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# City and Town

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## FY02 Residential Statistical Summary

**by David Wood**

Every year the Bureau of Local Assessment (BLA) reviews and certifies the real and personal property values for approximately one-third of Massachusetts' cities and towns. The purpose of the review is to verify that municipal assessors are assessing properties at full and fair cash valuation for local taxation purposes. Because of this staggering of the community certification years, there is no annual statewide statistical database to analyze. However, the Bureau recently published the statistical summary results from the 128 communities that completed the review process in the most recent certification year, FY02. This may be helpful as a timely indicator of residential real estate trends.

In the years between certification, assessors are strongly encouraged to adjust property values annually to maintain the full and fair cash valuation standards. These modifications are called interim year adjustments. It should also be noted that 53 communities out of 128 (41.7 percent) performed interim year adjustments of values since their last certification in FY99. Twenty communities (15.7 percent) performed interim year adjustments in one of the two years since last certified, and 33 (26.0 percent) communities adjusted values in both years.

Property sales used in this residential study are from calendar year 2000 with an assessment date of January 1, 2001. As part of the statistical analysis, BLA calculated the percent change of the proposed assessment, as compared to the previous year's assessment for properties not substantially affected by new construction. Subsequently, BLA categorized the percent changes by residential classes statewide. *Table 1* shows the statewide percent change by residential property class types.

BLA also summarized the data by county (see county chart on the DLS website). Blank areas in the county chart reflect an insufficient number of sales to be statistically significant.

The Division of Local Services believes that if more communities performed interim year adjustments to property values, taxpayers would not experience three years' worth of real estate increases in a single year. ■

### Median Percent Change — Residential Property Types

| Property class | Number of sales | Percent change | Min. pct. change | Max. pct. change |
|---|---|---|---|---|
| Single-family homes | 28,693 | 25.05 | –3.96 | 85.53 |
| Condominiums | 8,127 | 29.79 | –6.14 | 62.23 |
| Two-family homes | 3,800 | 23.17 | –5.57 | 68.71 |
| Three-family homes | 1,628 | 25.17 | –4.07 | 53.73 |
| Apartments | 971 | 25.60 | –27.12 | 54.93 |

**Table 1**

## Online Workshop

The Classification Workshop tutorial for Windows is available on the Division of Local Services' website (www.dls.state.ma.us) under "Training and Seminars." This fulfills assessors' and certain assistant assessors' obligation to attend a Classification Workshop, without leaving the home or office. Upon completion of the tutorial, the program will print a Certificate of Completion that must be sent to Debra Joyce at the Division of Local Services, 40 Southbridge St., Rm. 210, Worcester, MA 01608. The program features colorful graphics and animation and each section contains examples and hands-on exercises. The Classification Workshop tutorial also contains a glossary of terms on issues such as Proposition 2½ tax levies and overrides, and the certification process. ■

### Inside This Issue

**From the Deputy Commissioner** . . . . . 2

**Legal**
The Residential Exemption . . . . . 2

**Focus**
FY02 Average Single-Family Tax Bills and Assessed Value . . . . . 3

**DLS Update**
City and Town Clerk Reminder . . . . . 7
FY02 Schedule A Package . . . . . 7
Fall Assessors' Course . . . . . 7
Cape and Islands Population Trends . . . . . 7

**DLS Profile** . . . . . 8

**From the Deputy Commissioner**

"Tailings" is a term used to describe unclaimed checks issued by a municipality. These checks are presumed abandoned unless claimed by the person entitled to them within three years after the date prescribed for payment. Prior to the enactment of Chapter 550 of the Acts of 1987, unclaimed checks became the property of the Commonwealth. Now, if certain procedures are followed, abandoned checks may revert to the municipal treasury.

Under guidelines set forth by the Department of Revenue, the treasurer is required to send a notice to the apparent owner by first class mail, where the amount is $10 or more. Also, where the amount is $100 or more, the treasurer must publish a notice (at least once a week for two consecutive weeks) in a newspaper in the county of the apparent owner's last known address, prior to March 1. The person(s) claiming interest in unclaimed monies may do so within one year of notice. After one year, the municipality may retain the check and credit the miscellaneous local receipts.

For reconciliation purposes, it is important to note that the treasurer's detailed listing of tailings must agree with the accountant's general ledger account balance at all times. For further information on tailings, refer to M.G.L. Ch. 200A Secs. 5 and 9A; or contact Joan Grourke at (617) 626-2353.

**Joseph J. Chessey, Jr.**
**Deputy Commissioner**

# Legal

## in Our Opinion

## The Residential Exemption

**by James Crowley**

There is a mechanism for local officials to grant a tax reduction to certain taxpayers in connection with their primary residences. It is similar to what are called homestead exemptions in other states where some legislatively determined amount is deducted from assessed property values before the calculation of the property taxes. As part of the tax classification system, the Legislature in 1979 enacted M.G.L. Ch. 59 Sec. 5C, which becomes effective in towns with the approval of the board of selectmen, and in cities, at the option of the mayor, with the approval of the city council. This is an annual determination made after the classification public hearing. By its terms, an exemption of up to 20 percent of the average assessed value of all Class One, residential property in the community may be granted to every residential parcel that is the taxpayer's principal residence as used for income tax purposes. The Department has interpreted this language to mean that a parcel must be used as the taxpayer's domicile as of January 1.

Whether a parcel qualifies for a residential exemption is an issue that must be determined initially by the assessors. It may depend on where the taxpayer is domiciled. Domicile generally is the place where a person has his or her principal legal home. Evidence of domicile can be a driver's license, car registration, federal and state tax returns and voter registration.

Unlike personal exemptions (veterans, elderly, etc.), which have a July 1 qualification date, the residential exemption qualification date is January 1, which is the same date on which property taxes are assessed for the upcoming fiscal year. Any change in ownership and occupancy of the property is not considered by the assessors in the granting of the residential exemption. For fiscal year 2003, the residential exemption qualification date is January 1, 2002.

By special legislation, the City of Boston pursuant to Chapter 403 of the Acts of 2000 and the City of Somerville through Chapter 257 of the Acts of 2000 are permitted to increase the residential exemption to not more than 30 percent of the average assessed value of all Class One, residential parcels within the community. In the absence of special legislation, a city or town cannot change the scope of the residential exemption.

For fiscal year 2002, the following 11 communities operated with the listed residential exemption: Boston (30 percent); Brookline (20 percent); Cambridge (20 percent); Chelsea (20 percent); Marlborough (9 percent); Nantucket (20 percent); Somerset (10 percent); Somerville (30 percent); Tisbury (20 percent); Waltham (20 percent); and Watertown (20 percent).

If a community adopts the residential exemption, the residential tax rate is increased. The residential class of property must still raise the same amount as it would have raised without the shift. Consequently, all residential parcels would be taxed at a higher rate. The taxable value of a residential parcel meeting the requirements of M.G.L. Ch. 59 Sec. 5C is reduced by the amount of the residential exemption prior to the issuance of the actual tax bills. The effect of the residential exemption is to allocate the tax burden within the residential class by lessening the tax burden of taxpayers with lower valued parcels, and shifting those taxes onto owners of more expensive residential properties and residential vacant land.

continued on page six

# Focus

**on Municipal Finance**

## FY02 Average Single-Family Tax Bills and Assessed Values

**by Melinda J. Ordway**

This Focus article reviews changes in average single-family tax bills and property values. Published annually for 15 consecutive years, the average single-family tax bills and property values analysis is the most requested *City & Town* article because of its significance to local officials and taxpayers. Using the largest residential property category, the single-family home, the analysis provides estimates of an average tax bill and assessed value for each community, ranks communities statewide, and allows the reader to compare communities.

The calculation for the average single-family tax bill is a simple process. First, the combined assessed values of all single-family parcels are calculated by community. Second, the combined sum is multiplied by the community's residential tax rate. Lastly, the product is then divided by the reported number of single-family parcels in the community. The 11 towns with a residential exemption are not included because the data reported does not provide sufficient detail to determine the impact on the average. Therefore, the analysis includes only the 340 remaining communities.

It should be noted that generally the average single-family tax bills and property values Focus article is released shortly after the close of each fiscal year. If a community is not able to set its tax rate timely, it is excluded from the analysis. Consequently when referring to prior years' single-family tax bills and property values, the Division of Local Services (DLS) has typically referred to the previously published dollar amounts. Within the last year, DLS has reviewed the historical data and updated it with available information, which may have resulted in the recalculation of the statewide single-family tax bill and property value.

