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# City and Town

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## Public Disclosure of Property Assessments

by Marilyn Browne

Developing and maintaining public trust and confidence in real and personal property values is a responsibility that has always been taken seriously by local assessors. Increasingly, assessors have turned to the Internet to help them with their efforts. By using Internet technology, assessors can provide valuation information to the public all the time, and not merely during triennial certification when required to do so by the Department of Revenue (DOR).

Every three years, when a community's property values are certified by DOR, the assessors must give taxpayers an opportunity to review the proposed values before they are finalized. Traditionally, listings of all proposed values have been made available at town halls, libraries, or even fire stations. Occasionally, local newspapers have published them as well. The disclosure program allows errors to be identified and corrected before tax billing. This benefits the city or town by reducing the need for abatements. Another important benefit of disclosure is that taxpayers are informed of their values and those of their neighbors. Being able to see first hand that you are being fairly treated, relative to others with similar properties, builds trust in the assessing process.

Plymouth Director of Assessing, Louise Hatch, reports that the community's online database has been available for two months. In that short time there have been thousands of visitors (hits) to the site ([www.townofplymouth.org](http://www.townofplymouth.org)). The new service is saving individuals trips to the town hall to obtain information about their own or others' properties. Property

record cards (PRCs) are available online for every parcel. These PRCs contain descriptive data about the interior and exterior of buildings, acreage, building sketches with measurements, photographs, etc. Additionally, these records can be printed.

Plymouth has a built-in feature that allows e-mail to be sent to the assessor. This is helpful if a taxpayer finds an error. The director says that she then sends appraisal staff to review the property and correct any inaccuracies. One by-product of this new system is that far fewer people are coming to the assessors' office, thereby allowing the staff more time to spend on their assessing, appraisal and administrative duties. The goal of using the Internet technology is to improve service to the Plymouth taxpayers, and Louise Hatch says "it is already making better relationships with the public."

Leominster assessors have long believed in circulating as much information to the public as possible. Early in the 1980s they began publishing new real estate property values in a local newspaper. Chairman of the Board, Walter Poirier, reports that the assessors appreciate having their data on the Internet because "it satisfies the needs of most of the taxpayers with computer access." He reports that many individuals who do not have home computers are using those at the public library and the council on aging.

The website in Leominster ([www.ci.leominster.ma.us](http://www.ci.leominster.ma.us)) opened a year and a half ago and already has logged 13,000

hits from taxpayers, real estate brokers, appraisers and others. Like Plymouth, Leominster now has fewer customers at its counter and less telephone traffic, allowing the staff more time to focus on their other duties while providing more data electronically. Leominster's website search capabilities include the ability to find a specific parcel; view sold properties within selected time frames; or peruse a street to see how the neighbors' properties are valued.

Both Leominster and Plymouth contract with their appraisal vendors to put their assessors' databases online. These communities are finding this arrangement to be a cost-effective way to give the public data access. Walter Poirier pointed out it would be more expensive for them to host the website and hire an information technology professional.

The City of Newton, on the other hand, maintains its own assessors' database on the Web. Elizabeth Dromey, director of assessment administration, said that Newton used a consultant to help with the development of their website ([www.ci.newton.ma.us](http://www.ci.newton.ma.us)).

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### From the Deputy Commissioner

A capital improvements program (CIP) is an important planning tool that examines the physical components, financial capacity, and long-range needs of a community.

A CIP is comprised of two parts — a capital budget and a capital program. The capital budget is the upcoming fiscal year's spending plan for capital items (tangible assets or projects that cost at least \$10,000 and have a useful life of at least five years). The capital program is a plan for capital expenses that extends five years beyond the capital budget.

A CIP may help a local government prevent duplication of projects and equipment; coordinate the physical and financial planning of projects; keep the public informed about future needs and projects; and increase opportunities for obtaining federal and state aid.

Communities should establish a CIP committee to develop a comprehensive plan and prioritize capital needs within financial constraints. A town can create this committee through adoption of a town bylaw. A CIP committee works closely with all municipal officials within the community.

The Division of Local Services' manual, *Developing a Capital Improvements Program*, is available upon request or on our website (link to DLS website from [www.massdor.com](http://www.massdor.com)). Please contact Elaine Lombardi at (617) 626-2337 for a copy of the manual.

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# Legal

## in Our Opinion

### Legal Notice Requirements for Foreclosure

by James Crowley

Reversing an Appeals Court decision, the Supreme Judicial Court has held that a town did not violate a property owner's due process rights by notifying the owner of tax foreclosure proceedings by certified mail. *Town of Andover v. State Financial Services, Inc.*<sup>1</sup>

In *Andover*, the Land Court had issued a decree of foreclosure in December 1994, which the taxpayer did not discover until years later. The Appeals Court held that the town, since it knew the taxpayer's address, was required to give actual notice of the foreclosure action to the taxpayer. The Supreme Judicial Court disagreed. According to the court, there was no constitutional claim.

