33,700.00	$ (6,300.00)	-15.75%	
Vendor Gaming Primary (VGP) 3000	$ 150,000.00	$ 150,000.00	$ 30,000.00	$ (120,000.00)	-80.00%	Some delays in processing due to ongoing implementation of new licensing system and ongoing reviews
Vendor Gaming Secondary (VGS) 3000		$ -	$ 30,000.00	$ 30,000.00	#DIV/0!	
Gaming School License (GSB)/LIQ		$ -	$ 600.00	$ 600.00	#DIV/0!	
Gaming Service Employee License (SER) 3000	$ 75,000.00	$ 75,000.00	$ 32,475.00	$ (42,525.00)	-56.70%	
Subcontractor ID Initial License (SUB) 3000	$ 15,000.00	$ 15,000.00		$ (15,000.00)	-100.00%	
Temporary License Initial License (TEM)/LAB FEE 3000	$ 2,000.00	$ 2,000.00	$ 4,000.00	$ 2,000.00	100.00%	
Assessment for PHTF	$ 5,000,000.00	$ 5,000,000.00	$ 5,000,000.00	$ -	0.00%	
Tranfer PHTF Assessment to PHTF	$ (5,000,000.00)	$ (5,000,000.00)	$ (5,000,000.00)	$ -	0.00%	
Veterans Initial License (VET) 3000		$ -		$ -		
Transfer of Licensing Fees to CMF 0500		$ -		$ -		
Assessment 0500	$ 36,970,747.84	$ 34,994,557.94	$ 34,994,557.94	$ -	0.00%	
Misc/MCC Grant		$ -		$ -		
Miscellaneous 0500	$ 5,000.00	$ 5,000.00	$ 7,266.44	$ 2,266.44	45.33%	
Bank Interest 2700	$ 7,000.00	$ 7,000.00	$ 8,264.44	$ 1,264.44	18.06%	
Grand Total	**$ 40,806,347.84**	**$ 40,806,347.84**	**$ 40,595,381.75**	**$ (210,966.09)**	**-0.52%**	

FY26 Surplus: Credit to FY27 Assessment on Licensees:

Final spending in the Gaming Control Fund of $39.83M, combined with final revenue in the Gaming Control Fund of $40.595M, resulted in revenue exceeding spending by $763K. The amount in the table below will be credited to the licensees' FY27 assessment.

Gaming Control Fund FY26		
Revenue		$40,595,381.75
Less Spending	$39,831,998.39	
Total FY26 Surplus to be credited to FY27 Assessment		$763,383.36

205 CMR 121.00 describes how the Commission shall assess its operational costs on casino licensees, including any increases or decreases that are the result of over or underspending. 205 CMR 121.05, paragraph (2) specifically states:

> "(2) In the event that actual revenues exceed actual costs for a given fiscal year, the commission, in its sole discretion may either return any excess revenue (Excess Assessment) in the same manner in which Excess Assessment was assessed or the commission may credit such Excess Assessment to the Annual Assessment due for the next fiscal year."

The tables below depict each licensee's approved gaming positions, utilized to determine their proportional share of the FY26 assessment. By combining the two halves of the year, the Commission can determine the amount each licensee is to be credited in FY27

FY26 Gaming Positions 7/1/2025					
Licensee	Slot Machines	Table Games	Table Gaming Positons	Total Gaming Positions	Percentage of Gaming Posiitons
MGM	1,525	60	386	1,911	27.82%
Encore	2,686	196	1,298	3,984	58.01%
Penn	914			973	14.17%
TOTAL	5,125	256	1,684	6,868	100.00%

FY26 Gaming Positions 1/1/2026					
Licensee	Slot Machines	Table Games	Table Gaming Positons	Total Gaming Positions	Percentage of Gaming Posiitons
MGM	1,538	60	394	1,932	27.79%
Encore	2,714	196	1,298	4,012	57.72%
Penn	948			1,007	14.49%
TOTAL	5,200	256	1,692	6,951	100.00%

Licensee	1st Half FY26 Gaming Positions	2nd Half FY26 Gaming Positions	Gaming Positions (1st Half + 2nd Half)	% of Gaming Positions	Percentage of Gaming Posiitons
MGM	1,911	1,932	3,843	27.81%	$212,293.38
Encore	3,984	4,012	7,996	57.86%	$441,711.65
Penn	973	1,007	1,980	14.33%	$109,378.32
TOTAL	6,868	6,951	13,819	100.00%	$763,383.36

Racing Oversight and Development Trust Fund 1050-0003

The Commission approved a preliminary budget for the Racing Oversight and Development Fund of $2.09M. After three quarterly updates, the FY26 projected budget for racing matched initial estimates.

FY26 Final Spending:

The Racing Oversight and Development Fund's spending for FY26 was $2.16M, which was $76.32K (366%) more than the approved spending level. However, $222.09K of that spending was for the payment of prior year outs. Therefore, after reducing spending for the prior year outs, the Racing Oversight and Development Trust Fund was actually $145.77K under the revised spending estimates for FY26. The table below shows final spending and variances to budgeted amounts by budget areas of the Racing Oversight and Development Trust Fund, as well as brief explanations for large variances.

Row Labels	Initial Projection	Revised Budget	FY26 Final Spending	Variance	% Variance	Variance Explanation
10500003				$ -	0.00%	
AA REGULAR EMPLOYEE COMPENSATION	$ 603,157.16	$ 603,157.16	$ 635,999.16	$ 32,842.00	5.45%	
BB REGULAR EMPLOYEE RELATED EXPEN	$ 6,000.00	$ 6,000.00	$ 658.03	$ (5,341.97)	-89.03%	
CC SPECIAL EMPLOYEES	$ 487,360.00	$ 487,360.00	$ 425,060.40	$ (62,299.60)	-12.78%	Underspending in seasonal salaries
DD PENSION & INSURANCE RELATED EX	$ 240,138.31	$ 240,138.31	$ 249,554.91	$ 9,416.60	3.92%	
EE ADMINISTRATIVE EXPENSES	$ 27,060.00	$ 27,060.00	$ 23,110.60	$ (3,949.40)	-14.59%	
FF PROGRAMMATIC FACILITY OPERATONAL SUPPLIES	$ 12,000.00	$ 12,000.00		$ (12,000.00)	-100.00%	Operational supply savings throughout the year
HH CONSULTANT SVCS (TO DEPTS)	$ 10,000.00	$ 10,000.00		$ (10,000.00)	-100.00%	No hearings billed to racing in FY26
JJ OPERATIONAL SERVICES	$ 391,000.00	$ 391,000.00	$ 274,986.30	$ (116,013.70)	-29.67%	Blood gas testing for the horses on as needed basis
KK EQUIPMENT PURCHASES		$ -		$ -		
LL EQUIPMENT LEASE-MAINTAIN/REPAR	$ 915.00	$ 915.00		$ (915.00)	-100.00%	
MM PURCHASED CLIENT/PROGRAM SVCS	$ 85,000.00	$ 85,000.00	$ 65,000.00	$ (20,000.00)	-23.53%	
NN INFRASTRUCTURE:		$ -		$ -		
TT LOANS AND SPECIAL PAYMENTS		$ -	$ 222,087.21	$ 222,087.21	#DIV/0!	Outs payments for Suffolk and PPC
UU IT Non-Payroll Expenses	$ 4,000.00	$ 4,000.00	$ 1,645.40	$ (2,354.60)	-58.87%	
EE --Indirect Costs	$ 150,137.40	$ 150,137.40	$ 200,281.29	$ 50,143.89	33.40%	
ISA to DPH	$ 70,000.00	$ 70,000.00	$ 64,702.12	$ (5,297.88)	-7.57%	
Grand Total	**$ 2,086,767.87**	**$ 2,086,767.87**	**$ 2,163,085.42**	**$ 76,317.55**	**3.66%**	

Final FY26 Revenue:

The Commission's operational racing revenue is generated from an assessment, daily fees, and commissions associated with simulcasting and live racing. FY26's final revenue received was $2.67M, which was $167K higher than revised estimates. The racing division received $313K in unclaimed tickets (commonly referred to as "outs"), which we do not budget for as they are revenue neutral. Once we account for outs received in FY26, racing revenue was ~$147K (5.87%) under estimates. Variances between estimates and final amounts are included in the table below.

Revenues -10500003	Initial Projection	Revised Budget	FY26 Actual Revenue	Variance	% Variance
Racing Oversight and Development Balance Forward 0131	$ -	$ 671,070.10	$ 671,070.10	$ -	0.00%
Transfer of Unclaimed Greyhound Revenue to Racing Stabilization Trust		$ (120,536.23)	$ (120,536.23)	$ -	0.00%
Plainridge Assessment 4800	$ 70,000.00	$ 70,000.00	$ 62,163.54	$ (7,836.46)	-11.19%
Plainridge Daily License Fee 3003	$ 110,000.00	$ 110,000.00	$ 125,855.00	$ 15,855.00	14.41%
Plainridge Occupational License 3003/3004	$ 50,000.00	$ 50,000.00	$ 39,485.00	$ (10,515.00)	-21.03%
Plainridge Racing Development Oversight Live 0131	$ 15,000.00	$ 15,000.00	$ 7,815.34	$ (7,184.66)	-47.90%
Plainridge Racing Development Oversight Simulcast 0131	$ 60,000.00	$ 60,000.00	$ 66,271.70	$ 6,271.70	10.45%
Raynham Assessment 4800	$ 40,000.00	$ 40,000.00	$ 48,474.01	$ 8,474.01	21.19%
Raynham Daily License Fee 3003	$ 63,000.00	$ 63,000.00	$ 91,200.00	$ 28,200.00	44.76%
Raynham Racing Development Oversight Simulcast 0131	$ 25,000.00	$ 25,000.00	$ 39,919.52	$ 14,919.52	59.68%
Suffolk Assessment 4800	$ 650,000.00	$ 650,000.00	$ 541,426.70	$ (108,573.30)	-16.70%
Suffolk Commission Racing Development Oversight Simulcast 0131	$ 60,000.00	$ 60,000.00	$ 52,862.68	$ (7,137.32)	-11.90%
Suffolk Daily License Fee 3003	$ 63,000.00	$ 63,000.00	$ 64,800.00	$ 1,800.00	2.86%
Suffolk Occupational License 3003/3004		$ -		$ -	
Suffolk Racing Development Oversight Live 0131		$ -		$ -	
Suffolk TVG Commission Live 0131		$ -		$ -	
Suffolk TVG Commission Simulcast 0131	$ 375,000.00	$ 375,000.00	$ 333,123.13	$ (41,876.87)	-11.17%
Suffolk Twin Spires Commission Live 0131		$ -		$ -	
Suffolk Twin Spires Commission Simulcast 0131	$ 175,000.00	$ 175,000.00	$ 170,459.38	$ (4,540.62)	-2.59%
Suffolk Xpress Bet Commission Live 0131		$ -		$ -	
Suffolk Xpress Bet Commission Simulcast 0131	$ 65,000.00	$ 65,000.00	$ 52,086.81	$ (12,913.19)	-19.87%
Suffolk NYRA Bet Commission Live 0131		$ -		$ -	
Suffolk NYRA Bet Commission Simulcast 0131	$ 90,000.00	$ 90,000.00	$ 84,257.45	$ (5,742.55)	-6.38%
AMWEST Commission Simulcast 0131			$ 4,102.75	$ 4,102.75	#DIV/0!
Transfer to General Fund 10500140 0000		$ -		$ -	
Wonderland Assessment 4800		$ -	$ 2.73	$ 2.73	#DIV/0!
Wonderland Daily License Fee 3003		$ -		$ -	
Wonderland Racing Development Oversight Simulcast 0131	$ 40,000.00	$ 40,000.00		$ (40,000.00)	-100.00%
Plainridge fine 2700		$ -	$ 20,000.00	$ 20,000.00	#DIV/0!
Suffolk Fine 2700		$ -		$ -	
Plainridge Unclaimed wagers 5009	$ -	$ -	$ 115,489.54	$ 115,489.54	#DIV/0!
Suffolk Unclaimed wagers 5009	$ -	$ -	$ 106,597.67	$ 106,597.67	#DIV/0!
Raynham Unclaimed wagers 5009	$ -	$ -	$ 91,554.26	$ 91,554.26	#DIV/0!
Wonderland Unclaimed wagers 5009	$ -	$ -		$ -	
Return of Unclaimed wagers	$ -	$ -		$ -	
Misc/Bank Interest 0131	$ 500.00	$ 500.00	$ 200.00	$ (300.00)	-60.00%
Grand Total	**$ 1,951,500.00**	**$ 2,502,033.87**	**$ 2,668,681.08**	**$ 166,647.21**	**6.66%**

FY26 Racing Oversight and Development Surplus and FY26 Beginning Balance

Final spending in the Racing Oversight and Development Fund of $2.16M, combined with final revenue of $2.67M, resulted in revenue exceeding spending by $505.6K. However, $91.55K of the surplus revenue, comprising the unclaimed wagers for Raynham, is restricted and must be transferred into the racing stabilization fund in FY27. Therefore, the true surplus from racing activities in FY26, that is unrestricted and can be used in FY27 for regulatory activities, is $414.04K. The table below shows how we arrived at the unrestricted FY26 surplus.