**Average Single-Family Value and Tax Bill in Actual and Constant Dollars, FY1993–FY2002**

| Fiscal year | Avg. tax rate | Actual avg. value | Actual avg. tax bill | Constant avg. value | Constant avg. tax bill |
|---|---|---|---|---|---|
| 1993 | 12.89 | 154,577 | 1,993 | 154,577 | 1,993 |
| 1994 | 13.59 | 153,133 | 2,081 | 148,832 | 2,023 |
| 1995 | 14.21 | 153,571 | 2,182 | 147,466 | 2,095 |
| 1996 | 14.55 | 158,159 | 2,272 | 146,436 | 2,131 |
| 1997 | 14.76 | 159,838 | 2,359 | 145,625 | 2,149 |
| 1998 | 14.92 | 165,050 | 2,463 | 148,165 | 2,181 |
| 1999 | 14.73 | 173,576 | 2,557 | 150,321 | 2,214 |
| 2000 | 14.48 | 185,009 | 2,679 | 156,443 | 2,265 |
| 2001 | 13.67 | 206,789 | 2,827 | 167,671 | 2,292 |
| 2002 | 12.79 | 236,229 | 3,015 | 183,422 | 2,341 |
| Dollar change | | 81,652 | 1,022 | 28,537 | 348 |
| Percent change | | 52.8% | 51.3% | 18.7% | 17.5% |

**Note:** These figures have been updated to reflect information for previously excluded communities. Constant FY93 dollars were calculated using the Consumer Price Index for All Urban Consumers, Boston.

**Table 2**

The property tax data for this Focus analysis was reported to DLS by local assessors.

### Statewide Analysis

Statewide average single-family tax bills have increased every year during the last nine years in both actual and constant dollars. *Figure 1* shows the average single-family tax bill in actual dollars and in constant FY93 dollars. Constant dollars have been calculated by taking FY93 dollars and applying the Consumer Price Index (CPI) for all Urban Consumers, Boston. Over the nine-year period, the average tax bill increased almost 51.3 percent while in constant FY93 dollars it only increased about 17.5 percent. The FY02 statewide average single-family tax bill was $3,015, an increase of 6.7 percent over FY01. This percentage increase was greater than inflation (Consumer Price Index) in FY02, which was an increase of 4.43 percent.

As shown in *Table 2*, the average single-family value has also increased in actual dollars, starting at $154,577 in FY1993, dipping slightly in FY1994 to $153,133, and steadily increasing through FY02 to a high of $236,229. This growth is reflective of the real estate market increase experienced in varying rates statewide. In constant FY93 dollars however, the impact shows a fluctuation since FY93. In FY93, the average statewide value was $154,577. It declined annually, hitting its low point in FY97 at $145,625, only to rebound to a high of $183,422 in FY02.

### Community Analysis

*Table 3* shows the average single-family assessed value and tax bill for FY01 and FY02, ranks communities from high to low for the FY02 tax bill, and shows the percentage change in assessed value and tax bill. As expected, com-