The Supreme Judicial Court relied on prior U.S. Supreme Court decisions which considered first class mail as a method reasonably calculated to provide the type of notice required by due process. In these decisions, the U.S. Supreme Court recognized the risk that notice might not reach every party.

In Massachusetts, a municipality is required to send notice of a Land Court foreclosure petition to interested parties by certified mail.<sup>2</sup> According to the Supreme Judicial Court, notice by certi-

fied mail satisfies due process and is more likely than first class mail to result in a property owner's awareness of court proceedings. In this instance, the Town of Andover had sent notice by certified mail, return receipt requested, to State Financial's office in Boston. A construction worker for a company making repairs to the building signed for the letter but did not deliver it to State Financial. In the Supreme Judicial Court's view, sending notice in this way was reasonably calculated to provide notice and satisfied the constitutional due process requirement.

The Supreme Judicial Court blamed the taxpayer for lack of actual notice since State Financial, knowing that mail service was disrupted due to renovations at its office building, had failed to obtain a post office box or even a secure delivery area for mail. Furthermore, the court held that State Financial was a sophisticated taxpayer with full knowledge that real estate taxes must be paid to avoid the loss of property through foreclosure. Nevertheless, State Financial did not pay taxes on its Andover property from 1989 through January 1995. Under the facts presented, the Supreme Judicial Court ruled that the statutory notice provision for foreclosure was constitutional. ■

1. 432 Mass. 571 (2000).

2. M.G.L. Ch. 60 Sec. 66.

# Focus

## on Municipal Finance

### FY2001 Average Single Family Tax Bills and Assessed Values

by Jared Curtis

This Focus article analyzes the FY2001 average single family tax bill, assessed value, and tax rate for the Commonwealth's communities. The statewide average tax bill increased 5.5 percent in FY2001, from \$2,680 in FY2000 to \$2,827 in FY2001. A total of 316 communities had increases in their FY2001 tax bill. Five communities had increases greater than 20 percent, ranging from 20.8 to 33 percent. Twenty-four communities' tax bills decreased less than six percent and one tax bill remained constant at \$2,290.

The statewide average single family assessed value increased 11.3 percent in FY2001. Seventeen communities had increases in value greater than 30 percent, ranging between 30.1

to 51.3 percent. Ten communities' values decreased less than five percent.

For the third consecutive year, the statewide average tax rate declined, dropping by 5.25 percent in FY01. Ten communities had tax rates that remained constant, 197 communities declined between .05 and 30.63 percent, and 132 communities rose between .21 and 23.86 percent.

This analysis is based on 339 communities because Boston, Brookline, Cambridge, Chelsea, Marlborough, Nantucket, Somerset, Somerville, Tisbury, Waltham, and Watertown grant a residential exemption. The residential exemption reduces the taxable valuation of each residential parcel that is a taxpayer's principal residence. Granting the exemption raises the residential tax rate and shifts the residential tax burden from low and moderately valued homes to apartments and higher valued homes. Communities granting residential exemptions do not submit ade-

quate data to the Division of Local Services (DLS) to determine average tax bills.

#### Statewide Analysis

Table 1 evaluates the statewide average tax bill, average assessed value, and the tax rate for the past 10 years. The FY2001 statewide average tax bill is \$2,827. Average statewide tax bills have steadily increased in the last 10 years, with increases ranging from 3.8 in FY1999 to 5.5 percent in FY2001. Since FY1992, average single family tax bills have increased 49.02 percent.

In FY2001 the average value increase of 11.3 percent is the largest growth over the past 10 years. The statewide average value is \$206,075, an increase of \$20,989 from the FY2000 value. FY1994 marked the low point for value at \$153,133, and it has grown 34.57 percent since.

The FY2001 statewide average tax rate of 13.72 is the lowest rate since FY94 when it was 13.59. The 5.25 percent reduction in the FY2001 tax rate is the largest decrease over the last 10 years. The tax rate peaked in FY1998 at 14.92.

#### Municipal Analysis

Table 2 portrays the FY2000 and FY2001 average single family assessed value, the average single family tax bill, and the FY2001 tax rate for 339 communities in the Commonwealth. The percent change is presented, as well as the high to low ranking for each community based on FY2001 tax bills.