Racing Oversight and Development Fund FY26		
Revenue		$2,668,681.08
Less Spending	$2,163,085.42	
Balance Forward to FY27		$505,595.66
Less Raynham Unclaimed	$91,554.26	
Unrestricted FY26 Surplus		**$414,041.40**

Sports Wagering Control Fund 1050-1384

The Commission approved a preliminary budget for the Sports Wagering Control Fund of $13.90M. After three quarterly updates, the FY26 projected budget for sports wagering remained steady at this same number due to budget neutral adjustments. The MGC began the fiscal year with an initial assessment of $12.87M on licensees to support the Commission's FY26 regulatory activities. After a credit of $1.56M and three (3) quarters of adjustments, the assessment was revised down to $11.31M.

FY26 Final Spending:

The Sports Wagering Control Fund spending for FY26 was $13.02M, which was $879.5K (6.33%) less than the approved spending level. There was $1.28M (93.21%) in overspending for MSP GEU related investigations costs and $575K (52.53%) in additional IT costs related to ongoing projects for the Licensing Management System, ADA Compliance and Public Meeting Room and Conference buildouts. There was no need to increase the assessment to operators as these additional costs were offset with savings on other line items. There was underspending of 1.07M (22.14%) in payroll due to the new accounting system rollout at the end of February 2026 and associated delays in the ability to update payroll rules for accounts. There was also $1.36M in underspending for consultants (56.19%) as suitability investigations are ongoing with RSM and the focus has shifted towards vendors. The table below shows final spending and variances to budgeted amounts by budget areas of the Sports Wagering Control Fund, as well as brief explanations for large variances.

Row Labels	Initial Projection	Revised Budget	FY26 Final Spending	Variance	% Variance	Variance Explanation
10501384						
AA REGULAR EMPLOYEE COMPENSATION	$ 4,868,926.07	$ 4,813,426.74	$ 3,747,971.03	$ (1,065,455.71)	-22.14%	New accounting system MOSAIC was rolled out for the entire Commonwealth. There were delays specifcally related to the payroll data report data which affected the ability to make adjustments.
BB REGULAR EMPLOYEE RELATED EXPEN	$ 41,500.00	$ 41,500.00	$ 17,452.23	$ (24,047.77)	-57.95%	
CC SPECIAL EMPLOYEES	$ 182,289.40	$ 182,289.40		$ (182,289.40)	-100.00%	Some savings due to open positions and shifting costs to AA as appropriate for Post Retirees. Additionally due to the new accounting system and delays in being able to adjust contract positions costs which were supposed to be shared with Gaming.
DD PENSION & INSURANCE RELATED EX	$ 1,784,666.87	$ 1,765,166.20	$ 1,405,981.97	$ (359,184.23)	-20.35%	Tied to payroll allocations, less payroll allocation meant less fringe
EE ADMINISTRATIVE EXPENSES	$ 184,300.00	$ 184,300.00	$ 193,454.10	$ 9,154.10	4.97%	
FF PROGRAMMATIC FACILITY OPERATONAL SUPPLIES		$ -	$ 100,000.00	$ 100,000.00	#DIV/0!	Necessary public safety radios for MSP GEU
GG ENERGY COSTS AND SPACE RENTAL	$ 450,936.69	$ 450,936.69	$ 487,270.89	$ 36,334.20	8.06%	
HH CONSULTANT SVCS (TO DEPTS)	$ 2,415,386.00	$ 2,415,386.00	$ 1,058,287.14	$ (1,357,098.86)	-56.19%	Underspending related to ongoing suitability reviews and investigations used some of these savings to pay for IT project costs in UU
JJ OPERATIONAL SERVICES	$ 1,372,694.00	$ 1,372,694.00	$ 2,652,204.44	$ 1,279,510.44	93.21%	Shifted applicable MSP GEU costs over to Sports Wagering to higher costs to payroll for Gaming and to offset delays with being able to update payroll rules in accounting system
KK EQUIPMENT PURCHASES		$ -	$ 7,587.06	$ 7,587.06	#DIV/0!	
LL EQUIPMENT LEASE-MAINTAIN/REPAR		$ -	$ 3,203.47	$ 3,203.47	#DIV/0!	
NN INFRASTRUCTURE:		$ -	$ 6,097.76	$ 6,097.76	#DIV/0!	
OO ALL SPENDING CATEGORIES		$ -		$ -	#DIV/0!	
OO--ISA AGO	$ 500,000.00	$ 575,000.00	$ 498,872.24	$ (76,127.76)	-13.24%	
TT LOANS AND SPECIAL PAYMENTS		$ -		$ -	#DIV/0!	
UU IT Non-Payroll Expenses	$ 1,095,265.46	$ 1,095,265.46	$ 1,670,651.75	$ 575,386.29	52.53%	Additional or onging projects such as License Management System implementation costs, as well as costs for other projects such as state mandated ADA compliance, Public Meeting and conference room buidouts etc.
EE --Indirect Costs	$ 1,001,721.91	$ 1,001,721.91	$ 1,169,147.59	$ 167,425.68	16.71%	
Grand Total	**$ 13,897,686.40**	**$ 13,897,686.40**	**$ 13,018,181.67**	**$ (879,504.73)**	**-6.33%**	

Final FY26 Revenue:

The Commission's operational revenue for sports wagering is generated from vendor and employee licensing fees, background suitability fees, and an assessment on licensees. Initial revenue projections for FY26 were $13.90M, comprising $1.03M in licensing fees and an assessment of $12.87M. After accounting for FY25 surplus revenue and restricted licensing fees, the assessment decreased to $11.31M. FY26 final revenue received was $13.64M, which was $758K (5.26%) below estimates. Variances between estimates and final amounts are included in the table below.

Revenues - 10501384	Initial Projection	Revised Budget	FY26 Actual Revenue	Variance	% Variance	Variance Explanation
BALANCE FORWARD PRIOR YEAR	$ -	$ 2,058,417.43	$ 2,058,417.43	$ -	0.00%	
SUITABILITY COSTS BALANCE FORWARD	$ -	$ -	$ -	$ -		
CATERGORY 1	$ -	$ -		$ -		
CATERGORY 2	$ -	$ -		$ -		
CATEROGRY 3 (TETHERED)	$ -	$ -	$ 50,000.00	$ 50,000.00	#DIV/0!	
CATERGORY 3 (UNTETHERED)	$ -	$ -		$ -		
SW GAMING CONTROL FUND BALANCE 0500	$ -	$ -		$ -		
REGISTRANT LICENSING FEES 3000	$ 300,000.00	$ 300,000.00	$ 135,000.00	$ (165,000.00)	-55.00%	
VENDOR SW FEES 3000	$ 100,000.00	$ 100,000.00	$ 50,000.00	$ (50,000.00)	-50.00%	
FANTASY FEES 3000		$ -		$ -		
ASSESSMENT 0500	$ 12,867,686.40	$ 11,309,526.88	$ 11,309,526.88	$ -	0.00%	
FINES & PENALTIES 2700		$ -		$ -		
MISC 0500	$ 25,000.00	$ 25,000.00		$ (25,000.00)	-100.00%	
IEB BACKGROUND/INVESTIGATIVE/SUITABILITY FEES	$ 600,000.00	$ 600,000.00	$ 28,745.10	$ (571,254.90)	-95.21%	
BANK INTEREST SW	$ 5,000.00	$ 5,000.00	$ 8,301.77	$ 3,301.77	66.04%	
Grand Total	**$13,897,686.40**	**$14,397,944.31**	**$13,639,991.18**	**$ (757,953.13)**	**-5.26%**	

FY26 Surplus: Credit to FY27 Assessment on Licensees:

Final spending in the Sports Wagering Control Fund of $13.02M, combined with final revenue of $13.64M, resulted in revenue exceeding spending by $622K. This amount is illustrated on the table below and will be credited to the licensees' FY27 assessment.

Sports Wagering Control Fund FY26		
Revenue		$13,639,991.18
Less Spending	$13,018,181.67	
Total FY26 Surplus to be credited to FY27 Assessment		$621,809.51

205 CMR 221.00 describes how the commission shall assess its operational costs on sports wagering licensees, including any increases or decreases that are the result of over or under-spending. 205 CMR 121.03, paragraph (4) specifically states:

> (4) In the event that actual revenues exceed actual costs for a given fiscal year, the Commission in its sole discretion shall credit such Excess Assessment to the Annual Assessment due for the next fiscal year.

The $622K credit to licensees' FY27 assessment will be in the same percentage as their initial share of the FY26 assessment. The table below shows each operator's share of the FY26 credit.

SW Operator	FY26 Assessment % based on FY25 AGSWR	FY27 Credit
Bally's	0.48%	$2,984.69
ESPN/PSI	2.82%	$17,535.03
BETMGM	6.80%	$42,283.05
Casesars - AWI	1.82%	$11,316.93
DraftKings - Crown MA	53.08%	$330,056.49
Fanatics - FBG	4.50%	$27,981.43
FanDuel - Betfair	29.71%	$184,739.61
EBH SB	0.43%	$2,673.78
MGM SB	0.02%	$124.36
PPC SB	0.34%	$2,114.15
Total	100.00%	$621,809.51

Attachment A to this document is the budget to actual spending and revenue for the Gaming Control, Racing Oversight and Development and Sports Wagering Control Funds for FY26.

Conclusion:

After the third quarterly update for FY26, the Gaming Control fund was estimated to spend $40.81M, requiring a $34.99M assessment on licensees. The Gaming Control Fund's final spending for FY26 was $39.83M, which was $974K (2.39%) less than the approved budget. The Gaming Control Fund's final revenue for FY26 was $40.60M. The net impact of spending under budget, and revenue below projections, resulted in a $763K FY26 surplus in the Gaming Control Fund. The surplus will be credited to licensees' FY27 assessments.

After 3 quarters of updates the FY26 Racing Oversight and Development fund was estimated to spend $2.09M and projected revenues were $2.50M. Final spending was $2.16M, and final revenue was $2.67M. This resulted in a surplus of $505.6K, of which $91.6K will be transferred to the Racing Stabilization fund and the balance of $414K is available for FY27 regulatory activities.

The most recent estimates for Sports Wagering Control fund projected spending of $13.90M, requiring a $11.31M assessment on licensees. Final spending for the fund in FY26 was $13.02M, which was $879K (6.33%) less than the approved budget. The Sports Wagering Control Fund's final revenue for FY26 was $13.64M. The net impact of spending under budget, revenue exceeding projections, and carryforward of suitability investigation deposits resulted in a $622K FY26 surplus in the fund. The surplus will be credited to sports wagering licensees' FY27 assessments.