continued on page six

# FY02 Average Single-Family Tax Bills and Assessed Values

| Municipality | FY01 avg. value | FY02 avg. value | Pct. change value | FY01 avg. tax bill | FY02 avg. tax bill | Pct. change bill | FY02 hi-lo rank | FY02 tax rate |
|---|---|---|---|---|---|---|---|---|
| Abington | 192,792 | 194,020 | 0.6% | 3,094 | 3,194 | 3.2% | 97 | 16.46 |
| Acton | 331,310 | 380,802 | 14.9% | 5,410 | 5,754 | 6.4% | 15 | 15.11 |
| Acushnet | 141,979 | 143,926 | 1.4% | 1,843 | 2,208 | 19.8% | 236 | 15.34 |
| Adams | 86,949 | 87,192 | 0.3% | 1,527 | 1,539 | 0.8% | 316 | 17.65 |
| Agawam | 122,919 | 128,448 | 4.5% | 1,865 | 1,941 | 4.1% | 270 | 15.11 |
| Alford | 269,412 | 341,342 | 26.7% | 2,085 | 2,236 | 7.2% | 230 | 6.55 |
| Amesbury | 190,592 | 222,880 | 16.9% | 3,484 | 3,932 | 12.9% | 55 | 17.64 |
| Amherst | 183,624 | 198,118 | 7.9% | 3,610 | 3,764 | 4.3% | 61 | 19.00 |
| Andover | 316,370 | 352,852 | 11.5% | 4,720 | 4,986 | 5.6% | 29 | 14.13 |
| Aquinnah | 392,972 | 729,005 | 85.5% | 2,507 | 2,544 | 1.5% | 174 | 3.49 |
| Arlington | 298,413 | 298,716 | 0.1% | 3,930 | 4,137 | 5.3% | 47 | 13.85 |
| Ashburnham | 112,002 | 145,010 | 29.5% | 2,051 | 2,414 | 17.7% | 201 | 16.65 |
| Ashby | 136,050 | 152,153 | 11.8% | 2,336 | 2,410 | 3.2% | 202 | 15.84 |
| Ashfield | 137,774 | 140,003 | 1.6% | 2,191 | 2,314 | 5.6% | 218 | 16.53 |
| Ashland | 225,719 | 230,821 | 2.3% | 3,627 | 3,875 | 6.8% | 57 | 16.79 |
| Athol | 86,230 | 86,513 | 0.3% | 1,348 | 1,446 | 7.3% | 324 | 16.71 |
| Attleboro | 130,397 | 172,570 | 32.3% | 2,060 | 2,243 | 8.9% | 226 | 13.00 |
| Auburn | 135,487 | 136,643 | 0.9% | 1,753 | 1,787 | 1.9% | 300 | 13.08 |
| Avon | 145,132 | 184,951 | 27.4% | 1,856 | 2,232 | 20.3% | 232 | 12.07 |
| Ayer | 155,433 | 189,879 | 22.2% | 1,711 | 1,870 | 9.3% | 282 | 9.85 |
| Barnstable | 277,689 | 280,939 | 1.2% | 2,496 | 2,601 | 4.2% | 165 | 9.26 |
| Barre | 127,962 | 129,482 | 1.2% | 1,781 | 1,919 | 7.7% | 275 | 14.82 |
| Becket | 106,944 | 109,712 | 2.6% | 1,206 | 1,253 | 3.9% | 329 | 11.42 |
| Bedford | 340,642 | 384,332 | 12.8% | 4,016 | 4,089 | 1.8% | 49 | 10.64 |
| Belchertown | 137,733 | 147,580 | 7.1% | 2,614 | 2,789 | 6.7% | 143 | 18.90 |
| Bellingham | 165,934 | 176,223 | 6.2% | 2,180 | 2,152 | –1.3% | 244 | 12.21 |
| Belmont | 470,242 | 559,730 | 19.0% | 5,577 | 6,263 | 12.3% | 10 | 11.19 |
| Berkley | 170,843 | 172,450 | 0.9% | 2,089 | 2,076 | –0.6% | 255 | 12.04 |
| Berlin | 216,666 | 220,232 | 1.6% | 3,137 | 3,297 | 5.1% | 89 | 14.97 |
| Bernardston | 119,774 | 120,359 | 0.5% | 2,085 | 2,528 | 21.2% | 182 | 21.00 |
| Beverly | 251,610 | 302,012 | 20.0% | 3,573 | 3,781 | 5.8% | 59 | 12.52 |
| Billerica | 184,979 | 211,437 | 14.3% | 2,471 | 2,628 | 6.4% | 160 | 12.43 |
| Blackstone | 154,090 | 175,060 | 13.6% | 2,179 | 2,363 | 8.4% | 210 | 13.50 |
| Blandford | 132,507 | 132,348 | –0.1% | 1,829 | 2,133 | 16.6% | 247 | 16.12 |
| Bolton | 312,416 | 335,096 | 7.3% | 5,014 | 5,375 | 7.2% | 21 | 16.04 |
| Boston* | | | | | | | | |
| Bourne | 163,904 | 173,872 | 6.1% | 2,134 | 2,238 | 4.9% | 229 | 12.87 |
| Boxborough | 330,200 | 362,751 | 9.9% | 5,118 | 5,612 | 9.7% | 18 | 15.47 |
| Boxford | 403,852 | 451,283 | 11.7% | 5,169 | 5,659 | 9.5% | 16 | 12.54 |
| Boylston | 192,833 | 263,352 | 36.6% | 3,456 | 3,434 | –0.6% | 85 | 13.04 |
| Braintree | 186,520 | 204,547 | 9.7% | 2,341 | 2,538 | 8.4% | 178 | 12.41 |
| Brewster | 194,534 | 208,847 | 7.4% | 2,155 | 2,233 | 3.6% | 231 | 10.69 |
| Bridgewater | 187,735 | 188,700 | 0.5% | 2,715 | 2,864 | 5.5% | 130 | 15.18 |
| Brimfield | 125,213 | 137,719 | 10.0% | 2,070 | 2,268 | 9.6% | 224 | 16.47 |
| Brockton | 122,647 | 153,662 | 25.3% | 2,038 | 2,137 | 4.9% | 246 | 13.91 |
| Brookfield | 120,767 | 120,635 | –0.1% | 1,952 | 2,355 | 20.6% | 211 | 19.52 |
| Brookline* | | | | | | | | |
| Buckland | 109,777 | 110,378 | 0.5% | 1,983 | 2,095 | 5.6% | 252 | 18.98 |
| Burlington | 237,110 | 266,446 | 12.4% | 2,276 | 2,425 | 6.5% | 194 | 9.10 |
| Cambridge* | | | | | | | | |
| Canton | 283,030 | 284,492 | 0.5% | 3,374 | 3,482 | 3.2% | 81 | 12.24 |
| Carlisle | 490,453 | 501,450 | 2.2% | 7,367 | 7,913 | 7.4% | 4 | 15.78 |
| Carver | 140,201 | 152,147 | 8.5% | 2,611 | 2,850 | 9.2% | 133 | 18.73 |
| Charlemont | 102,986 | 118,232 | 14.8% | 2,020 | 2,114 | 4.7% | 250 | 17.88 |
| Charlton | 135,331 | 162,654 | 20.2% | 1,937 | 2,082 | 7.5% | 254 | 12.80 |
| Chatham | 372,613 | 374,760 | 0.6% | 2,552 | 2,601 | 1.9% | 163 | 6.94 |
| Chelmsford | 223,925 | 234,264 | 4.6% | 3,529 | 3,711 | 5.2% | 63 | 15.84 |
| Chelsea* | | | | | | | | |
| Cheshire | 110,511 | 115,489 | 4.5% | 1,271 | 1,328 | 4.5% | 326 | 11.50 |
| Chester | 101,782 | 103,823 | 2.0% | 1,663 | 1,904 | 14.5% | 278 | 18.34 |
| Chesterfield | 124,996 | 128,088 | 2.5% | 2,360 | 2,431 | 3.0% | 193 | 18.98 |
| Chicopee | 99,651 | 111,679 | 12.1% | 1,696 | 1,817 | 7.1% | 294 | 16.27 |
| Chilmark | 1,191,218 | 1,375,331 | 15.5% | 2,335 | 2,434 | 4.2% | 192 | 1.77 |
| Clarksburg | 94,835 | 96,088 | 1.3% | 1,174 | 1,235 | 5.2% | 330 | 12.85 |
| Clinton | 130,361 | 143,464 | 10.1% | 2,092 | 2,324 | 11.1% | 217 | 16.20 |
| Cohasset | 395,584 | 560,672 | 41.7% | 5,772 | 6,437 | 11.5% | 9 | 11.48 |
| Colrain | 110,458 | 109,104 | –1.2% | 1,809 | 1,839 | 1.7% | 289 | 16.86 |
| Concord | 472,140 | 674,799 | 42.9% | 5,921 | 6,633 | 12.0% | 7 | 9.83 |
| Conway | 149,167 | 174,780 | 17.2% | 2,655 | 2,866 | 7.9% | 127 | 16.40 |
| Cummington | 123,610 | 135,503 | 9.6% | 1,749 | 1,858 | 6.2% | 283 | 13.71 |
| Dalton | 125,749 | 126,523 | 0.6% | 2,231 | 2,298 | 3.0% | 220 | 18.16 |
| Danvers | 235,003 | 254,383 | 8.2% | 3,008 | 3,287 | 9.3% | 90 | 12.92 |
| Dartmouth | 178,403 | 212,420 | 19.1% | 2,025 | 2,241 | 10.7% | 227 | 10.55 |
| Dedham | 237,160 | 238,547 | 0.6% | 3,026 | 3,189 | 5.4% | 98 | 13.37 |
| Deerfield | 145,100 | 172,778 | 19.1% | 2,140 | 2,047 | –4.3% | 263 | 11.85 |
| Dennis | 186,004 | 240,749 | 29.4% | 1,402 | 1,500 | 7.0% | 320 | 6.23 |
| Dighton | 157,430 | 164,737 | 4.6% | 2,094 | 2,290 | 9.4% | 222 | 13.90 |
| Douglas | 152,871 | 179,008 | 17.1% | 2,379 | 2,581 | 8.5% | 169 | 14.42 |
| Dover | 582,300 | 756,910 | 30.0% | 6,603 | 7,418 | 12.3% | 5 | 9.80 |
| Dracut | 150,427 | 167,015 | 11.0% | 2,422 | 2,537 | 4.7% | 180 | 15.19 |
| Dudley | 113,765 | 144,077 | 26.6% | 1,422 | 1,497 | 5.3% | 321 | 10.39 |
| Dunstable | 210,187 | 295,697 | 40.7% | 3,321 | 3,522 | 6.1% | 77 | 11.91 |
| Duxbury | 364,720 | 409,686 | 12.3% | 4,803 | 5,088 | 5.9% | 26 | 12.42 |
| E. Bridgewater | 180,435 | 181,319 | 0.5% | 2,775 | 2,856 | 2.9% | 132 | 15.75 |
| E. Brookfield | 118,341 | 138,977 | 17.4% | 1,401 | 1,768 | 26.2% | 301 | 12.72 |
| E. Longmeadow | 146,055 | 164,119 | 12.4% | 3,110 | 3,120 | 0.3% | 103 | 19.01 |
| Eastham | 199,868 | 201,392 | 0.8% | 1,681 | 1,853 | 10.2% | 285 | 9.20 |
| Easthampton | 124,178 | 124,175 | 0.0% | 1,968 | 2,055 | 4.4% | 261 | 16.55 |
| Easton | 231,078 | 234,014 | 1.3% | 3,367 | 3,482 | 3.4% | 82 | 14.88 |