Attachment A: FY26 Spending and Revenue Final

2026	Budget Projections							
Row Labels	Initial Projection	FY25 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Apvd Adjmts)	Actuals To Date Total	%Spent	% BFY Passed
10500001--Gaming Control Fund								
MGC Regulatory Cost								
AA REGULAR EMPLOYEE COMPENSATION	$ 8,773,670.66		$ (139,654.76)	$ -	$ 8,634,015.90	$ 10,219,688.57	118%	100%
BB REGULAR EMPLOYEE RELATED EXPEN	$ 85,993.75			$ -	$ 85,993.75	$ 39,743.74	46%	100%
CC SPECIAL EMPLOYEES	$ 198,419.20			$ -	$ 198,419.20	$ 144,893.95	73%	100%
DD PENSION & INSURANCE RELATED EX	$ 3,082,783.90		$ (49,070.28)	$ -	$ 3,033,713.62	$ 3,767,998.38	124%	100%
EE ADMINISTRATIVE EXPENSES	$ 696,991.92			$ -	$ 696,991.92	$ 600,708.91	86%	100%
FF PROGRAM, FACILITY, OPERATIONAL SUPPIES	$ 20,000.00			$ -	$ 20,000.00	$ 76,654.02	383%	100%
GG ENERGY COSTS AND SPACE RENTAL	$ 1,142,798.06			$ -	$ 1,142,798.06	$ 1,037,313.54	91%	100%
HH CONSULTANT SVCS (TO DEPTS)	$ 939,450.00			$ -	$ 939,450.00	$ 676,382.25	72%	100%
JJ OPERATIONAL SERVICES	$ 12,671,596.82			$ -	$ 12,671,596.82	$ 9,263,046.39	73%	100%
KK Equipment Purchase	$ 62,000.00			$ -	$ 62,000.00	$ 12,145.80	20%	100%
LL EQUIPMENT LEASE-MAINTAIN/REPAR	$ 70,607.90			$ -	$ 70,607.90	$ 28,307.71	40%	100%
NN NON-MAJOR FACILITY MAINTENANCE REPAIR	$ 30,000.00			$ -	$ 30,000.00	$ 28,799.21	96%	100%
PP STATE AID/POL SUB/OSD	$ 90,000.00			$ -	$ 90,000.00	$ 17,250.00	19%	100%
TT PAYMENTS & REFUNDS				$ -	$ -			100%
UU IT Non-Payroll Expenses	$ 4,424,888.27		$ 188,725.04	$ -	$ 4,613,613.31	$ 4,453,652.55	97%	100%
MGC Regulatory Cost Subtotal:	**$ 32,289,200.48**		**$ -**	**$ -**	**$ 32,289,200.48**	**$ 30,366,585.02**	94%	100%
								100%
EE--Indirect Costs	**$ 2,757,091.25**			**$ -**	$ 2,757,091.25	**$ 3,563,833.50**	129%	100%
								100%
Office of Attorney General								100%
ISA to AGO	$ 4,600,000.00		$ -	$ -	$ 4,600,000.00	$ 4,193,822.83	91%	100%
TT Reimbursement for AGO 0810-1024	$ -				$ -	$ 596,773.00		100%
AGO State Police	$ 1,085,056.11				$ 1,085,056.11	$ 1,035,992.68	95%	100%
Office of Attorney General Subtotal:	**$ 5,685,056.11**	**$ -**	**$ -**	**$ -**	**$ 5,685,056.11**	**$ 5,826,588.51**	102%	100%
ISA to ABCC	**$ 75,000.00**	**$ -**	**$ -**	**$ -**	**$ 75,000.00**	**$ 74,991.36**	100%	100%
								100%
Gaming Control Fund Total Costs	**$ 40,806,347.84**	**$ -**	**$ -**	**$ -**	**$ 40,806,347.84**	**$ 39,831,998.39**	98%	100%

	Revenue Projections						
Revenues	Initial Projection	FY25 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Apvd Adjmts)	Actuals To Date Total	
Gaming Control Fund Beginning Balance 0500		$ 1,976,189.90		$ -	$ 1,976,189.90	$ 1,976,189.90	
EBH Security fees 0500/Independent Monitor				$ -	$ -		
ENHANCED EBH Security fees	$ 75,000.00		$ -	$ -	$ 75,000.00	$ 23,105.12	
Category/Region Collection Fees 0500			$ -	$ -	$ -		
Prior Year Independent Monitory Fees 500			$ -	$ -	$ -		
IEB background / investigative collections 0500	$ 75,000.00		$ -	$ -	$ 75,000.00	$ 58,422.91	
Phase 1 Refunds 0500			$ -	$ -	$ -		
Phase 2 Category 1 Collections (restricted) 0500			$ -	$ -	$ -		
Region C Phase 1 Investigation Collections 0500			$ -	$ -	$ -		
Region C Phase 2 Category 1 Collections 0500			$ -	$ -	$ -		
Grant Collections (restricted) 0500			$ -	$ -	$ -		
Region A slot Machine Fee 0500	$ 1,629,600.00			$ -	$ 1,629,600.00	$ 1,611,600.00	
Region B Slot Machine Fee 0500	$ 915,600.00		$ -	$ -	$ 915,600.00	$ 915,000.00	
Slots Parlor Slot Machine Fee 0500	$ 551,400.00		$ -	$ -	$ 551,400.00	$ 548,400.00	
Gaming Employee License Fees (GEL) 3000	$ 200,000.00		$ -	$ -	$ 200,000.00	$ 238,800.00	
Key Gaming Executive (GKE) 3000	$ 20,000.00		$ -	$ -	$ 20,000.00	$ 13,000.00	
Key Gaming Employee (GKS) 3000	$ 75,000.00		$ -	$ -	$ 75,000.00	$ 70,000.00	
Non-Gaming Vendor (NGV) 3000	$ 40,000.00		$ -	$ -	$ 40,000.00	$ 33,700.00	
Vendor Gaming Primary (VGP) 3000	$ 150,000.00		$ -	$ -	$ 150,000.00	$ 30,000.00	
Vendor Gaming Secondary (VGS) 3000			$ -	$ -	$ -	$ 30,000.00	
Gaming School License (GSB)/LIQ			$ -	$ -	$ -	$ 600.00	
Gaming Service Employee License (SER) 3000	$ 75,000.00		$ -	$ -	$ 75,000.00	$ 32,475.00	
Subcontractor ID Initial License (SUB) 3000	$ 15,000.00		$ -	$ -	$ 15,000.00		
Temporary License Initial License (TEM)/LAB FEE 3000	$ 2,000.00		$ -	$ -	$ 2,000.00	$ 4,000.00	
Assessment for PHTF	$ 5,000,000.00		$ -	$ -	$ 5,000,000.00		
Tranfer PHTF Assessment to PHTF	$ (5,000,000.00)		$ -	$ -	$ (5,000,000.00)		
Veterans Initial License (VET) 3000			$ -	$ -	$ -		
Transfer of Licensing Fees to CMF 0500			$ -	$ -	$ -		
Assessment 0500	$ 36,970,747.84		$ (1,976,189.90)	$ -	$ 34,994,557.94	$ 34,994,557.94	
Misc/MCC Grant			$ -	$ -	$ -		
Miscellaneous 0500	$ 5,000.00		$ -	$ -	$ 5,000.00	$ 7,266.44	
Bank Interest 2700	$ 7,000.00		$ -	$ -	$ 7,000.00	$ 8,264.44	
Grand Total	**$ 40,806,347.84**	**$ 1,976,189.90**	**$ (1,976,189.90)**	**$ -**	**$ 40,806,347.84**	**$ 40,595,381.75**	

2025	Budget Projections							
Row Labels	Initial Projection	FY25 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Apvd Adjmts)	Actuals To Date Total	%Spent	% BFY Passed
4000-1101 Research and Responsible Gaming/Public Health Trust Fund								
AA REGULAR EMPLOYEE COMPENSATION	$ 552,320.64		$ -	$ -	$ 552,320.64	$ 205,909.94	37%	100%
BB REGULAR EMPLOYEE RELATED EXPEN	$ 10,500.00		$ -	$ -	$ 10,500.00	$ 8,293.15	79%	100%
CC SPECIAL EMPLOYEES			$ -	$ -	$ -		0%	100%
DD PENSION & INSURANCE RELATED EX	$ 204,512.00		$ -	$ -	$ 204,512.00	$ 77,107.26	38%	100%
EE ADMINISTRATIVE EXPENSES	$ 457,946.38		$ -	$ -	$ 457,946.38	$ 763,046.93	167%	100%
FF PROGRAMMATIC FACILITY OPERATONAL SUPPLIES	$ 1,000.00		$ -	$ -	$ 1,000.00	8,473.00	0%	100%
HH CONSULTANT SVCS (TO DEPTS)	$ 3,758,570.00		$ -	$ -	$ 3,758,570.00	$ 4,280,350.84	114%	100%
JJ OPERATIONAL SERVICES	$ 15,000.00		$ -	$ -	$ 15,000.00	$ 9,205.16	61%	100%
KK Equipment Purchase							#DIV/0!	100%
MM PURCHASED CLIENT/PROGRAM SVCS			$ -	$ -	$ -		0%	100%
PP STATE AID/POL SUB	$ 1,522,000.00		$ -	$ -	$ 1,522,000.00	$ 1,189,575.68	78%	100%
UU IT Non-Payroll Expenses	$ 100,000.00			$ -	$ 100,000.00		0%	100%
ISA to DPH	$ -		$ -	$ -	$ -	$ -	#DIV/0!	100%
Research and Responsible Gaming/Public Health Trust Fund Subtotal:	**$ 6,621,849.02**	**$ -**	**$ -**	**$ -**	**$ 6,621,849.02**	**$ 6,541,961.96**	99%	100%

	Revenue Projections						
Revenues	Initial Projection	FY25 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Apvd Adjmts)	Actuals To Date Total	
Public Health Trust Fund ISA	$ 6,875,000.00	$4,621,618.80	$ -		$ 11,496,618.80	$ 11,496,618.80	

Row Labels	Initial Projection	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Bal Fwd+Apvd Adjmts)	Actuals To Date Total	%Spent	% BFY Passed
10500002							
TT LOANS AND SPECIAL PAYMENTS	$ -	$ -	$ -	$ -			100%

	Revenue Projections							
Revenues	Initial Projection	FY25 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Apvd Adjmts)	Actuals To Date Total	%Spent	% BFY Passed
Greyhound Balance Forward Simulcast 7200		$ 274,619.57	$ -	$ -	$ 274,619.57	$ 274,619.57		
Unclaimed from Raynham and Wonderland				$ -	$ -	$ 120,536.17		
Plainridge Greyhound Import Simulcast 7200			$ -	$ -	$ -			
Raynham Greyhound Import Simulcast 7200			$ -	$ -	$ -			
Suffolk Greyhound Import Simulcast 7200			$ -	$ -	$ -			
TVG Greyhound Import Simulcast 7200			$ -	$ -	$ -			

TWS Greyhound Import Simulcast 7200					$ -			
Wonderland Greyhound Import Simulcast 7200			$ -	$ -	$ -			
Sweep Per MGL C29S13A								
	$ -	$ 274,619.57	$ -	$ -	$ 274,619.57	$ 395,155.74		

Budget Projections

Row Labels	Initial Projection	FY25 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Bal Fwd+Apvd Adjmts)	Actuals To Date Total	%Spent	% BFY Passed
10500003								
AA REGULAR EMPLOYEE COMPENSATION	$ 603,157.16		$ -	$ -	$ 603,157.16	$ 635,999.16	105%	100%
BB REGULAR EMPLOYEE RELATED EXPEN	$ 6,000.00		$ -	$ -	$ 6,000.00	$ 658.03	11%	100%
CC SPECIAL EMPLOYEES	$ 487,360.00		$ -	$ -	$ 487,360.00	$ 425,060.40	87%	100%
DD PENSION & INSURANCE RELATED EX	$ 240,138.31		$ -	$ -	$ 240,138.31	$ 249,554.91	104%	100%
EE ADMINISTRATIVE EXPENSES	$ 27,060.00		$ -	$ -	$ 27,060.00	$ 23,110.60	85%	100%
FF PROGRAMMATIC FACILITY OPERATONAL SUPPLIES	$ 12,000.00		$ -	$ -	$ 12,000.00		0%	100%
HH CONSULTANT SVCS (TO DEPTS)	$ 10,000.00			$ -	$ 10,000.00		0%	100%
JJ OPERATIONAL SERVICES	$ 391,000.00		$ -	$ -	$ 391,000.00	$ 274,986.30	70%	100%
KK EQUIPMENT PURCHASES			$ -	$ -	$ -		#DIV/0!	100%
LL EQUIPMENT LEASE-MAINTAIN/REPAR	$ 915.00		$ -	$ -	$ 915.00		0%	100%
MM PURCHASED CLIENT/PROGRAM SVCS	$ 85,000.00		$ -	$ -	$ 85,000.00	$ 65,000.00	76%	100%
NN INFRASTRUCTURE:			$ -	$ -	$ -		#DIV/0!	100%
TT LOANS AND SPECIAL PAYMENTS			$ -	$ -	$ -	$ 222,087.21	#DIV/0!	100%
UU IT Non-Payroll Expenses	$ 4,000.00		$ -	$ -	$ 4,000.00	$ 1,645.40	41%	100%
EE --Indirect Costs	$ 150,137.40		$ -	$ -	$ 150,137.40	$ 200,281.29	133%	100%
ISA to DPH	$ 70,000.00		$ -	$ -	$ 70,000.00	$ 64,702.12	92%	100%
Grand Total	**$ 2,086,767.87**	**$ -**	**$ -**	**$ -**	**$ 2,086,767.87**	**$ 2,163,085.42**	104%	100%

Revenue Projections

Revenues	Initial Projection	FY25 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Apvd Adjmts)	Actuals To Date Total
Racing Oversight and Development Balance Forward 0131	$ -	$ 671,070.10		$ -	$ 671,070.10	$ 671,070.10
Amount of Unclaimed Greyhound Revenue to transfer Racing Stabilization Trust	$ -	$ -			$ -	$ -
Transfer of Unclaimed Greyhound Revenue to Racing Stabilization Trust		$ (120,536.23)			$ (120,536.23)	$ (120,536.23)
Plainridge Assessment 4800	$ 70,000.00		$ -	$ -	$ 70,000.00	$ 62,163.54
Plainridge Daily License Fee 3003	$ 110,000.00		$ -	$ -	$ 110,000.00	$ 125,855.00
Plainridge Occupational License 3003/3004	$ 50,000.00		$ -	$ -	$ 50,000.00	$ 39,485.00
Plainridge Racing Development Oversight Live 0131	$ 15,000.00		$ -	$ -	$ 15,000.00	$ 7,815.34
Plainridge Racing Development Oversight Simulcast 0131	$ 60,000.00		$ -	$ -	$ 60,000.00	$ 66,271.70
Raynham Assessment 4800	$ 40,000.00		$ -	$ -	$ 40,000.00	$ 48,474.01
Raynham Daily License Fee 3003	$ 63,000.00		$ -	$ -	$ 63,000.00	$ 91,200.00
Raynham Racing Development Oversight Simulcast 0131	$ 25,000.00		$ -	$ -	$ 25,000.00	$ 39,919.52
Suffolk Assessment 4800	$ 650,000.00		$ -	$ -	$ 650,000.00	$ 541,426.70
Suffolk Commission Racing Development Oversight Simulcast 0131	$ 60,000.00		$ -	$ -	$ 60,000.00	$ 52,862.68
Suffolk Daily License Fee 3003	$ 63,000.00		$ -	$ -	$ 63,000.00	$ 64,800.00
Suffolk Occupational License 3003/3004			$ -	$ -	$ -	
Suffolk Racing Development Oversight Live 0131			$ -	$ -	$ -	
Suffolk TVG Commission Live 0131			$ -	$ -	$ -	
Suffolk TVG Commission Simulcast 0131	$ 375,000.00		$ -	$ -	$ 375,000.00	$ 333,123.13
Suffolk Twin Spires Commission Live 0131			$ -	$ -	$ -	
Suffolk Twin Spires Commission Simulcast 0131	$ 175,000.00		$ -	$ -	$ 175,000.00	$ 170,459.38
Suffolk Xpress Bet Commission Live 0131			$ -	$ -	$ -	
Suffolk Xpress Bet Commission Simulcast 0131	$ 65,000.00		$ -	$ -	$ 65,000.00	$ 52,086.81
Suffolk NYRA Bet Commission Live 0131			$ -	$ -	$ -	
Suffolk NYRA Bet Commission Simulcast 0131	$ 90,000.00		$ -	$ -	$ 90,000.00	$ 84,257.45
AMWEST Commission Simulcast 0131						$ 4,102.75
Transfer to General Fund 10500140 0000			$ -		$ -	
Wonderland Assessment 4800			$ -	$ -	$ -	$ 2.73
Wonderland Daily License Fee 3003			$ -	$ -	$ -	
Wonderland Racing Development Oversight Simulcast 0131	$ 40,000.00		$ -	$ -	$ 40,000.00	
Plainridge fine 2700			$ -	$ -	$ -	$ 20,000.00
Suffolk Fine 2700			$ -	$ -	$ -	
Plainridge Unclaimed wagers 5009	$ -		$ -	$ -	$ -	$ 115,489.54
Suffolk Unclaimed wagers 5009	$ -		$ -	$ -	$ -	$ 106,597.67
Raynham Unclaimed wagers 5009	$ -		$ -	$ -	$ -	$ 91,554.26
Wonderland Unclaimed wagers 5009	$ -		$ -	$ -	$ -	
Return of Unclaimed wagers	$ -		$ -	$ -	$ -	
Misc/Bank Interest 0131	$ 500.00		$ -	$ -	$ 500.00	$ 200.00
Grand Total	**$ 1,951,500.00**	**$ 550,533.87**	**$ -**	**$ -**	**$ 2,502,033.87**	**$ 2,668,681.08**

Budget Projections

Row Labels	Initial Projection	FY25 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Bal Fwd+Apvd Adjmts)	Actuals To Date Total	%Spent	% BFY Passed
10500004								
AA REGULAR EMPLOYEE COMPENSATION	$ 325,132.75	$ -	$ -	$ -	$ 325,132.75	$ 32,696.62	10%	100%
BB REGULAR EMPLOYEE RELATED EXPEN	$ 5,000.00	$ -	$ -	$ -	$ 5,000.00	$ 591.98	12%	100%
DD PENSION & INSURANCE RELATED EX	$ 119,352.13	$ -	$ -	$ -	$ 119,352.13	$ 5,675.26	5%	100%
EE ADMINISTRATIVE EXPENSES	$ 34,066.27	$ -	$ -	$ -	$ 34,066.27	$ 2,086.78	6%	100%
GG ENERGY COSTS AND SPACE RENTAL		$ -	$ -	$ -	$ -		#DIV/0!	100%
JJ OPERATIONAL SERVICES		$ -	$ -	$ -	$ -		#DIV/0!	100%
KK EQUIPMENT PURCHASES		$ -	$ -	$ -			#DIV/0!	100%
HH CONSULTANT SVCS (Grant)		$ -	$ -	$ -	$ -		#DIV/0!	100%
PP STATE AID/GRANTS	$ 16,000,000.00	$ -	$ -	$ -	$ 16,000,000.00	$ 12,209,960.96	76%	100%
UU IT Non-Payroll Expenses	$ 50,000.00	$ -	$ -	$ -	$ 50,000.00		0%	100%
Grand Total	**$ 16,533,551.15**	**$ -**	**$ -**	**$ -**	**$ 16,533,551.15**	**$ 12,251,011.60**	74%	100%

Revenue Projections

Revenues	Initial Projection	FY25 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Apvd Adjmts)	Actuals To Date Total
Balance forward prior year	$ -	$ 52,663,337.54	$ -	$ -	$ -	$ 52,663,337.54
Grand Total	**$ -**	**$ 52,663,337.54**	**$ -**	**$ -**	**$ -**	**$52,663,337.54**

Budget Projections

Row Labels	Initial Projection	FY25 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Bal Fwd+Apvd Adjmts)	Actuals To Date Total	%Spent	% BFY Passed
10500005								
TT LOANS AND SPECIAL PAYMENTS (Race Horse Dev Fund)		$ -	$ -	$ -	$ -	$ 21,017,247.65	#DIV/0!	100%

Revenue Projections

Revenues	Initial Projection	FY25 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Apvd Adjmts)	Actuals To Date Total
Balance forward prior year 3003					$ -	$ -
Race Horse Development Fund assessment 3003					$ -	
Grand Total	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**

10500008

Row Labels	Initial Projection	FY25 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Bal Fwd+Apvd Adjmts)	Actuals To Date Total	%Spent	% BFY Passed
Casino forfeited money MGC Trust MGL 267A S4	**$ 25,000.00**	$25,755,085.83			$ 25,780,085.83	$25,755,085.83	100%	100%
Grand Total	**$ 25,000.00**	**$ 25,755,085.83**	**$ -**	**$ -**	**$ 25,780,085.83**			

Budget Projections

Row Labels	Initial Projection	FY25 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Bal Fwd+Apvd Adjmts)	Actuals To Date Total	%Spent	% BFY Passed
10500012/ P promo								
TT LOANS AND SPECIAL PAYMENTS	$ -	$ -	$ -	$ -	$ -		#DIV/0!	100%
	Revenue Projections							
Revenues	**Initial Projection**	**FY25 Balance Forward**	**Approved Adjustments**	**Proposed Adjustments**	**Current Budget (Initial+Apvd Adjmts)**	**Actuals To Date Total**		
Plainridge Import Harness Horse Simulcast 0131	$ 12,000.00		$ -	$ -	$ 12,000.00	$ 10,339.63		
Plainridge Racing Harness Horse Live 0131	$ 10,000.00		$ -	$ -	$ 10,000.00	$ 6,879.52		
Raynham Import Plainridge Simulcast 0131	$ 5,000.00		$ -	$ -	$ 5,000.00	$ 3,932.02		
Suffolk Import Plainridge Simulcast 0131	$ 2,000.00		$ -	$ -	$ 2,000.00	$ 1,121.67		
Plainridge Racecourse Promo Fund Beginning Balance 7205	$ 350,000.00	$349,310.48	$ -	$ -	$ 350,000.00	$349,310.48		
TVG Live 0131			$ -	$ -	$ -			
TVG Simulcast 0131	$ 25,000.00		$ -	$ -	$ 25,000.00	$ 20,306.15		
Twin Spires Live 0131			$ -	$ -	$ -			
Twin Spires Simulcast 0131	$ 10,000.00		$ -	$ -	$ 10,000.00	$ 6,793.43		
Xpress Bets Live 0131			$ -	$ -	$ -			
Xpress Bets Simulcast 0131	$ 2,500.00		$ -	$ -	$ 2,500.00	$ 2,404.37		
AMWEST Simulcast	$ 5,000.00					$ 749.12		
NYRA Live 0131			$ -	$ -	$ -			
NYRA Simulcast 0131			$ -	$ -	$ -	$ 2,928.28		
Grand Total	**$ 421,500.00**		**$ -**	**$ -**	**$ 416,500.00**	**$ 404,764.67**		

	Budget Projections							
Row Labels	Initial Projection	FY25 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Bal Fwd+Apvd Adjmts)	Actuals To Date Total	%Spent	% BFY Passed
10500013/ P Cap								
TT LOANS AND SPECIAL PAYMENTS	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**		#DIV/0!	100%
	Revenue Projections							
Revenues	**Initial Projection**	**FY25 Balance Forward**	**Approved Adjustments**	**Proposed Adjustments**	**Current Budget (Initial+Apvd Adjmts)**	**Actuals To Date Total**		
Plainridge Import Harness Horse Simulcast 0131	$ 25,000.00		$ -	$ -	$ 25,000.00	$ 18,265.71		
Plainridge Racing Harness Horse Live 0131	$ 15,000.00		$ -	$ -	$ 15,000.00	$ 12,328.24		
Raynham Import Plainridge Simulcast 0131	$ 5,000.00		$ -	$ -	$ 5,000.00	$ 6,263.21		
Suffolk Import Plainridge Simulcast 0131	$ 5,000.00		$ -	$ -	$ 5,000.00	$ 2,112.88		
Plainridge Capital Improvement Fund Beginning Balance 7205	$ 150,000.00	$92,408.98	$ -	$ -	$ 150,000.00	$92,408.98		
TVG Live 0131			$ -	$ -	$ -			
TVG Simulcast 0131	$ 75,000.00		$ -	$ -	$ 75,000.00	$ 43,163.09		
Twin Spires Live 0131			$ -	$ -	$ -			
Twin Spires Simulcast 0131	$ 30,000.00		$ -	$ -	$ 30,000.00	$ 18,079.07		
Xpress Bets Live 0131			$ -	$ -	$ -			
Xpress Bets Simulcast 0131	$ 7,500.00		$ -	$ -	$ 7,500.00	$ 3,904.05		
AMWEST Simulcast	$ 5,000.00					$ 1,373.39		
NYRA Live 0131			$ -	$ -	$ -			
NYRA Simulcast 0131	$ 10,000.00		$ -	$ -	$ 10,000.00	$ 6,501.13		
Grand Total	**$327,500.00**		**$0.00**	**$0.00**	**$322,500.00**	**$204,399.75**		

	Budget Projections							
Row Labels	Initial Projection	FY25 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Bal Fwd+Apvd Adjmts)	Actuals To Date Total	%Spent	% BFY Passed
10500021/ S promo								
TT LOANS AND SPECIAL PAYMENTS	$ -	$ -	$ -	$ -	$ -		#DIV/0!	100%
	Revenue Projections							
Revenues	**Initial Projection**	**FY25 Balance Forward**	**Approved Adjustments**	**Proposed Adjustments**	**Current Budget (Initial+Apvd Adjmts)**	**Actuals To Date Total**		
Plainridge Import Suffolk Simulcast 0131	$ 20,000.00		$ -	$ -	$ 20,000.00	$ 18,932.47		
Raynham Import Suffolk Simulcast 0131	$ 10,000.00		$ -	$ -	$ 10,000.00	$ 12,136.35		
Suffolk Import Running Horse Simulcast 0131	$ 25,000.00		$ -	$ -	$ 25,000.00	$ 17,274.77		
Suffolk Racing Running Horse Live 0131			$ -	$ -	$ -			
Suffolk Promotional Fund Beginning Balance 7205	$ 2,000,000.00	$1,575,903.06	$ -	$ -	$ 2,000,000.00	$1,575,903.06		
TVG Live 0131			$ -	$ -	$ -			
TVG Simulcast 0131	$ 120,000.00		$ -	$ -	$ 120,000.00	$ 102,884.28		
Twin Spires Live 0131			$ -	$ -	$ -			
Twin Spires Simulcast 0131	$ 60,000.00		$ -	$ -	$ 60,000.00	$ 53,552.95		
Xpress Bets Live 0131			$ -	$ -	$ -			
Xpress Bets Simulcast 0131	$ 20,000.00		$ -	$ -	$ 20,000.00	$ 16,394.79		
AMWEST Simulcast	$ 5,000.00					$ 1,102.00		
NYRA Live 0131			$ -	$ -	$ -			
NYRA Simulcast 0131	$ 30,000.00		$ -	$ -	$ 30,000.00	$ 26,916.01		
Grand Total	**$2,290,000.00**	**$1,575,903.06**	**$0.00**	**$0.00**	**$2,285,000.00**	**$1,825,096.68**		