| Edgartown | 475,380 | 603,541 | 27.0% | 2,443 | 2,414 | –1.2% | 198 | 4.00 |
| Egremont | 235,261 | 252,416 | 7.3% | 2,207 | 2,312 | 4.8% | 219 | 9.16 |
| Erving | 93,536 | 94,024 | 0.5% | 343 | 502 | 46.4% | 339 | 5.34 |
| Essex | 279,476 | 303,574 | 8.6% | 3,225 | 3,537 | 9.7% | 75 | 11.65 |
| Everett | 135,944 | 141,577 | 4.1% | 1,431 | 1,450 | 1.3% | 323 | 10.24 |
| Fairhaven | 118,012 | 135,712 | 15.0% | 1,787 | 1,895 | 6.0% | 279 | 13.96 |
| Fall River | 126,979 | 127,360 | 0.3% | 1,241 | 1,253 | 1.0% | 327 | 9.84 |
| Falmouth | 208,788 | 286,839 | 37.4% | 2,209 | 2,364 | 7.0% | 209 | 8.24 |
| Fitchburg | 107,222 | 114,162 | 6.5% | 1,911 | 2,005 | 4.9% | 266 | 17.56 |
| Florida | 74,412 | 75,527 | 1.5% | 790 | 850 | 7.6% | 336 | 11.25 |
| Foxborough | 226,003 | 246,833 | 9.2% | 3,381 | 3,493 | 3.3% | 80 | 14.15 |
| Framingham | 199,431 | 200,132 | 0.4% | 3,301 | 3,392 | 2.8% | 86 | 16.95 |
| Franklin | 232,178 | 272,943 | 17.6% | 2,977 | 3,158 | 6.1% | 100 | 11.57 |
| Freetown | 165,175 | 166,730 | 0.9% | 2,169 | 2,416 | 11.4% | 199 | 14.49 |
| Gardner | 92,928 | 120,345 | 29.5% | 1,851 | 2,059 | 11.2% | 258 | 17.11 |
| Georgetown | 257,659 | 259,620 | 0.8% | 3,118 | 3,204 | 2.8% | 96 | 12.34 |
| Gill | 110,945 | 122,691 | 10.6% | 1,835 | 1,886 | 2.8% | 280 | 15.37 |
| Gloucester | 259,599 | 320,938 | 23.6% | 3,445 | 3,646 | 5.8% | 69 | 11.36 |
| Goshen | 117,237 | 118,871 | 1.4% | 1,916 | 2,179 | 13.7% | 240 | 18.33 |
| Gosnold | 331,625 | 491,186 | 48.1% | 832 | 977 | 17.4% | 334 | 1.99 |
| Grafton | 192,868 | 195,818 | 1.5% | 2,673 | 2,886 | 8.0% | 123 | 14.74 |
| Granby | 132,929 | 133,878 | 0.7% | 2,108 | 2,154 | 2.2% | 243 | 16.09 |
| Granville | 141,065 | 142,245 | 0.8% | 2,271 | 2,339 | 3.0% | 214 | 16.44 |
| Grt. Barrington | 172,961 | 180,683 | 4.5% | 2,788 | 2,822 | 1.2% | 136 | 15.62 |
| Greenfield | 109,750 | 116,442 | 6.1% | 2,454 | 2,472 | 0.7% | 189 | 21.23 |
| Groton | 211,941 | 304,357 | 43.6% | 4,097 | 4,291 | 4.7% | 44 | 14.10 |
| Groveland | 217,229 | 218,619 | 0.6% | 2,802 | 2,958 | 5.6% | 118 | 13.53 |
| Hadley | 153,472 | 171,737 | 11.9% | 2,099 | 2,121 | 1.0% | 249 | 12.35 |
| Halifax | 172,192 | 191,980 | 11.5% | 2,562 | 2,728 | 6.5% | 151 | 14.21 |
| Hamilton | 290,971 | 341,118 | 17.2% | 4,399 | 4,960 | 12.8% | 32 | 14.54 |
| Hampden | 151,382 | 153,073 | 1.1% | 2,857 | 3,032 | 6.1% | 109 | 19.81 |
| Hancock | 140,131 | 134,585 | –4.0% | 757 | 808 | 6.7% | 337 | 6.00 |
| Hanover | 224,967 | 303,538 | 34.9% | 4,088 | 4,544 | 11.2% | 38 | 14.97 |
| Hanson | 175,650 | 211,629 | 20.5% | 2,886 | 2,874 | –0.4% | 126 | 13.58 |
| Hardwick | 123,135 | 123,939 | 0.7% | 1,936 | 2,055 | 6.1% | 259 | 16.58 |
| Harvard | 315,764 | 423,453 | 34.1% | 4,724 | 4,942 | 4.6% | 33 | 11.67 |
| Harwich | 228,742 | 280,376 | 22.6% | 2,210 | 2,495 | 12.9% | 186 | 8.90 |
| Hatfield | 163,238 | 165,759 | 1.5% | 2,011 | 2,097 | 4.3% | 251 | 12.65 |
| Haverhill | 148,094 | 191,120 | 29.1% | 2,479 | 2,595 | 4.7% | 167 | 13.58 |
| Hawley | 112,562 | 111,777 | –0.7% | 1,665 | 1,958 | 17.6% | 269 | 17.52 |
| Heath | 94,369 | 105,228 | 11.5% | 1,854 | 2,547 | 37.4% | 172 | 24.20 |
| Hingham | 344,309 | 424,537 | 23.3% | 4,734 | 4,976 | 5.1% | 30 | 11.72 |
| Hinsdale | 109,019 | 109,566 | 0.5% | 1,845 | 1,849 | 0.2% | 287 | 16.88 |
| Holbrook | 151,042 | 173,341 | 14.8% | 2,500 | 2,834 | 13.4% | 135 | 16.35 |
| Holden | 164,956 | 177,464 | 7.6% | 2,755 | 2,928 | 6.3% | 120 | 16.50 |
| Holland | 111,669 | 112,236 | 0.5% | 1,839 | 2,029 | 10.3% | 265 | 18.08 |
| Holliston | 252,966 | 267,355 | 5.7% | 4,093 | 4,716 | 15.2% | 36 | 17.64 |
| Holyoke | 105,015 | 105,242 | 0.2% | 1,684 | 1,761 | 4.6% | 303 | 16.73 |
| Hopedale | 191,296 | 204,749 | 7.0% | 2,946 | 3,002 | 1.9% | 113 | 14.66 |
| Hopkinton | 306,605 | 330,376 | 7.8% | 4,801 | 4,843 | 0.9% | 34 | 14.66 |
| Hubbardston | 135,421 | 136,398 | 0.7% | 1,922 | 1,997 | 3.9% | 267 | 14.64 |
| Hudson | 188,965 | 225,755 | 19.5% | 2,319 | 2,598 | 12.0% | 166 | 11.51 |
| Hull | 198,227 | 256,977 | 29.6% | 2,870 | 3,215 | 12.0% | 95 | 12.51 |
| Huntington | 105,830 | 106,745 | 0.9% | 1,669 | 1,824 | 9.3% | 292 | 17.09 |
| Ipswich | 289,598 | 312,499 | 7.9% | 3,301 | 3,606 | 9.2% | 72 | 11.54 |
| Kingston | 211,020 | 214,729 | 1.8% | 2,906 | 3,013 | 3.7% | 110 | 14.03 |
| Lakeville | 152,136 | 193,582 | 27.2% | 2,110 | 2,220 | 5.2% | 234 | 11.47 |
| Lancaster | 162,504 | 218,092 | 34.2% | 2,598 | 3,287 | 26.5% | 91 | 15.07 |
| Lanesborough | 111,278 | 121,673 | 9.3% | 1,887 | 2,185 | 15.8% | 238 | 17.96 |
| Lawrence | 94,998 | 95,101 | 0.1% | 1,483 | 1,478 | –0.3% | 322 | 15.54 |
| Lee | 114,667 | 143,383 | 25.0% | 1,908 | 2,222 | 16.5% | 233 | 15.50 |
| Leicester | 106,670 | 139,214 | 30.5% | 1,802 | 1,923 | 6.7% | 273 | 13.81 |
| Lenox | 195,292 | 228,215 | 16.9% | 2,480 | 2,739 | 10.4% | 149 | 12.00 |
| Leominster | 138,714 | 159,066 | 14.7% | 2,124 | 2,240 | 5.5% | 228 | 14.08 |
| Leverett | 176,044 | 176,994 | 0.5% | 3,449 | 3,644 | 5.7% | 70 | 20.59 |
| Lexington | 427,359 | 477,709 | 11.8% | 5,175 | 5,389 | 4.1% | 20 | 11.28 |
| Leyden | 128,121 | 139,397 | 8.8% | 2,346 | 2,757 | 17.5% | 148 | 19.78 |
| Lincoln | 732,927 | 823,745 | 12.4% | 7,527 | 8,163 | 8.4% | 3 | 9.91 |
| Littleton | 233,144 | 236,809 | 1.6% | 2,989 | 3,128 | 4.7% | 102 | 13.21 |
| Longmeadow | 215,457 | 216,609 | 0.5% | 4,223 | 4,365 | 3.4% | 43 | 20.15 |
| Lowell | 108,915 | 159,004 | 46.0% | 1,995 | 2,174 | 9.0% | 241 | 13.67 |
| Ludlow | 116,567 | 138,123 | 18.5% | 2,136 | 2,472 | 15.7% | 187 | 17.90 |
| Lunenburg | 166,196 | 180,403 | 8.5% | 2,651 | 2,814 | 6.1% | 138 | 15.60 |
| Lynnfield | 139,174 | 168,817 | 21.3% | 2,291 | 2,531 | 10.5% | 181 | 14.99 |
| Lynnfield | 313,268 | 383,287 | 22.4% | 4,304 | 4,599 | 6.9% | 37 | 12.00 |
| Malden | 177,450 | 178,004 | 0.3% | 2,328 | 2,410 | 3.5% | 200 | 13.54 |
| Manchester | 643,443 | 690,401 | 7.3% | 5,611 | 5,799 | 3.4% | 14 | 8.40 |
| Mansfield | 199,274 | 258,394 | 29.7% | 3,736 | 3,992 | 6.9% | 51 | 15.45 |
| Marblehead | 387,469 | 462,339 | 19.3% | 3,964 | 4,392 | 10.8% | 41 | 9.50 |
| Marion | 258,205 | 284,702 | 10.3% | 3,279 | 3,775 | 15.1% | 60 | 13.26 |
| Marlborough* | | | | | | | | |
| Marshfield | 192,167 | 240,787 | 25.3% | 3,004 | 3,060 | 1.9% | 106 | 12.71 |
| Mashpee | 176,285 | 281,693 | 59.8% | 2,290 | 2,507 | 9.5% | 185 | 8.90 |
| Mattapoisett | 204,121 | 206,210 | 1.0% | 3,054 | 3,266 | 6.9% | 94 | 15.84 |
| Maynard | 200,537 | 200,783 | 0.1% | 3,371 | 3,552 | 5.4% | 74 | 17.69 |
| Medfield | 377,450 | 379,204 | 0.5% | 5,190 | 5,654 | 8.9% | 17 | 14.91 |
| Medford | 222,049 | 222,767 | 0.3% | 2,780 | 2,863 | 3.0% | 131 | 12.85 |
| Medway | 218,059 | 245,154 | 12.4% | 3,557 | 3,871 | 8.8% | 58 | 15.79 |
| Melrose | 249,162 | 270,197 | 8.4% | 3,401 | 3,515 | 3.4% | 78 | 13.01 |
| Mendon | 209,142 | 264,568 | 26.5% | 2,558 | 3,000 | 17.3% | 114 | 11.34 |
| Merrimac | 202,750 | 206,036 | 1.6% | 2,713 | 2,926 | 7.9% | 121 | 14.20 |

| Municipality | FY01 avg. value | FY02 avg. value | Pct. change value | FY01 avg. tax bill | FY02 avg. tax bill | Pct. change bill | FY02 hi-lo rank | FY02 tax rate |
|---|---|---|---|---|---|---|---|---|
| Methuen | 151,088 | 166,307 | 10.1% | 2,274 | 2,391 | 5.1% | 206 | 14.38 |
| Middleborough | 156,933 | 171,988 | 9.6% | 2,351 | 2,539 | 8.0% | 176 | 14.76 |
| Middlefield | 99,553 | 113,198 | 13.7% | 1,697 | 2,083 | 22.7% | 253 | 18.40 |
| Middleton | 279,069 | 327,273 | 17.3% | 3,656 | 3,970 | 8.6% | 53 | 12.13 |
| Milford | 182,616 | 200,721 | 9.9% | 2,701 | 2,866 | 6.1% | 128 | 14.28 |
| Millbury | 124,233 | 126,284 | 1.7% | 2,338 | 2,420 | 3.5% | 197 | 19.16 |
| Millis | 180,890 | 241,183 | 33.3% | 3,618 | 3,652 | 0.9% | 68 | 15.14 |
| Millville | 130,971 | 169,079 | 29.1% | 2,306 | 2,546 | 10.4% | 173 | 15.06 |
| Milton | 266,914 | 268,566 | 0.6% | 4,124 | 4,531 | 9.9% | 39 | 16.87 |
| Monroe | 66,567 | 64,246 | –3.5% | 932 | 899 | –3.5% | 335 | 14.00 |
| Monson | 121,474 | 133,820 | 10.2% | 2,270 | 2,379 | 4.8% | 208 | 17.78 |
| Montague | 103,769 | 104,234 | 0.4% | 1,737 | 1,810 | 4.2% | 296 | 17.36 |
| Monterey | 185,929 | 189,305 | 1.8% | 1,733 | 1,764 | 1.8% | 302 | 9.32 |
| Montgomery | 148,612 | 149,017 | 0.3% | 2,101 | 2,332 | 11.0% | 216 | 15.65 |
| Mt. Washington | 268,159 | 258,499 | –3.6% | 1,057 | 1,194 | 13.0% | 332 | 4.62 |
| Nahant | 316,233 | 391,702 | 23.9% | 3,488 | 3,678 | 5.4% | 64 | 9.39 |
| Nantucket* | | | | | | | | |
| Natick | 277,200 | 290,900 | 4.9% | 3,532 | 3,671 | 3.9% | 66 | 12.62 |
| Needham | 353,894 | 425,083 | 20.1% | 4,268 | 4,497 | 5.4% | 40 | 10.58 |
| New Ashford | 124,900 | 127,293 | 1.9% | 849 | 1,170 | 37.8% | 333 | 9.19 |
| New Bedford | 104,980 | 118,109 | 12.5% | 1,626 | 1,820 | 11.9% | 293 | 15.41 |
| New Braintree | 141,444 | 144,232 | 2.0% | 2,294 | 2,420 | 5.5% | 195 | 16.78 |
| New Marlborough | 171,532 | 176,440 | 2.9% | 1,671 | 1,828 | 9.4% | 290 | 10.36 |
| New Salem | 113,093 | 112,649 | –0.4% | 1,651 | 1,791 | 8.5% | 299 | 15.90 |
| Newbury | 268,577 | 294,348 | 9.6% | 2,957 | 3,073 | 3.9% | 105 | 10.44 |
| Newburyport | 185,674 | 285,022 | 53.5% | 3,238 | 3,737 | 15.4% | 62 | 13.11 |
| Newton | 484,481 | 589,336 | 21.6% | 5,605 | 5,858 | 4.5% | 13 | 9.94 |
| Norfolk | 270,794 | 295,924 | 9.3% | 3,978 | 4,238 | 6.5% | 45 | 14.32 |
| N. Adams | 83,752 | 83,904 | 0.2% | 1,172 | 1,202 | 2.6% | 331 | 14.33 |
| N. Andover | 313,270 | 346,574 | 10.6% | 4,129 | 4,388 | 6.3% | 42 | 12.66 |
| N. Attleborough | 156,931 | 213,573 | 36.1% | 2,396 | 2,531 | 5.6% | 179 | 11.85 |
| N. Brookfield | 122,393 | 123,589 | 1.0% | 1,491 | 1,599 | 7.2% | 315 | 12.94 |
| N. Reading | 244,635 | 318,080 | 30.0% | 3,782 | 3,960 | 4.7% | 54 | 12.45 |
| Northampton | 166,173 | 168,062 | 1.1% | 2,589 | 2,674 | 3.3% | 156 | 15.91 |
| Northborough | 240,113 | 241,465 | 0.6% | 3,657 | 4,003 | 9.5% | 50 | 16.58 |
| Northbridge | 135,191 | 187,853 | 39.0% | 2,129 | 2,403 | 12.9% | 203 | 12.79 |
| Northfield | 118,245 | 119,566 | 1.1% | 1,519 | 1,746 | 14.9% | 304 | 14.60 |
| Norton | 172,790 | 174,988 | 1.3% | 2,542 | 2,775 | 9.2% | 147 | 15.86 |
| Norwell | 311,077 | 316,399 | 1.7% | 4,806 | 5,113 | 6.4% | 24 | 16.16 |
| Norwood | 196,821 | 197,365 | 0.3% | 2,490 | 2,578 | 3.5% | 170 | 13.06 |
| Oak Bluffs | 190,940 | 360,441 | 88.8% | 2,444 | 2,538 | 3.8% | 175 | 7.04 |
| Oakham | 134,872 | 157,851 | 17.0% | 1,798 | 1,875 | 4.3% | 281 | 11.88 |
| Orange | 72,878 | 95,519 | 31.1% | 1,521 | 1,793 | 17.9% | 298 | 18.77 |
| Orleans | 378,931 | 481,848 | 27.2% | 2,478 | 2,583 | 4.2% | 168 | 5.36 |
| Otis | 144,467 | 144,068 | –0.3% | 1,228 | 1,297 | 5.6% | 328 | 9.00 |
| Oxford | 108,163 | 135,733 | 25.5% | 1,882 | 1,982 | 5.3% | 268 | 14.60 |
| Palmer | 102,996 | 114,782 | 11.4% | 1,950 | 2,065 | 5.9% | 257 | 17.99 |
| Paxton | 182,471 | 182,537 | 0.0% | 2,770 | 3,036 | 9.6% | 108 | 16.63 |
| Peabody | 239,932 | 240,243 | 0.1% | 1,989 | 2,148 | 8.0% | 245 | 8.94 |
| Pelham | 161,911 | 183,870 | 13.6% | 3,353 | 3,672 | 9.5% | 65 | 19.97 |
| Pembroke | 191,597 | 225,032 | 17.5% | 2,765 | 2,952 | 6.8% | 119 | 13.12 |
| Pepperell | 158,851 | 220,656 | 38.9% | 2,542 | 2,789 | 9.7% | 144 | 12.64 |
| Peru | 86,149 | 103,561 | 20.2% | 1,424 | 1,846 | 29.6% | 288 | 17.83 |
| Petersham | 157,472 | 160,152 | 1.7% | 2,016 | 2,245 | 11.4% | 225 | 14.02 |
| Phillipston | 103,756 | 104,716 | 0.9% | 1,517 | 1,618 | 6.7% | 312 | 15.45 |
| Pittsfield | 95,179 | 105,904 | 11.3% | 1,941 | 2,032 | 4.7% | 264 | 19.19 |
| Plainfield | 113,107 | 114,751 | 1.5% | 1,732 | 1,744 | 0.7% | 305 | 15.20 |
| Plainville | 172,562 | 174,646 | 1.2% | 2,790 | 3,009 | 7.8% | 111 | 17.23 |
| Plymouth | 160,364 | 189,004 | 17.9% | 2,614 | 2,695 | 3.1% | 155 | 14.26 |
| Plympton | 198,834 | 254,091 | 27.8% | 3,253 | 3,466 | 6.5% | 83 | 13.64 |
| Princeton | 211,108 | 224,439 | 6.3% | 3,456 | 3,450 | –0.2% | 84 | 15.37 |
| Provincetown | 342,867 | 408,696 | 19.2% | 2,544 | 2,575 | 1.2% | 171 | 6.30 |
| Quincy | 154,094 | 226,468 | 47.0% | 2,456 | 2,978 | 21.3% | 116 | 13.15 |
| Randolph | 134,672 | 191,472 | 42.2% | 2,351 | 2,457 | 4.5% | 191 | 12.83 |
| Raynham | 192,789 | 194,764 | 1.0% | 2,468 | 2,643 | 7.1% | 159 | 13.57 |
| Reading | 280,965 | 320,839 | 14.2% | 3,796 | 3,927 | 3.5% | 56 | 12.24 |
| Rehoboth | 208,619 | 210,743 | 1.0% | 2,351 | 2,512 | 6.8% | 184 | 11.92 |
| Revere | 129,717 | 181,188 | 39.7% | 2,221 | 2,336 | 5.2% | 215 | 12.89 |
| Richmond | 190,015 | 257,652 | 35.6% | 2,755 | 2,819 | 2.3% | 137 | 10.94 |
| Rochester | 167,130 | 200,690 | 20.1% | 2,383 | 2,776 | 16.5% | 146 | 13.83 |
| Rockland | 148,002 | 148,638 | 0.4% | 2,546 | 2,652 | 4.2% | 157 | 17.84 |
| Rockport | 308,074 | 307,687 | –0.1% | 3,577 | 3,661 | 2.3% | 67 | 11.90 |
| Rowe | 106,549 | 108,121 | 1.5% | 358 | 372 | 3.9% | 340 | 3.44 |
| Rowley | 218,429 | 284,227 | 30.1% | 3,272 | 3,314 | 1.3% | 88 | 11.66 |
| Royalston | 96,830 | 115,215 | 19.0% | 1,278 | 1,395 | 9.2% | 325 | 12.11 |
| Russell | 119,795 | 120,962 | 1.0% | 1,738 | 1,917 | 10.3% | 276 | 15.85 |
| Rutland | 129,641 | 162,622 | 25.4% | 1,910 | 2,181 | 14.2% | 239 | 13.41 |
| Salem | 188,103 | 200,373 | 6.5% | 2,524 | 2,711 | 7.4% | 154 | 13.53 |
| Salisbury | 152,887 | 181,332 | 18.6% | 2,182 | 2,343 | 7.4% | 212 | 12.92 |
| Sandisfield | 151,073 | 160,521 | 6.3% | 1,538 | 1,605 | 4.4% | 314 | 10.00 |
| Sandwich | 189,180 | 233,766 | 23.6% | 2,535 | 3,006 | 18.6% | 112 | 12.86 |
| Saugus | 195,512 | 227,792 | 16.5% | 2,151 | 2,285 | 6.2% | 223 | 10.03 |
| Savoy | 97,491 | 98,156 | 0.7% | 1,481 | 1,531 | 3.4% | 318 | 15.60 |
| Scituate | 235,140 | 237,354 | 0.9% | 3,457 | 3,634 | 5.1% | 71 | 15.31 |