	Budget Projections							
Row Labels	Initial Projection	FY25 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Bal Fwd+Apvd Adjmts)	Actuals To Date Total	%Spent	% BFY Passed
10500022/ S Cap								
TT LOANS AND SPECIAL PAYMENTS	$ -	$ -	$ -	$ -	$ -	$ 552,832.82	#DIV/0!	100%
	Revenue Projections							
Revenues	**Initial Projection**	**FY25 Balance Forward**	**Approved Adjustments**	**Proposed Adjustments**	**Current Budget (Initial+Apvd Adjmts)**	**Actuals To Date Total**		
Plainridge Import Suffolk Simulcast 0131	$ 60,000.00		$ -	$ -	$ 60,000.00	$ 325,457.01		
Raynham Import Suffolk Simulcast 0131	$ 25,000.00		$ -	$ -	$ 25,000.00			
Suffolk Import Running Horse Simulcast 0131	$ 60,000.00		$ -	$ -	$ 60,000.00			
Suffolk Racing Running Horse Live 0131			$ -	$ -	$ -			
Suffolk Capital Improvement Fund Beginning Balance 7205	$ 7,500,000.00	$7,457,903.11	$ -	$ -	$ 7,500,000.00	$7,500,000.00		
TVG Live 0131			$ -	$ -	$ -			
TVG Simulcast 0131	$ 300,000.00		$ -	$ -	$ 300,000.00			
Twin Spires Live 0131			$ -	$ -	$ -			
Twin Spires Simulcast 0131	$ 150,000.00		$ -	$ -	$ 150,000.00			
Xpress Bets Live 0131			$ -	$ -	$ -			
Xpress Bets Simulcast 0131	$ 50,000.00		$ -	$ -	$ 50,000.00			
AMWEST Simulcast	$ 10,000.00							
NYRA Live 0131			$ -	$ -	$ -			
NYRA Simulcast 0131	$ 100,000.00		$ -	$ -	$ 100,000.00			
Grand Total	**$8,255,000.00**	**$7,457,903.11**	**$0.00**	**$0.00**	**$8,245,000.00**	**$7,825,457.01**		

	Budget Projections							
Row Labels	Initial Projection	FY25 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Bal Fwd+Apvd Adjmts)	Actuals To Date Total	%Spent	% BFY Passed
10500140								
TT LOANS AND SPECIAL PAYMENTS	$ -	$ -	$ -	$ -	$ -		#DIV/0!	100%

	Budget Projections							
Row Labels	Initial Projection	FY25 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Bal Fwd+Apvd Adjmts)	Actuals To Date Total	%Spent	% BFY Passed
10501384								
AA REGULAR EMPLOYEE COMPENSATION	$ 4,868,926.07		$ (55,499.33)	$ -	$ 4,813,426.74	$ 3,747,971.03	78%	100%

BB REGULAR EMPLOYEE RELATED EXPEN	$ 41,500.00			$ -	$ 41,500.00	$ 17,452.23	42% 100%
CC SPECIAL EMPLOYEES	$ 182,289.40			$ -	$ 182,289.40		0% 100%
DD PENSION & INSURANCE RELATED EX	$ 1,784,666.87		$ (19,500.67)	$ -	$ 1,765,166.20	$ 1,405,981.97	80% 100%
EE ADMINISTRATIVE EXPENSES	$ 184,300.00			$ -	$ 184,300.00	$ 193,454.10	105% 100%
FF PROGRAMMATIC FACILITY OPERATONAL SUPPLIES				$ -	$ -	$ 100,000.00	#DIV/0! 100%
GG ENERGY COSTS AND SPACE RENTAL	$ 450,936.69			$ -	$ 450,936.69	$ 487,270.89	108% 100%
HH CONSULTANT SVCS (TO DEPTS)	$ 2,415,386.00			$ -	$ 2,415,386.00	$ 1,058,287.14	44% 100%
JJ OPERATIONAL SERVICES	$ 1,372,694.00			$ -	$ 1,372,694.00	$ 2,652,204.44	193% 100%
KK EQUIPMENT PURCHASES				$ -	$ -	$ 7,587.06	#DIV/0! 100%
LL EQUIPMENT LEASE-MAINTAIN/REPAR				$ -	$ -	$ 3,203.47	#DIV/0! 100%
NN INFRASTRUCTURE:				$ -	$ -	$ 6,097.76	#DIV/0! 100%
OO ALL SPENDING CATEGORIES				$ -	$ -		#DIV/0! 100%
OO--ISA AGO	$ 500,000.00		$ 75,000.00	$ -	$ 575,000.00	$ 498,872.24	87% 100%
TT LOANS AND SPECIAL PAYMENTS				$ -	$ -		#DIV/0! 100%
UU IT Non-Payroll Expenses	$ 1,095,265.46			$ -	$ 1,095,265.46	$ 1,670,651.75	153% 100%
EE --Indirect Costs	$ 1,001,721.91			$ -	$ 1,001,721.91	$ 1,169,147.59	117% 100%
Grand Total	**$ 13,897,686.40**		**$ -**	**$ -**	**$ 13,897,686.40**	**$ 13,018,181.67**	94% 100%

Revenue Projections

Revenues	Initial Projection	FY25 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Apvd Adjmts)	Actuals To Date Total
BALANCE FORWARD PRIOR YEAR	$ -	$ 2,058,417.43		$ -	$ 2,058,417.43	$ 2,058,417.43
SUITABILITY COSTS BALANCE FORWARD	$ -			$ -	$ -	$ -
CATERGORY 1	$ -		$ -	$ -	$ -	
CATERGORY 2	$ -		$ -	$ -	$ -	
CATEROGRY 3 (TETHERED)	$ -		$ -	$ -	$ -	$ 50,000.00
CATERGORY 3 (UNTETHERED)	$ -		$ -	$ -	$ -	
SW GAMING CONTROL FUND BALANCE 0500	$ -		$ -	$ -	$ -	
REGISTRANT LICENSING FEES 3000	$ 300,000.00		$ -	$ -	$ 300,000.00	$ 135,000.00
VENDOR SW FEES 3000	$ 100,000.00		$ -	$ -	$ 100,000.00	$ 50,000.00
FANTASY FEES 3000			$ -	$ -	$ -	
ASSESSMENT 0500	$ 12,867,686.40		$ (1,558,159.52)	$ -	$ 11,309,526.88	$ 11,309,526.88
FINES & PENALTIES 2700			$ -	$ -	$ -	
MISC 0500	$ 25,000.00		$ -	$ -	$ 25,000.00	
IEB BACKGROUND/INVESTIGATIVE/SUITABILITY FEES 3000	$ 600,000.00		$ -	$ -	$ 600,000.00	$ 28,745.10
BANK INTEREST SW	$ 5,000.00		$ -	$ -	$ 5,000.00	$ 8,301.77
Grand Total	**$13,897,686.40**	**$2,058,417.43**	**($1,558,159.52)**	**$0.00**	**$14,397,944.31**	**$13,639,991.18**

Sports Wagering Division

TO: Chair Jordan Maynard
Commissioner Eileen O'Brien
Commissioner Brad Hill
Commissioner Nakisha Skinner
Commissioner Paul Brodeur

FROM: David Harrison – Compliance Officer II, Sports Wagering

MEETING: 10/22/2026

RE: Update to Encore Boston Harbor House Rules

REGULATION BACKGROUND:

Pursuant to 205 CMR 247.02(4), a Sports Wagering Operator shall not change or modify the House Rules without prior written approval of the Commission.

EXECUTIVE SUMMARY:

Encore Boston Harbor has requested changes to their Massachusetts retail sportsbook house rules. A full detailed summary of changes can be found in the attached redline exhibit.

The summary of changes is as follows:

- Removal of language within Action/No Action sections for clarification purposes
- Removal of Soccer example under Betting Types: Spread section
- Removal of language under Pro Football/College Football section for settlement clarification
- Removal of settlement example language in MMA section
- Removal of all Bet Builder language
    - Bet Builder function no longer available at EBH

CONCLUDING STATEMENT:

The Sports Wagering Division confirms all requirements have been met under 205 CMR 247.02 and recommends approving these changes.

3) Should an event be moved from the originally announced location, all wagers will be considered "No Action". Season long futures are excluded from this provision and all wagers placed will remain "Action". ~~venue - with or without change of playing surface - all bets will remain valid, unless the new location in which the event shall take place, will be the Home venue of the team which originally was listed as the away team. In such cases all bets will be cancelled.~~

4) Unless otherwise provided for in specific sports in these House Rules or unless otherwise states in the selection/market/event name, a sporting event player must play to be deemed as Action.

5) All season long bets (such as Regular Season Wins, Exact Regular Season Wins, Team to Make the Playoffs, Championship Futures, Division Wagers, etc.) are Action regardless of cancelled or forfeited games, unless otherwise stated (example: Notre Dame Regular Season Wins – Must Play 12).

6) If a league postpones its season longer than 180 days or cancels the entire season, this will be deemed No Action and all bets will be refunded.

7) For season long player statistical leader and award futures, players must play in at least one game/event in the regular season to have "Action". ~~50% of regular season games for "action".~~

~~8) For cancellations due to COVID-19, please see game-specific rules for cancelled events.~~

~~Soccer: The Asian handicap is a special type of handicap used for soccer games. Depending on the strength of each team, a spread is given. This enables the odds for each side to be more similar. All bets on the Asian handicap in live betting (including 1st/2nd half bets / extra time/ 1st half extra time / 2nd half extra time) are settled according to the score line. Any goals prior to the bet being placed are ignored for settlement purposes. Games can be handicapped in ½ and ¼ intervals as to eliminate the possibility of a push since no one can score a half goal. Quarter (¼) handicaps split the bet between the two closest ½ intervals. For instance, a $100 bet with a handicap of 1¼ is the same as betting $50 at 1½ and $50 at With ¼ handicap bets, you can win and draw (win ¼ of bet) or lose and draw (lose ¼ bet). The ¼ goal handicap may be expressed as '' 0.25'' or "0 and ½", or as "pk and ¼". The bettor's bet amount is automatically divided equally and placed as 2 separate bets. This means that with a handicap point of 0 0.5 or 0 and ¼, half of your bet is on the 0 point handicap and the other half is on the 0.5 handicap.~~

the actual Touchdown.

5) Player specials (Passing Yards, Pass Completions, Receiving Yards, Rushing Yards, Sacks, Tackles, Assists, Will/Will not Score Touchdown etc.). Players have to participate in the game for bets to stand. If a player does not take part in the game (even when he is in the official active roster), bets will be voided.

~~Players have to participate in the game for bets to stand. If a player does not take part of the game (even when he is in the official active roster), bets will be voided.~~

12) For wagering purposes, a wager on a fighter to win by "KO/TKO" wins if the selected fighter wins by KO, TKO, DQ, ~~submission,~~ corner stoppage (RTD). Any other form of stoppage will be also considered as TKO. A wager for a MMA fighter to win by "Submission" includes the following: referee stoppage due to tapout, referee stoppage due to technical submission, a fighter's verbal submission.

~~16)~~ Mixed Martial Arts (MMA): Over/Under rounds are based on only completed rounds. The halfway point of a round is at exactly two minutes and 30 seconds of a 5 minutes round. As an example, thus, 3½ rounds would be two minutes and thirty seconds of the 4th round. Submission will be considered when the referee stops the fight or one of the fighters taps out during a submission technique. ~~As an example, at UFC a technical submission is recorded as a submission, and any submission to strikes counts as a technical knockout. If either fighter fails to answer the bell for the next round then his opponent will be deemed to have won in the previous round.~~

BET BUILDER (SAME GAME PARLAY)

Bet Builder Rules (Same Game Parlay) – Soccer

1) Bet Builder bets placed on Soccer apply to 90 minutes plus injury time, unless it is explicitly stated that the bet applies to Extra time and Penalties. Match officials determine whether the full 90 minutes and injury time has been played.

2) Any postponed events will be voided unless continued within 48 hours of kick-off time.

3) If the venue of a match is changed from the one advertised, all bets on that match will be voided.

4) For matches played at a neutral venue, all bets will stand regardless of the order in which the teams are listed, and of whether or not the game is or had been explicitly listed as being played at a neutral venue.

5) If any individual selection is void, or a player in the bet does not take any part in the match, then the whole bet will be made void.

6) For any obvious pricing errors, we reserve the right to cancel any bets placed at that wrong price upon advance approval by the Commission.

7) If an event is abandoned, any bets where the outcome has already been decided, e.g., half time result or first team to score will stand.

8) Be sure to check your betslip before you confirm your bet. The Sportsbook does not process requests to void any BetBuilder bets that were made by mistake.