| Seekonk | 158,948 | 160,159 | 0.8% | 2,508 | 2,513 | 0.2% | 183 | 15.69 |
| Sharon | 271,391 | 284,717 | 4.9% | 4,733 | 5,082 | 7.4% | 27 | 17.85 |
| Sheffield | 170,296 | 200,798 | 17.9% | 2,418 | 2,610 | 7.9% | 161 | 13.00 |
| Shelburne | 126,768 | 149,972 | 18.3% | 1,751 | 1,851 | 5.7% | 286 | 12.34 |
| Sherborn | 505,621 | 555,830 | 9.9% | 7,493 | 8,315 | 11.0% | 2 | 14.96 |
| Shirley | 167,468 | 175,661 | 4.9% | 2,237 | 2,384 | 6.6% | 207 | 13.57 |
| Shrewsbury | 207,752 | 212,040 | 2.1% | 2,587 | 2,880 | 11.3% | 124 | 13.58 |
| Shutesbury | 137,386 | 159,377 | 16.0% | 3,049 | 3,183 | 4.4% | 99 | 19.97 |
| Somerset* | | | | | | | | |
| Somerville* | | | | | | | | |
| S. Hadley | 145,396 | 145,855 | 0.3% | 2,400 | 2,605 | 8.5% | 162 | 17.86 |
| Southampton | 146,403 | 153,279 | 4.7% | 2,228 | 2,336 | 4.8% | 213 | 15.24 |
| Southborough | 339,864 | 396,508 | 16.7% | 4,547 | 5,020 | 10.4% | 28 | 12.66 |
| Southbridge | 106,663 | 107,024 | 0.3% | 1,683 | 1,689 | 0.4% | 310 | 15.78 |
| Southwick | 135,724 | 138,546 | 2.1% | 2,111 | 2,215 | 4.9% | 235 | 15.99 |
| Spencer | 130,034 | 131,328 | 1.0% | 1,465 | 1,497 | 2.2% | 319 | 11.40 |
| Springfield | 86,606 | 91,262 | 5.4% | 1,762 | 1,814 | 3.0% | 295 | 19.88 |
| Sterling | 199,952 | 203,521 | 1.8% | 2,865 | 3,273 | 14.2% | 92 | 16.08 |
| Stockbridge | 209,133 | 239,135 | 14.3% | 2,008 | 2,057 | 2.4% | 260 | 8.60 |
| Stoneham | 219,813 | 220,618 | 0.4% | 3,381 | 3,576 | 5.8% | 73 | 16.21 |
| Stoughton | 169,590 | 212,651 | 25.4% | 2,722 | 2,877 | 5.7% | 125 | 13.53 |
| Stow | 293,531 | 346,305 | 18.0% | 4,887 | 5,091 | 4.2% | 25 | 14.70 |
| Sturbridge | 130,469 | 165,973 | 27.2% | 2,442 | 2,729 | 11.8% | 150 | 16.44 |
| Sudbury | 426,486 | 432,961 | 1.5% | 6,636 | 7,399 | 11.5% | 6 | 17.09 |
| Sunderland | 151,906 | 171,747 | 13.1% | 2,377 | 2,482 | 4.4% | 188 | 14.45 |
| Sutton | 166,784 | 170,714 | 2.4% | 2,730 | 2,837 | 3.9% | 134 | 16.62 |
| Swampscott | 310,087 | 391,068 | 26.1% | 4,478 | 5,135 | 14.7% | 23 | 13.13 |
| Swansea | 132,832 | 149,996 | 12.9% | 1,779 | 1,825 | 2.6% | 291 | 12.17 |
| Taunton | 143,745 | 145,113 | 1.0% | 1,659 | 1,734 | 4.5% | 307 | 11.95 |
| Templeton | 117,658 | 118,962 | 1.1% | 1,415 | 1,613 | 14.0% | 313 | 13.56 |
| Tewksbury | 212,474 | 214,328 | 0.9% | 2,688 | 2,786 | 3.6% | 145 | 13.00 |
| Tisbury* | | | | | | | | |
| Tolland | 134,990 | 135,300 | 0.2% | 729 | 771 | 5.8% | 338 | 5.70 |
| Topsfield | 351,712 | 380,500 | 8.2% | 4,889 | 5,213 | 6.6% | 22 | 13.70 |
| Townsend | 151,573 | 166,571 | 9.9% | 2,698 | 2,790 | 3.4% | 142 | 16.75 |
| Truro | 288,324 | 504,496 | 75.0% | 2,295 | 2,714 | 18.3% | 153 | 5.38 |
| Tyngsborough | 201,813 | 205,356 | 1.8% | 3,370 | 3,532 | 4.8% | 76 | 17.20 |
| Tyringham | 225,531 | 232,205 | 3.0% | 1,940 | 1,937 | –0.2% | 271 | 8.34 |
| Upton | 203,289 | 264,943 | 30.3% | 2,561 | 2,999 | 17.1% | 115 | 11.32 |
| Uxbridge | 170,391 | 172,410 | 1.2% | 2,520 | 2,628 | 4.3% | 158 | 15.24 |
| Wakefield | 208,513 | 285,451 | 36.9% | 2,928 | 3,046 | 4.0% | 107 | 10.67 |
| Wales | 95,494 | 112,454 | 17.8% | 1,828 | 1,855 | 1.5% | 284 | 16.50 |
| Walpole | 209,974 | 290,813 | 38.5% | 3,309 | 3,981 | 20.3% | 52 | 13.69 |
| Waltham* | | | | | | | | |
| Ware | 104,159 | 105,128 | 0.9% | 1,981 | 2,050 | 3.5% | 262 | 19.50 |
| Wareham | 114,392 | 115,356 | 0.8% | 1,551 | 1,613 | 4.0% | 311 | 13.98 |
| Warren | 94,348 | 112,875 | 19.6% | 1,714 | 1,720 | 0.4% | 308 | 15.24 |
| Warwick | 99,960 | 101,871 | 1.9% | 1,735 | 2,207 | 27.2% | 237 | 21.66 |
| Washington | 114,415 | 119,125 | 4.1% | 1,534 | 1,701 | 10.9% | 309 | 14.28 |
| Watertown* | | | | | | | | |
| Wayland | 396,260 | 402,031 | 1.5% | 6,190 | 6,505 | 5.1% | 8 | 16.18 |
| Webster | 123,714 | 125,488 | 1.4% | 1,790 | 1,916 | 7.0% | 277 | 15.27 |
| Wellesley | 607,567 | 735,690 | 21.1% | 5,377 | 5,959 | 10.8% | 11 | 8.10 |
| Wellfleet | 285,693 | 312,566 | 9.4% | 1,948 | 2,166 | 11.2% | 242 | 6.93 |
| Wendell | 89,627 | 90,290 | 0.7% | 1,889 | 2,075 | 9.8% | 256 | 22.98 |
| Wenham | 385,466 | 468,378 | 21.5% | 4,899 | 5,443 | 11.1% | 19 | 11.62 |
| W. Boylston | 151,246 | 189,910 | 25.6% | 2,915 | 3,077 | 5.6% | 104 | 16.20 |
| W. Bridgewater | 171,428 | 174,124 | 1.6% | 2,520 | 2,725 | 8.1% | 152 | 15.65 |
| W. Brookfield | 120,029 | 149,909 | 24.9% | 1,708 | 1,935 | 13.3% | 272 | 12.91 |
| W. Newbury | 332,944 | 364,403 | 9.4% | 3,902 | 4,231 | 8.4% | 46 | 11.61 |
| W. Springfield | 121,067 | 135,404 | 11.8% | 2,240 | 2,391 | 6.7% | 204 | 17.66 |
| W. Stockbridge | 193,541 | 202,177 | 4.5% | 2,888 | 2,798 | –3.1% | 141 | 13.84 |
| W. Tisbury | 365,885 | 666,133 | 82.1% | 2,634 | 3,131 | 18.9% | 101 | 4.70 |
| Westborough | 274,425 | 305,416 | 11.3% | 3,850 | 4,123 | 7.1% | 48 | 13.50 |
| Westfield | 133,262 | 134,037 | 0.6% | 2,171 | 2,295 | 5.7% | 221 | 17.12 |
| Westford | 263,981 | 304,460 | 15.3% | 4,572 | 4,743 | 3.7% | 35 | 15.58 |
| Westhampton | 155,936 | 157,654 | 1.1% | 2,718 | 2,814 | 3.5% | 139 | 17.85 |
| Westminster | 151,251 | 153,069 | 1.2% | 2,299 | 2,604 | 13.3% | 164 | 17.01 |
| Weston | 685,949 | 975,627 | 42.2% | 8,862 | 9,893 | 11.6% | 1 | 10.14 |
| Westport | 180,103 | 181,882 | 1.0% | 1,837 | 1,921 | 4.6% | 274 | 10.56 |
| Westwood | 354,380 | 358,124 | 1.1% | 4,738 | 4,967 | 4.8% | 31 | 13.87 |
| Weymouth | 164,506 | 210,363 | 27.9% | 2,479 | 2,537 | 2.3% | 177 | 12.06 |
| Whately | 149,441 | 164,375 | 10.0% | 2,839 | 2,959 | 4.2% | 117 | 18.00 |
| Whitman | 128,138 | 175,911 | 37.3% | 2,640 | 2,808 | 6.4% | 140 | 15.96 |
| Wilbraham | 185,026 | 186,875 | 1.0% | 3,227 | 3,353 | 3.9% | 87 | 17.94 |
| Williamsburg | 149,382 | 150,960 | 1.1% | 2,278 | 2,468 | 8.3% | 190 | 16.35 |
| Williamstown | 198,870 | 200,258 | 0.7% | 2,995 | 3,268 | 9.1% | 93 | 16.32 |
| Wilmington | 220,281 | 221,297 | 0.5% | 2,679 | 2,866 | 7.0% | 129 | 12.95 |
| Winchendon | 99,562 | 100,709 | 1.2% | 1,672 | 1,735 | 3.8% | 306 | 17.23 |
| Winchester | 424,857 | 532,459 | 25.3% | 5,570 | 5,889 | 5.7% | 12 | 11.06 |
| Windsor | 114,800 | 117,138 | 2.0% | 1,492 | 1,537 | 3.0% | 317 | 13.12 |
| Winthrop | 185,233 | 185,155 | 0.0% | 2,415 | 2,925 | 21.1% | 122 | 15.80 |
| Woburn | 204,286 | 235,872 | 15.5% | 2,078 | 2,128 | 2.4% | 248 | 9.02 |
| Worcester | 117,769 | 134,485 | 14.2% | 2,175 | 2,401 | 10.4% | 205 | 17.85 |
| Worthington | 133,780 | 140,253 | 4.8% | 1,983 | 2,422 | 22.1% | 196 | 17.27 |
| Wrentham | 235,413 | 239,092 | 1.6% | 3,345 | 3,500 | 4.6% | 79 | 14.64 |
| Yarmouth | 161,622 | 162,459 | 0.5% | 1,739 | 1,803 | 3.7% | 297 | 11.10 |
| **Statewide avg.** | **206,789** | **235,833** | **14.0%** | **2,827** | **3,015** | **6.7%** | | **12.79** |