9) Soccer Specific Market Rulings:

   a) Who will win?: Patron bets on the result, i.e. Team A, Draw or Team B.

   b) Who will score?: Patron is betting on whether a nominated player will score a goal. Own goals do not count towards this market.

   c) How many match/team corners?: Patron is betting on whether the total number of corners will be above or below the numbers quoted. Only corners that are taken will count. Corners that are indicated as given but subsequently not taken will not count. If a corner is retaken, it will only count as one corner. Corners in extra time do not count towards the total.

   d) How many team goals?: Patron is betting on how many goals a nominated team will score. Own goals committed by the opposing team are included in the settling of this market.

   e) What else will happen/What else will happen to a team?: Patron is betting on whether a nominated event will occur either in the match or to a selected team respectively, such as:

      i) Penalty missed – Whether a penalty will be missed. This is any penalty taken that does not result in a goal from that kick directly. If a penalty is ordered to be retaken, the original penalty will not count towards any official settlement. Only a completed penalty outcome is applicable. If a penalty rebounds from either the woodwork or the goalkeeper and is touched again before a goal is awarded, this will be deemed as a miss.

      ii) Penalty scored – Whether a penalty will be scored. This is any penalty taken that results in a goal directly from this kick. If a penalty rebounds from either the woodwork or the goalkeeper and is touched again before a goal is awarded, this will be deemed as a miss. Penalties awarded but rescinded and subsequently not taken will not be deemed a winning selection.

      iii) 2+ penalties scored – Whether two, or more, penalties will be scored. Penalties scored but ordered to be retaken, the original penalty will not count.

      iv) Free kick goal – Whether a free kick will be scored. Any bets involving free kick goals must be scored directly from a free kick. Penalties do not count. The player taking the free kick must be the scorer of the goal.

      v) Header goal – Whether a header will be scored over the course of the match. A headed goal is a goal that is classed as coming off the player's head or shoulder, whether it is intentional or not. Own goals are excluded.

      vi) Outside box goal – Whether a goal will be scored from outside of the 18-yard box/penalty area. Own goals are excluded. Any other method of goal scored from outside of the penalty area will count, including free kicks.

      vii) Own goal – Whether an own goal will be scored.

      viii) Woodwork – Whether the frame of the goal is hit during active play. Instances where the ball hits the woodwork which result directly in a goal do not count as woodwork being hit.

      ix) Go to extra time – Whether the match will go to extra time after the 90 minutes, in applicable matches where extra time can be played.

      x) Go to penalties – Whether the match will go to penalties/a penalty shootout, in applicable matches where penalties can be played.

      xi) Team clean sheet – Whether your nominated team will keep a clean sheet. For example, 0-0, 1-0 to your team, 2-0 to your team etc. would be winning outcomes.

xii) First/last team to score – Which team will score the first or last goal. Rescinded and/or disallowed goals do not count. If no goals are scored in the match, these markets will be resulted as losers.

xiii) First/last corners – Which teams will be awarded and subsequently take the first/last corner in the match. If no corners are awarded in the specified period, these markets will be resulted as losers.

xiv)Most corners – Which team will take the most corners in the match. If the corner count is tied at the end of the match, this selection will be resulted as a loser.

xv) Team woodwork – Whether the frame of the goal is hit by that team during active play. A team woodwork will still count if it is the defending team hitting their own woodwork with the ball. Instances where the ball hits the woodwork which result directly in a goal do not count as woodwork being hit.

f) Which player will score first/last?: Patron is betting on which player will score the first/last goal within the match. Own goals do not count. For example, if you have selected a player to score the first goal in the match and the first goal was an own goal, then the bet will be settled on the next goal that is scored. In this same scenario the scorer of the first goal that is not an own goal will be settled as the first goal scorer. In relation to 'Which player will score first', if your player has not participated in the match at the point the first goal is scored, selections will be made void. In relation to 'Which player will score last', If your player has participated in the match before or during the time the last goal is scored, related selections will stand. If no goals or only own goals have been scored in a match, first and last goal scorer markets will be settled as losers, if the selected player(s) participated in the relevant periods of the match as described above.

g) How many player goals?: Patron is betting on whether the nominated player will score 1+/2+ or 3+ goals in the match. Own goals are excluded.

h) How will a player score?: Patron is betting on the method by which the nominated player will score, with the following options available (own goals are excluded for all):

i) Header – the nominated player scores a goal that is classed as coming off the player's head or shoulder, whether it is intentional or not.

ii) Free kick – the nominated player scores a direct free kick for their own team.

iii) Outside of the box – the nominated player scores from outside of the 18 yard box/penalty area for their own team. A free kick scored from outside of the box counts as a winning selection.

iv) Penalty – the nominated player scores a penalty for their own team. The goal must be scored directly from this penalty. A rebound from a penalty will not be classified as a goal scored by penalty.

i) What is the double chance?: Patron is betting on the match (or specified period) ending in one of the two displayed outcomes. For example, Team A/Draw would require the match (or specified period) to end with either Team A winning or a draw in order to be a winning selection.

j) Who will be ahead at half time / full time?: Patron is betting on the result of the match at halftime and at full time. Both need to be correct in order for this to be a winning selection.

k) How will a team win?: Patron is betting on different markets relating to how a team will win, including:

i) Winning margin – By what margin the nominated team will win by.

ii) Win to nil – Whether the nominated team wins to nil. For example, nominated team winning 1-0, 2-0, etc., would result in this being a winning selection.

iii) Win from behind – Whether the nominated team wins the match (or specified period) after having been behind by at least one goal at any point within that period.

iv) Win in extra time – Whether the nominated team wins the match in extra time. Patron selected team must win the extra time period (2 x 15 minutes plus injury time, unless otherwise stated). If the match does not go to extra time, this market will be settled as a loser.

v) Win on penalties – Whether the nominated team wins the match after penalties/a penalty shootout. If the match does not go to penalties, this market will be settled as a loser.

vi) Qualify – Whether the nominated team qualifies to the next round of fixtures in the specified tournament/cup/league.

Bet Builder Rules (Same Game Parlay) – Football

1) Selection and Bet Results: All Football BetBuilder selections must win (no ties, draws or pushes) for a bet to be deemed a winner. A selection that does not win, unless explicitly specified within this document, will be settled as a loser. For instance, selections on a team to win a match where it is a tie after overtime, even where the draw or tie may not have been offered through BetBuilder, will be settled as losers. Similarly, 'Race to X' selections where neither team reaches the selected score will be settled as losers, regardless of whether a 'neither team to reach X' selection was available as an alternate selection or not. If a quarter, half or match finishes scoreless, then touchdown or point scoring selections for that period (e.g., Player to Score a 1st Half Touchdown) will be settled as losers. If one more selections in any bet are resulted as void due to the player(s) in question not participating in a game (as per section 4), the entire bet will be resulted as void. Selections voided for other reasons (typically game abandonment or postponement) will be resulted according to these House Rules.

2) Overtime: All Football matches will be settled on the official declared result including any overtime.

3) Second Half / Fourth Quarter Markets: All second half and fourth quarter market selections do include overtime if it occurs. For example, a total second half points selection would include the points scored in both the second half and overtime.

4) Player Specific Markets: All player selections will be considered active if a player participates in at least one play at any point of the relevant match, regardless of whether the selection in question references a specific period of the match. If a player does not participate in a single play during a match, selections specific to that player will be void. For instance, a selection on a certain player to score a touchdown in the second half would be active (and therefore settled as a loser) if that player participated in the first play of the match, was injured, and did not return to the game, regardless of having never been on the field during the second half. However, if that player was injured shortly before the game commenced and did not participate in any plays whatsoever, the selection and therefore bet would be void.

5) Postponed and Incomplete Matches: If a match is postponed or incomplete, all bets will stand if the game is subsequently resumed or played within the same scheduling week of the NFL schedule (Thursday – Wednesday local stadium time) as the originally scheduled start time. All bets placed on games which are postponed and commence outside their originally designated scheduling week will be void, and stakes will be refunded. Same principles apply to College Football.

6) Abandoned Matches: If a game is abandoned prior to commencement, it falls within the same scheduling week rule for postponed matches as described above. If it is halted during play, and then resumed and completed during the same scheduling week, all bets will stand also as per section 5. If a game is halted after commencing but prior to completion, and it is not resumed and completed within the same scheduling week, the following rules apply:

a) BetBuilder bets will be void if they include at least one selection involving a player who has not yet been on the field for at least one play. The rules outlined below are all applied subject to and subsequent to the application of this rule.

b) If every selection within a BetBuilder bet on the game is already a winner where the fact of abandonment had no impact on the outcome of each selection, the BetBuilder bet in its entirety will be treated as a winner. For example, a 2 leg BetBuilder bet containing an over total points selection and a certain player to score a touchdown, in a game where the required points have been reached and the player did score a touchdown before the game was subsequently abandoned, will be treated as a winner. In this case, the abandonment had no impact on either selection. The same would not apply to an under total points selection where a game is abandoned while the total score is still under the chosen number, as the abandonment would impact that outcome.

c) If a single selection of a BetBuilder bet has been lost and a match is then abandoned, the BetBuilder bet will be treated as a loser, where regardless of the fact of abandonment, the selection(s) in question had been irrevocably concluded. For example, a BetBuilder bet including a first team to score selection, in a game where the other team scored first and the match was subsequently then abandoned, will be treated as a loser. In this case, the bet had already lost, and this outcome could not be affected in any way by whether the game was subsequently abandoned or not.

d) If there are no losing selections within a BetBuilder bet and at least one void selection at the time of a match abandonment, the BetBuilder bet will be treated as void. This rule applies where one or more selections are still undecided at abandonment, and may have won or lost if the game had been completed as scheduled. For example, an BetBuilder bet including an over total points selection, in a game abandoned while the total points are still below the required amount, will be treated as void. In this case, the total points selection was still undecided and may have won or lost but for the abandonment, so the bet will be voided.

7) Venue Changes: If the venue of a match is changed from the one advertised, all bets on that match will be voided.

Bet Builder Rules (Same Game Parlay) – Baseball

1) Selection and Bet Results: All baseball BetBuilder selections must win (no ties, draws or pushes) for a bet to be deemed a winner. A selection that does not win, unless explicitly specified within this document, will be settled as a loser. For instance, selections on a team to win a match where the game finishes in a tie or draw, whether the final result has been determined with or without extra innings, and even where the draw or tie may not have been offered through BetBuilder, will be settled as losers. This will not be relevant to MLB as extra innings are played until a team wins, but may be applicable to other baseball leagues or competitions as per their individual competition rules. Similarly, 'Race to X' selections where neither team reaches the selected score will be settled as losers, regardless of whether a 'neither team to reach X' selection was available as an alternate selection or not. If one or more selections in any bet are resulted as void due to the player(s) in question not participating in a game (as per section 4), the entire bet will be resulted as void. Selections voided for other reasons (typically game abandonment or postponements) will be resulted according to the rules outlined in sections 7 and 8 of this document.

2) Extra Innings: All baseball matches will be settled on the official declared result including any extra innings. All team and player statistics accrued during extra innings are included for the purposes of bet settlement.

3) Listed / Designated / Named Pitchers: BetBuilder baseball bets do not include and are not reliant on listed/designated/named pitchers. If either or both originally announced starting pitchers in a game are scratched or replaced by other pitchers, prior to the match commencing and after any bets have been placed, those bets will stand. Where pitchers may have been listed in or relative to the display of any selections, these will be treated as indicative only, and will not affect or prevent the application of this rule. Selections specifically involving a pitcher who does not play (and therefore bets including those selections) will still be voided as per the rules for player specific markets in section 4.

4) Player Specific Markets: If a player does not participate in a match, selections specific to that player (and therefore the entire bet) will be void. This rule is applied as follows:

a) Selections on hitting / batting markets will be active if the player in question gets at least one plate appearance. If the player does not appear at the plate, these selections will be treated as void.

b) Selections on base stealing markets will be active if the player in question enters the game at any point. This includes making a plate appearance but also playing as a fielder, defensive substitute, pinch runner, and so on. If the player does not enter the game in any such capacity at any point, these selections will be treated as void.

c) Selections on pitching markets will be active if the player in question throws at least one pitch in the game. If the player does not do so, these selections will be treated as void. Player selections will be considered active or void per the rules above, regardless of whether a selection may reference a specific period of a match. For instance, a selection on a certain player to get 1+ hits in the first 5 innings of a match would be active (and therefore settled as a loser) if that player only entered the game as a substitute after the 5th inning, and made his plate appearance(s) from that point. However, if that player was injured shortly before the game commenced, was withdrawn from the starting lineup (or bench) and thus did not make any plate appearances, the selection and therefore bet would be void.

5) 7 Innings Games / Double Headers: Where baseball games have been originally scheduled prior to commencement to be played for fewer than 9 innings (e.g. 7 innings games for MLB double headers), matches will be settled as normal in accordance with the rules outlined in this document (i.e. treated as regular rather than reduced innings matches).

6) Postponed and Incomplete Matches: If a game does not commence on the scheduled calendar day of the officially listed start time (local stadium time), all bets on the match will be void. If a game is suspended after it has commenced, and is then resumed within 36 hours (inclusive) of the original start

time, all bets will stand. If a game is suspended after it has commenced, and is resumed more than 36 hours after the original start time or not at all, it will be treated as an abandoned game and settled under the rules in sections 7 and 8 (all bets will be void apart from those which have already been irrevocably determined). This rule does not apply to playoff games; in the case of a suspended playoff or postseason tournament game, all bets will stand through any case of suspension, until the game is officially completed as per the relevant league/organization.

7) Reduced Innings Matches: Where baseball games are shortened after the match has commenced (e.g., innings reduced due to bad weather), they will be settled according to the following rules:

a) Bets will be void if they include at least one selection involving a player who does not participate in the game, as per the rules outlined in section 4. The rules outlined below are all applied subject to and subsequent to the application of this rule.

b) If every selection within a bet on the game is already a winner where the fact of reduced innings had no impact on the outcome of each selection, the bet in its entirety will be treated as a winner. For example, a 2 leg bet containing an over total runs selection and a certain player to hit a home run, in a game where the required runs total had been reached and the player did hit a home run, and where the match was played with reduced innings, will be treated as a winner. In this case, the game being played with reduced innings had no impact on either selection. The same would not apply to an under total runs selection where a game is shortened while the total score is still under the chosen number, as the reduced innings would impact that outcome.

c) If a single selection of a bet has lost and a match is then shortened, the bet will be treated as a loser, where regardless of the fact of reduced innings, the selection(s) in question had been irrevocably concluded. For example, a bet including a first team to score selection, in a game where the other team scored first and the match was subsequently then played with reduced innings, will be treated as a loser. In this case, the bet had already been lost, and this outcome could not be affected in any way by whether the game was subsequently shortened or not.

d) If there are no losing selections within a bet and at least one void selection on a match where innings are reduced after commencement, the bet will be treated as void. This rule applies where one or more selections are effectively undecided after the reduced number of innings have been completed, and may still have won or lost if the full amount of innings had been completed as scheduled. For example, a bet including an over total runs selection, in a shortened game concluded while the total runs are still below the required amount, will be treated as void. In this case, the total runs selection was still undecided and may have won or lost but for the shortening of the match, so the selection and therefore bet will be voided.

e) The only exception to the rules above is the Match Winner / Money Line / Head toHead market result. This will be settled according to the official league result of the match – if a game with reduced innings still ends in an official win/loss result per the relevant league, the Match Winner market will be settled as such. Matches concluded after 8.5 innings (where the home team is ahead after 8.5 innings and the match has ended there) are not treated as shortened matches. They will be settled as per normal settlement rules and not by the rules presented in this section for matches with reduced innings. This also applies to games scheduled to be 7 innings which finish after 6.5 innings with the home team ahead.

8) Abandoned Matches: If a game is abandoned prior to commencement, it falls within the scheduled calendar day rule for postponed matches as described in section 6. If a game is abandoned after commencing, but still ends with an official win/loss result per the relevant league/organization, it will be settled under the rules in section 7 for reduced innings matches. This will include the settling of that official result under subsection 7.5. If a game is abandoned after commencing and is not designated with an official win/loss result by the relevant league/organization, it will be settled as per the rules in section 7 for reduced innings matches, but the Match Winner / Money Line / Head to Head market result will be settled as void.

9) Venue Changes: If the venue of a match is changed from the one originally scheduled, bets will stand if the original home and away teams remain designated as such. If the venue is changed and the home and away team designations are reversed, bets placed under the original home/away listing will be void.

Bet Builder Rules (Same Game Parlay) – Basketball

1) Selection and Bet Results: All Basketball BetBuilder selections must win (no ties, draws or pushes) for a bet to be deemed a winner. A selection that does not win, unless explicitly specified within this document, will be settled as a loser. If one or more selections in any bet are resulted as void for any reason (such as a selected player not participating in the match – see section 4), the entire bet will be resulted as void. For instance, selections on a team to win a match where it is a draw after overtime (or normal time if no overtime is to be played), even where the draw or tie may not have been offered through BetBuilder, will be settled as losers. This will not be relevant to NBA or NBL matches as they play repeated overtime periods until a team wins, but may be applicable to other basketball leagues or competitions as per their individual competition rules. Similarly, 'Race to X' selections where neither team reaches the selected score will be settled as losers, regardless of whether a 'neither team to reach X' selection was available as an alternate selection or not.

2) Overtime: All basketball matches will be settled on the official declared result including any overtime.

3) Second Half / Fourth Quarter Markets: All second half and fourth quarter market selections do include overtime periods if they occur. For example, a total second half points selection would include the points scored in both the second half and any overtime periods played.

4) Player Specific Markets: All player selections will be considered active if a player enters the court as an active player at any point of the relevant match, regardless of whether the selection in question references a specific period of the match. If a player never enters the court during a match, selections specific to that player will be void. For instance, a selection on a certain player to score 10.5+ points in the second half would be active (and therefore settled as a loser) if that player played the first two minutes of a match, was injured, and did not return to the game, regardless of having never been on the court during the second half. However, if that player was injured shortly before the game commenced,was withdrawn from the starting lineup (or bench) and never took to the court, the selection and therefore bet would be void.

5) Postponed and Incomplete Matches: Where a match is postponed or incomplete, and subsequently resumed or played within 24 hours (inclusive) of the original scheduled start time, all bets will stand. All bets placed on games played which commence more than 24 hours past the originally scheduled start time will be void. Once the 24 hours have expired, all bets are void and stakes will be refunded.

6) Abandoned Matches: If a game is abandoned prior to commencement, it falls within the 24 hour rule for postponed matches as described above. If it is abandoned after commencing but before its natural end point, the following rules apply:

a) BetBuilder bets will be void if they include at least one selection involving a player who has not yet entered the court as an active player. The rules outlined below are all applied subject to and subsequent to the application of this rule.

b) If every selection within a BetBuilder bet on the game is already a winner where the fact of abandonment had no impact on the outcome of each selection, the BetBuilder bet in its entirety will be treated as a winner. For example, a 2 leg BetBuilder bet containing an over total points selection and a certain player to score 10.5+ points, in a game where the required points have been reached and the player did score more than 10 points before the game was subsequently abandoned, will be treated as a winner. In this case, the abandonment had no impact on either selection. The same would not apply to an under total points selection where a game is abandoned while the total score is still under the chosen number, as the abandonment would impact that outcome.

c) If a single selection of a BetBuilder bet has been lost and a match is then abandoned, the BetBuilder bet will be treated as a loser, where regardless of the fact of abandonment, the selection(s) in question had been irrevocably concluded. For example, a BetBuilder bet including a first player to score selection, in a game where a different player scored first and the match was subsequently then abandoned, will be treated as a loser. In this case, the bet had already been lost, and this outcome could not be affected in any way by whether the game was subsequently abandoned or not.

d) If there are no losing selections within a BetBuilder bet and at least one void selection at the time of a match abandonment, the BetBuilder bet will be treated as void. This rule applies where one or more selections are still undecided at abandonment, and may have won or lost if the game had been completed as scheduled. For example, an BetBuilder bet including an over total points selection, in a game abandoned while the total points are still below the required amount, will be treated as void. In this case, the total points selection was still undecided and may have won or lost but for the abandonment, so the bet will be voided.

7) Venue Changes: If the venue of a match is changed from the one advertised, all bets on that match will be voided.

Bet Builder Rules (Same Game Parlay) – Ice Hockey

1) Selection and Bet Results: All ice hockey BetBuilder selections must win (no ties, draws or pushes) for a bet to be deemed a winner. A selection that does not win, unless explicitly specified within this document, will be settled as a loser. If one or more selections in any bet are resulted as void for any reason (such as a selected player not participating in the match – see section 4), the entire bet will be resulted as void. For instance, selections on a team to win a match where it is a draw after overtime (or normal time if no overtime is to be played), even where the draw or tie may not have been offered through BetBuilder, will be settled as losers. This will not be relevant to NHL matches as they advance to shootouts after a tied overtime period (regular season) or play open ended sudden death overtime (playoffs), but may be applicable to other ice hockey leagues or competitions as per their individual competition rules. Similarly, 'Race to X' selections where neither team reaches the selected score will be settled as losers, regardless of whether a 'neither team to reach X' selection was available as an alternate selection or not. If a period finishes scoreless, then goalscoring selections such as First or Last Goalscorer for that period will be settled as losers.

2) Overtime / Shootouts: All ice hockey matches will be settled on the official declared result including any overtime and shootouts. Goals scored in shootouts are disregarded for settlement purposes. The goal assigned to the score of a winning team after a shootout (e.g., the only goal in a game that finishes 0-0 after overtime and therefore 1-0 after the shootout) counts for the purposes of total game score and total team goal selections, but is not assigned to a player and does not count towards the settlement of any player scoring markets.

3) Third Period Markets: All third period market selections do include overtime and the resultant goal from shootouts if they occur. For example, a total third period goals selection would include the goals scored in both the third period and the winning goal from either overtime or resulting from the shootout

4) Player Specific Markets: All player selections will be considered active if a player takes to the rink as an active player at any point of the relevant match, regardless of whether the selection in question references a specific period of the match. If a player never enters the rink during a match, selections specific to that player will be void. For instance, a selection on a certain player to score in the third period would be active (and therefore settled as a loser) if that player played the first two minutes of a match, was injured, and did not return to the game, regardless of having never been on the ice during the third period. However, if that player was injured shortly before the game commenced, was withdrawn from the starting lineup (or bench) and never took the ice, the selection and therefore bet would be void.

5) Postponed and Incomplete Matches: Where a match is postponed or incomplete, and subsequently resumed or played within 24 hours (inclusive) of the original scheduled start time, all bets will stand. All bets placed on games played which commence more than 24 hours past the originally scheduled start time will be void. Once the 24 hours have expired, all bets are void and stakes will be refunded.

6) Abandoned Matches: If a game is abandoned prior to commencement, it falls within the 24 hour rule for postponed matches as described above. If it is abandoned after commencing but before its natural end point, the following rules apply:

a) BetBuilder will be void if they include at least one selection involving a player who has not yet entered the rink as an active player. The rules outlined below are all applied subject to and subsequent to the application of this rule.

b) If every selection within a BetBuilder on the game is already a winner where the fact of abandonment had no impact on the outcome of each selection, the BetBuilder in its entirety will be treated as a winner. For example, a 2 leg BetBuilder containing an over total goals selection and a certain player to score, in a game where the required goals have been reached and the player did score before the game was subsequently abandoned, will be treated as a winner. In this case, the abandonment had no impact on either selection. The same would not apply to an under total goals selection where a game is abandoned while the total score is still under the chosen number, as the abandonment would impact that outcome.

c) If a single selection of a BetBuilder has lost and a match is then abandoned, the BetBuilder will be treated as a loser, where regardless of the fact of abandonment, the selection(s) in question had been irrevocably concluded. For example, a BetBuilder including a first team to score selection, in a game where the other team scored first and the match was subsequently then abandoned, will be treated as a loser. In this case, the bet had already been lost, and this outcome could not be affected in any way by whether the game was subsequently abandoned or not.

d) If there are no losing selections within a BetBuilder and at least one void selection at the time of a match abandonment, the BetBuilder will be treated as void. This rule applies where one or more selections are still undecided at abandonment and may have won or lost if the game had been

completed as scheduled. For example, a BetBuilder including an over total goals selection, in a game abandoned while the total goals are still below the required amount, will be treated as void. In this case, the total goals selection was still undecided and may have won or lost but for the abandonment, so the bet will be voided.

7) Venue Changes: If the venue of a match is changed from the one advertised, all bets on that match will be voided.

Legal Division

TO: Chair Jordan Maynard
Commissioner Eileen O'Brien
Commissioner Bradford Hill
Commissioner Nakisha Skinner
Commissioner Paul Brodeur

FROM: Jenna Hentoff, Deputy General Counsel
Caitlin Monahan, Director of Investigations and Enforcement Bureau
Kathleen Kramer, Assistant Director of Investigations and Enforcement Bureau

RE: Transfer Regulation Revisions to 205 CMR 116.08 and 205 CMR 229.01

DATE: October 22, 2026

Overview:

Enclosed for the Commission's review are the proposed final drafts of amendments to 205 CMR 116.08 and 205 CMR 229.01, both of which govern the notice requirement in connection with transfers of interests in gaming and sports wagering licenses. The regulations were first presented to the Commission on August 27, 2026 at which time the Commission voted to begin the promulgation process. The amendments to both regulations were posted for public comment on the Commission's website, and a public hearing was convened on October 6, 2026. No comments were received. The regulations are now being brought back before the Commission along with Amended Small Business Impact Statements for both regulations with a request for a vote for final adoption.