*Data not available for communities with residential exemptions.

**Table 3**

**Average Single-Family Tax Bills**

continued from page three

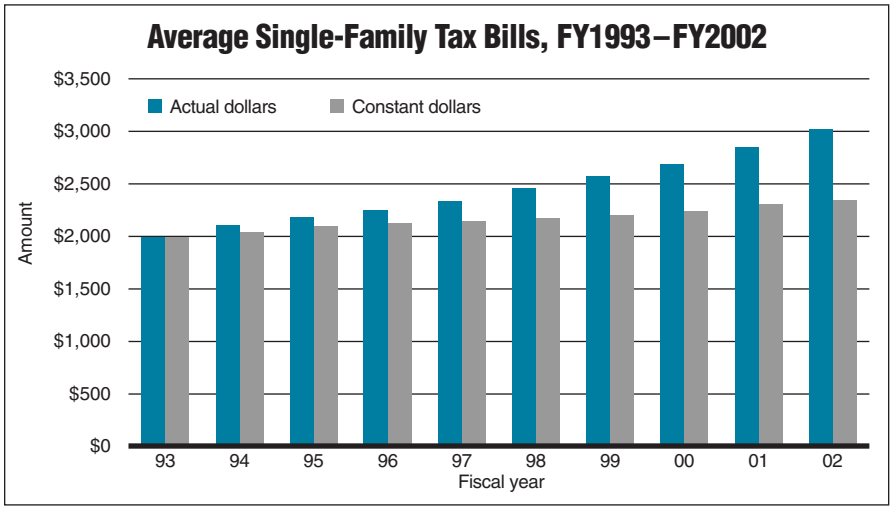


**Figure 1**

munities with higher assessed values have high average tax bills. In FY02, the five communities with the highest average tax bills are Weston ($9,893), Sherborn ($8,315), Lincoln ($8,163), Carlisle ($7,913), and Dover ($7,418). Based on the average assessed value for these same communities, they ranked as follows: Weston (2), Lincoln (3), Dover (4), Sherborn (14) and Carlisle (17). On the other side of the spectrum, the communities with the five lowest average tax bills were Rowe ($372), Erving ($502), Tolland ($771), Hancock ($808) and Florida ($850). However, there is not a strong correlation between these tax bills and their average assessed values because these communities ranked 316th, 333nd, 266th, 267th, and 339th, respectively.

The highest average single-family assessed community was Chilmark. Chilmark's average assessed value was over $1.375 million, but it ranked 191st for average tax bill. Communities on the Cape and Islands tend to have high assessed values but lower tax bills due to the large number of seasonal properties whose residents have a lower demand for services. In the top 20 communities for average assessed value, seven were Cape or Island communities.

On average, the statewide values increased 14.2 percent between FY01 and FY02. Only 120 (35 percent) communities showed increases that were above the statewide average increase. Oak Bluffs has the highest assessed value increase of almost 89 percent. There were 137 (40 percent) communities whose average property value increases were below the CPI growth of 4.43 percent for FY02. Of the remaining 83 (25 percent) communities, the average assessed value increases ranged between 4.5 and 13.7 percent.

The Division further analyzed the statewide average assessed value data by comparing it to DLS' community recertification schedule.[1] In the group of communities above the statewide increase average of 14.2 percent, all but 21 were communities that performed a recertification of values in FY02. Furthermore, all 36 communities that had increases of over 30 percent just completed a recertification in FY02. In the communities whose growth was below the CPI, all but one were non-certification communities, and in the mid-range communities, the majority (69 percent) of them were also non-certification communities. Despite an increasing number of communities performing interim year assessed value adjustments (March 2002 *City & Town*), many still do not. It is important to perform interim year adjustments because it helps communities fulfill the state requirement to maintain full and fair cash values. It also minimizes large fluctuations in assessed values in both increasing and decreasing markets, but has no real impact on average tax bills. ■

1. This information may be found on the DLS website under the Municipal Data Bank's Socioeconomic information, in a spreadsheet titled 904b.xls.

**Residential Exemption**

continued from page two

If the residential exemption does not appear on the actual tax bill for the fiscal year, an application for a residential exemption can be filed within three months after the date on which the tax bill was sent. If the application for a residential exemption is denied, there can be an appeal to the Appellate Tax Board in the same manner as a denied abatement application can be appealed.

The Department has received many inquiries from assessors regarding the eligibility of certain taxpayers to receive a residential exemption. Often, these questions concern trust ownership. Ordinarily, an individual whose property is held in trust will not qualify for a residential exemption. The Appeals Court, relying on the landmark Supreme Judicial Court case of *Kirby v. Assessors of Medford*, 350 Mass. 386 (1966), denied the residential exemption where the applicant only had a beneficial interest under a nominee trust. The Appeals Court interpreted the term "taxpayer" in M.G.L. Ch. 59 Sec. 5C to mean the assessed owner of the property. Since the applicant was not a trustee under a recorded instrument, he lacked legal title and was not eligible for the residential exemption. *Moscatiello v. Assessors of Boston*, 36 Mass. App. Ct. 622 (1994). ■

# DLS Update

## City and Town Clerk Reminder

All city and town clerks should complete and return a certified copy of the "Assessors Qualification Summary" issued by the Division of Local Services (DLS) earlier this year. This form should be mailed to Debra Joyce at the following address: Division of Local Services, 40 Southbridge Street, Rm. 210, Worcester, MA 01608. This information is required by law and helps determine the proper geographical areas for upcoming assessors' courses. Also, prompt return of this form will give the Division the opportunity to notify any individual who may be nearing the deadline for qualifying. For more information, please contact Debra Joyce at (508) 792-7300.

## FY02 Schedule A Package

In August 2002, the Division of Local Services (DLS) posted the FY02 Schedule A package on its website (www.dls.state.ma.us) under "Bureau of Accounts." Schedule A is a detailed statement of revenues and expenditures that cities and towns must prepare and submit to the Department of Revenue each fiscal year no later than October 31.

The FY02 automated Schedule A includes beginning fund balances based upon the FY01 submission, adjusted, if applicable, and approved as of August 1, 2002. Any approval subsequent to this time will require data entry of FY01's ending fund balances. According to Anthony Rassias, Deputy Director of the Bureau of Accounts, including the beginning fund balances will "help make the overall review of Schedule A more efficient."

Information contained in Schedule A is added to DLS' Municipal Data Bank, and is used by many state agencies and the Legislature for research and analysis of various state programs, including grants. DLS also provides Schedule A data to the U.S. Census Bureau for use by federal agencies.

Statutory provisions allow for the withholding of local aid payments to cities and towns that miss the filing deadline. The purpose of these provisions is to insure completion of municipal statistics at the earliest possible time, and allow for their use by the above mentioned agencies.

## Fall Assessors' Course

The Department of Revenue's basic course for assessors, Course 101, "Assessment Administration: Law, Procedures, Valuation," will be offered during the daytime at the Division of Local Services, 51 Sleeper Street, Boston. This three-day course will be conducted on Thursday, October 24; Wednesday, October 30; and Thursday, November 7.

Attendance at Course 101 and successful completion of the examination satisfies minimum qualification requirements for assessors that were established by 830 Code of Massachusetts Regulation (CMR) 58.3.1. Assessors and assistant assessors with valuation responsibilities must fulfill minimum qualifications within two years of the date of their original election or appointment.

A registration bulletin for the fall Course 101 is available on the DLS website (www.dls.state.ma.us) under "Training and Seminars," or contact Joan Grourke at (617) 626-2353. Seating is limited. Therefore, preference will be given to assessors and assistant assessors.

In the spring of 2003, Course 101 will be offered one evening per week for six consecutive weeks in either the central or western region of the state.

## Cape and Islands Population Trends

**by Stefan Rayer, Ph.D.**

Within the Commonwealth, Cape Cod and the Islands recorded by far the highest growth rates during the 1990s. While the Cape has grown by more than 15% during each decade since 1930, double-digit growth rates on Martha's Vineyard and Nantucket are relatively recent phenomena. From 1940 to 1970 the Islands had among the lowest population growth rates of all Massachusetts counties. In 1930, apart from Franklin County, the Cape and the Islands had the lowest population densities in the Commonwealth, ranging from 48 persons per square mile on the Vineyard to 77 on Nantucket and 82 on Cape Cod. By 2000, densities had increased to 144 persons per square mile on the Vineyard and 199 on Nantucket, while densities on Cape Cod had mushroomed to 562 persons per square mile, making the Cape twice as dense as Hampshire County.

Until 1950, not a single town on Cape Cod had a population over 10,000. In 1950, the population of the entire county was 46,805 persons. By 2000, the Town of Barnstable alone had a population approaching 48,000, and eight other towns had populations exceeding 10,000 persons. The only community that lost population from 1990 to 2000 was Provincetown. In fact, while every town on Cape Cod at least tripled in population size between 1930 and 2000, Provincetown actually had a higher population in 1930 than in 2000. While not the most populous town on the Cape in 1930, Provincetown had a population density three times higher than the Town of Barnstable, the next most densely settled town in 1930. In

**continued on page eight**

# DLS Profile: BLA Field Appraisers

Grace Sandell and Scott Santangelo

**Grace Sandell** and **Scott Santangelo** work in the Division of Local Services' (DLS) Boston office as field appraisers for the Bureau of Local Assessment (BLA). Currently, there are nine BLA field appraisers statewide. They are responsible for overseeing the valuation processes in communities that are statutorily required to receive state certification of their property values once every three years. "Basically," according to Grace, "we conduct an audit process that reviews cost and valuation systems. We check data submitted by communities to make sure that their properties are valued equally and consistently and that pricing is determined relative to market values."

For the FY03 recertification, Grace and Scott each work with 11 cities and towns. While Grace's communities are located in the southeastern part of the state (including the Cape and Islands), Scott's are in the southern to middle region. As BLA field appraisers, Scott and Grace have also worked on the 2002 equalized valuation (EQV) study, and Grace also is involved with the annual determination of farmland values.

Their backgrounds have prepared them well for their field appraiser duties. Both Scott and Grace have prior experience in the field of real estate appraisal and are state-licensed real estate appraisers. They enjoy working directly with assessors in communities, as well as engaging in the challenging statistical and analytical work.

Ed Childs, principal assessor in Sandwich, regards Grace as "very thorough, reasonable and professional." He also said that when she works with his staff, she "facilitates a good exchange of ideas."

Paul Bergman, administrator of assessing in Dartmouth, feels that Scott is "very understanding" and has "a good grasp of the difficulties the assessors have to go through." ■

**Trends** **continued from page seven**

contrast, by 2000, Provincetown had the third lowest population density of any community on Cape Cod.

Population growth in the Commonwealth has been modest throughout the 20th century. Individual regions such as the Cape and the Islands have experienced profound demographic changes in recent decades, which resemble nationwide population redistribution patterns towards amenity-rich areas. While the rates of growth have slowed down on the Cape since 1980, Barnstable County is still growing more than twice as fast as Plymouth, the next fastest growing county in Massachusetts, excepting the Islands. Development decisions taken in the next few years will determine the future face of this unique part of the Commonwealth. ■

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**Joan E. Grourke**, *Editor*

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• telephone: (617) 626-2300
• mail: PO Box 9490, Boston, MA 02205-9490

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