Discussion:

Amendments to 205 CMR 116.08 and 205 CMR 229.01 both relate to the notice requirement for transfers of interest in gaming and sports wagering licenses. The regulations were amended to raise the threshold over which would fall under the Commission's transfer of interest review process. The threshold for both licenses is now set at 20% as compared to the previously set 5% for gaming licenses and 10% for sports wagering licenses. Further, the amendments removed the distinction between interests in private versus publicly traded entities so that any interest in either license under 20% would not be considered a transfer of interest and would not require prior notice to the Investigations and Enforcement Bureau (IEB).

These amendments provide clarity as to the notice requirements for interests in both types of licenses regarding what must be noticed to the IEB and approved by the Commission. The amendments also align the threshold amounts with generally accepted accounting principles and with the SEC, both of which acknowledge that an investment of under 20% shows a lack of significant influence over the company.

116.07 : Qualification of New Qualifiers for Gaming Licensees

(1) No person requiring qualification pursuant to 205 CMR 116.02(1) may perform any duties or exercise any powers relating to the position that said qualifier is seeking to assume unless the individual notifies the Bureau in writing within 30 days of appointment to the position. Such notification shall be accompanied by a completed Multi Jurisdictional Personal History Disclosure Form and Massachusetts Supplement Form. Following such notification and submission of the completed Forms, the person may continue to perform duties and exercise powers relating to the position pending qualification.

(2) A person with reason to believe that his or her new position may require qualification pursuant to 205 CMR 116.02(1) shall notify the Bureau in writing within 30 days of appointment to the position. Such notification shall be accompanied by a summary of the responsibilities and/or features of the position. The Bureau shall determine whether the person shall be designated a qualifier pursuant to 205 CMR 116.02(1) and shall notify the person of such designation in writing. Within 30 days of designation as a qualifier, the person shall submit a completed Multi Jurisdictional Personal History Disclosure Form and Massachusetts Supplement Form. Following submission of the completed Forms, the person may continue to perform duties and exercise powers relating to the position pending qualification.

(3) The Bureau shall review the Forms submitted by the new qualifier, as well as such other information that the Bureau may request, and, upon completion of its investigation, shall make a recommendation to the Commission in accordance with 205 CMR 116.01 whether the new qualifier meets the standards for suitability under 205 CMR 115.00: *Phase 1 and New Qualifier Suitability Determination, Standards, and Procedures*.

(4) Upon notification by the Bureau that reasonable cause exists to believe the qualifier may not ultimately be found suitable, a gaming licensee shall promptly remove the qualifier from his or her position until such time as the commission makes its determination on suitability.

116.08 : Notice

(1) No person shall transfer, or enter into an agreement to transfer, a gaming license, a direct or indirect interest in the gaming license, or a gaming establishment including the structure, real property, premises, facility, personal interest or pecuniary interest under a gaming license or enter into an option contract, management contract or other agreement or contract providing for such transfer in the present or future, or enter into an agreement granting the retention of a security interest in property delivered to the gaming licensee without prior notification to the bureau.

(2) Notwithstanding 205 CMR 116.08(1), the following ~~transfers~~ transactions shall not be considered transfers subject to M.G.L. c. 23K § 21(b) and do not require prior notification to the bureau:

(a) The open market transfer of a publicly traded interest in a gaming licensee, or holding, parent or intermediary company of a gaming licensee where such transfer results in the transferee holding less than a ~~5~~20% interest in the holding, parent or intermediary company.

(b) The transfer of a privately held interest in a Gaming License, or holding, parent or intermediary company of a Gaming Licensee where such transfer results in the transferee holding less than a 20% interest in the holding, parent or intermediary company

(~~b~~c)The granting of a security interest in return for financing to a *bona fide* banking institution, as defined in M.G.L. c. 167A, § 1, or a commercial financial institution as defined in M.G.L. c. 63, § 1, so long as the *bona fide* banking institution or the commercial financial institution does not, by virtue of its security interest, possess the ability or intention to influence or affect the affairs or operations of a gaming licensee or applicant or qualifier for a gaming license. The gaming licensee, applicant, or qualifier shall at a minimum, however, provide notice of the transaction promptly to the bureau upon its consummation.

116.09 : Approval

(1) Any transfer for which notice is required under 205 CMR 116.08 that results in a new qualifier being designated in accordance with 205 CMR 116.02 must be approved by the commission in accordance with 205 CMR 115.00: *Phase 1 and New Qualifier Suitability Determination, Standards, and Procedures* which approval shall be subject to the satisfaction of 205 CMR 129.01: *Review of a Proposed Transfer of Interests*. Notwithstanding the provisions of M.G.L. c. 23K, § 21(b)(ii), the commission shall not assess a payment representing the Commonwealth's share of the increased value for the transferred licenses, property or interest,

but a transferor or transferee shall be responsible for the payment of all investigatory and other fees provided for in 205 CMR 114.00: *Fees*.

Legal Division

AMENDED SMALL BUSINESS IMPACT STATEMENT

The Massachusetts Gaming Commission ("Commission") hereby files this Amended Small Business Impact Statement in accordance with G.L. c. 30A, §5, relative to the proposed amendments to **205 CMR 116.00: Persons Required to be Licensed or Qualified, specifically 205 CMR 116.08(2): Notice.** A public hearing was held on October 6, 2026 regarding the proposed regulation amendments. The amendments were developed as part of the process of promulgating regulations governing gaming in the Commonwealth.

The amendments apply directly to licensed gaming establishments and those seeking to obtain an interest in a gaming license in the Commonwealth. Accordingly, the proposed amendments are not likely to have a negative impact on small businesses. These regulation amendments are authorized by G.L. c. 23K, § 4.

In accordance with G.L. c. 30A §5, the Commission offers the following responses on whether any of the following methods of reducing the impact of the proposed regulation on small businesses would hinder achievement of the purpose of the proposed regulation:

1. Establishing less stringent compliance or reporting requirements for small businesses:

   Presently, there are no less stringent compliance or reporting requirements for small businesses.

2. Establishing less stringent schedules or deadlines for compliance or reporting requirements for small businesses:

   The proposed amendments to this regulation do not impose any reporting requirements for small businesses.

3. Consolidating or simplifying compliance or reporting requirements for small businesses:

   The proposed amendments to this regulation do not impose any consolidating or simplifying compliance or reporting requirements for small businesses.

4. Establishing performance standards for small businesses to replace design or operational standards required in the proposed regulation:

   Though there are no standards applicable to small businesses, the proposed amendments to this regulation utilize performance standards.

5. An analysis of whether the proposed regulation is likely to deter or encourage the formation of new businesses in the Commonwealth:

   The regulation is unlikely to deter or encourage the formation of new businesses in the Commonwealth.

6. Minimizing adverse impact on small businesses by using alternative regulatory methods:

   The regulation is not likely to adversely impact small businesses.

Massachusetts Gaming Commission
By:

/s/ Jenna Hentoff
Jenna Hentoff
Deputy General Counsel

Dated: October 22, 2026

Massachusetts Gaming Commission
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205 CMR 229.00: REVIEW OF A PROPOSED TRANSFER OF INTERESTS

Section

229.01 : Notice
229.02 : Approval
229.03 : Interim Authorization
229.04 : Review of a Proposed Transfer of Interests
229.05: Fees for Review of Transfer

229.01 : Notice

(1) Pursuant to M.G.L. c. 23N, § 6(h), no person shall transfer, or enter into an agreement to transfer, a Sports Wagering License, or a direct or indirect interest in such a license, or a personal or pecuniary interest in such a license, or enter into an option contract, management contract or other agreement or contract providing for such transfer in the present or future, or enter into an agreement granting the retention of a security interest in property delivered to the Sports Wagering Licensee without prior notification to the Bureau.

(2) Notwithstanding 205 CMR 229.01(1), the following transactions shall not be considered transfers subject to M.G.L. c. 23N, § 6(h), and do not require prior notification to the Bureau:

(a) The open market transfer of a publicly traded interest in a Sports Wagering Licensee, or holding, parent or intermediary company of a Sports Wagering Licensee where such transfer results in the transferee holding less than a ~~1~~20% interest in the holding, parent or intermediary company.

(b) The transfer of a privately held interest in a Sports Wagering License, or holding, parent or intermediary company of a Sports Wagering Licensee where such transfer results in the transferee holding less than a 20% interest in the holding, parent or intermediary company.

(~~b~~c) The granting of a security interest in return for financing to a bona fide banking institution, as defined in M.G.L. c. 167A, § 1, or a commercial financial institution as defined in M.G.L. c. 63, § 1, so long as the *bona fide* banking institution or the commercial financial institution does not, by virtue of its security interest, possess the intention to influence or affect the affairs or operations of a Sports Wagering Licensee or applicant or Qualifier for a Sports Wagering Licensee. The Sports Wagering Licensee, applicant, or Qualifier shall however, provide notice of the transaction promptly to the Bureau upon its consummation.

229.02 : Approval

(1) Any transfer subject to M.G.L. c. 23N, § 6(h) that does not result in a new qualifier being designated in accordance with 205 CMR 215.02: *Persons Required to Be Qualified* may be approved by the Commission in a public meeting.

(2) Any transfer subject to M.G.L. c. 23N, § 6(h) that results in a new qualifier being designated in accordance with 205 CMR 215.02: *Persons Required to Be Qualified* must be approved by the Commission. Said approval shall be subject to the provisions of 205 CMR 229.04. Both the transferor and transferee shall be jointly and severally responsible for the payment of the investigatory and other fees provided for in 205 CMR 214.02(2).

(3) The Commission may reject any transfer requiring approval pursuant to 205 CMR 229.01(1) that it finds would be injurious to the interests of the Commonwealth of Massachusetts. Without implied limitation, a transfer may be considered injurious to the interests of the Commonwealth if the Commission determines that the proposed transferee does not satisfy the applicable considerations set forth in M.G.L. c. 23N, §§ 5, 6, or 9(a); 205 CMR 215.00: *Applicant and Qualifier Suitability Determination, Standards, and Procedures*; or any other applicable provisions of M.G.L. chs. 23K, 23N or 205 CMR, or if the transferee does not satisfy the provisions of 205 CMR 229.04.

(4) The Commission shall not approve the transfer of a Sports Wagering License for one year after the initial issuance of the license unless one of the following has occurred:

(a) the parent, holding company, or intermediary company of the Sports Wagering Licensee experiences a change in ownership resulting in a change of control;

(b) the Sports Wagering Licensee fails to maintain suitability; or

(c) the Commission determines that other circumstances exist which affect the Sports Wagering Licensee's ability to operate the Sports Wagering Platform successfully.

Legal Division

AMENDED SMALL BUSINESS IMPACT STATEMENT

The Massachusetts Gaming Commission ("Commission") hereby files this Amended Small Business Impact statement in accordance with G.L. c. 30A §5, relative to the proposed amendments to **205 CMR 229.00: Review of a Proposed Transfer of Interest, specifically 205 CMR 229.01(2): Notice.** A public hearing was held on October 6, 2026 regarding the proposed regulation amendments. The amendments were developed as part of the process of promulgating regulations governing sports wagering in the Commonwealth.

The amendments apply directly to licensed sports wagering operators and those seeking to obtain an interest in a sports wagering license in the Commonwealth. Accordingly, the proposed amendments are not likely to have a negative impact on small businesses. These regulation amendments are authorized by G.L. c. 23N, § 4.

In accordance with G.L. c. 30A §5, the Commission offers the following responses on whether any of the following methods of reducing the impact of the proposed regulation on small businesses would hinder achievement of the purpose of the proposed regulation:

1. Establishing less stringent compliance or reporting requirements for small businesses:

   Presently, there are no less stringent compliance or reporting requirements for small businesses.

2. Establishing less stringent schedules or deadlines for compliance or reporting requirements for small businesses:

   The proposed amendments to this regulation do not impose any reporting requirements for small businesses.

3. Consolidating or simplifying compliance or reporting requirements for small businesses:

   The proposed amendments to this regulation do not impose any consolidating or simplifying compliance or reporting requirements for small businesses.

4. Establishing performance standards for small businesses to replace design or operational standards required in the proposed regulation:

   Though there are no standards applicable to small businesses, the proposed amendments to this regulation utilize performance standards.

5. An analysis of whether the proposed regulation is likely to deter or encourage the formation of new businesses in the Commonwealth:

   The regulation is unlikely to deter or encourage the formation of new businesses in the Commonwealth.

6. Minimizing adverse impact on small businesses by using alternative regulatory methods:

   The regulation is not likely to adversely impact small businesses.

Massachusetts Gaming Commission
By:

/s/ Jenna Hentoff
Jenna Hentoff
Deputy General Counsel

Dated: October 22, 2026

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