Weston (\$8,862) and Lincoln (\$7,527) are ranked first and second for the highest average tax bills in the Commonwealth. The tax bill in Weston grew 9.9 percent, while Lincoln's rose 0.7 percent. Sherborn (\$7,493) increased one rank from fourth to third in FY2001, over-

**Statewide Average Single Family Tax Rate, Assessed Value and Tax Bill**

Fiscal year	Average single family tax rate	Average assessed value	Average tax bill
1992	11.68	162,451	\$1,897
1993	12.89	154,589	1,993
1994	13.59	153,133	2,081
1995	14.21	153,571	2,182
1996	14.59	156,159	2,272
1997	14.83	159,117	2,360
1998	14.92	165,050	2,463
1999	14.73	173,576	2,557
2000	14.48	185,086	2,680
2001	13.72	206,075	2,827

Table 1

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## FY2001 Average Single Family Tax Bills

Municipality	FY00 value	FY01 value	Pct. chp. value	FY00 tax bill	FY01 tax bill	FY01 Pct. hi-lo rank	FY01 tax rate	FY00 avg. tax bill	FY01 avg. tax bill	FY00 avg. tax bill	FY01 Pct. hi-lo rank	FY01 tax rate
Abington	152,678	192,792	26.3	2,916	3,094	92	6.1	16.05				
Acton	293,642	331,310	12.8	5,118	5,410	14	5.7	16.33				
Acushnet	124,380	141,979	14.1	1,753	1,843	266	5.1	12.98				
Adams	86,508	86,949	0.5	1,525	1,527	308	0.1	17.56				
Agawam	122,114	122,919	0.7	1,832	1,865	261	1.8	15.17				
Afford	261,720	269,412	2.9	2,026	2,085	228	3.7	7.74				
Amesbury	180,598	190,592	11.8	3,048	3,484	64	14.3	18.28				
Amherst	180,598	183,624	1.7	3,552	3,610	57	1.6	19.66				
Andover	313,846	316,370	0.8	4,998	4,720	31	2.7	14.92				
Arlington	212,619	298,413	40.4	3,755	3,930	47	4.7	13.17				
Ashburnham	111,200	112,002	0.7	2,068	2,051	233	-0.8	18.31				
Ashby	125,508	136,050	8.4	2,224	2,336	183	5.0	17.17				
Ashfield	130,807	137,774	5.3	2,221	2,191	206	-1.4	15.90				
Ashland	212,492	225,719	6.2	3,440	3,627	55	5.4	16.07				
Athol	75,279	86,230	14.5	1,125	1,348	323	19.8	15.63				
Attleboro	129,443	130,397	0.7	1,986	2,060	232	3.7	15.80				
Auburn	116,828	135,487	16.0	1,556	1,753	280	12.7	12.94				
Avon	143,982	145,132	0.8	1,790	1,856	262	3.7	12.79				
Ayer	141,634	155,433	9.7	1,603	1,711	290	6.7	11.01				
Barnstable	183,533	277,689	51.3	2,349	2,496	155	6.3	8.99				
Barre	97,768	127,962	30.9	1,691	1,781	277	5.3	13.92				
Becket	99,776	106,944	7.2	1,203	1,206	328	0.2	11.28				
Bedford	306,163	340,642	11.3	3,726	4,016	44	7.8	11.79				
Belchertown	130,827	137,733	5.3	2,478	2,614	135	5.5	18.98				
Bellingham	149,036	165,934	11.3	2,060	2,180	208	5.8	13.14				
Belmont	434,768	470,242	8.2	5,356	5,577	12	4.1	11.86				
Berkley	153,181	170,843	11.5	1,858	2,089	227	12.4	12.23				
Berlin	188,577	216,666	14.9	2,864	3,137	89	9.5	14.48				
Bernardston	112,365	119,774	6.6	1,957	2,085	229	6.5	17.41				
Beverly	234,863	251,610	7.1	3,403	3,573	59	5.0	14.20				
Billerica	171,331	184,979	8.1	2,379	2,471	161	3.9	13.36				
Blackstone	137,200	154,090	12.3	2,053	2,179	209	6.1	14.14				
Blandford	184,538	132,507	9.1	1,635	1,829	270	11.9	13.80				
Bolton	284,538	312,416	9.8	4,062	4,514	20	7.4	16.05				
Boston*												
Bourne	162,049	163,904	1.1	2,074	2,134	217	2.9	13.02				
Boxborough	304,260	330,200	8.5	5,136	5,118	19	-0.4	15.50				
Boxford	360,292	403,862	12.1	4,882	5,169	18	5.9	12.80				
Boylston	191,577	192,833	0.7	3,236	3,456	66	6.8	17.92				
Braintree	185,810	186,520	0.4	2,274	2,341	181	2.9	12.55				
Brewster	173,704	194,534	12.0	2,071	2,155	213	4.1	11.08				
Bridgewater	185,416	187,735	1.3	2,601	2,715	124	4.4	14.46				
Bridgewater	116,532	125,213	7.4	1,861	2,070	231	11.2	16.53				
Brookfield	106,487	122,647	15.2	1,923	2,038	234	6.0	16.62				
Brookfield	103,663	120,767	16.5	1,792	1,952	246	8.9	16.16				
Brookline*												
Buckland	101,427	109,777	8.2	1,891	1,983	242	4.9	18.06				
Burlington	216,202	237,110	9.7	2,227	2,276	194	2.2	9.60				
Cambridge*												
Canton	224,028	283,090	26.3	3,183	3,374	73	6.0	11.92				
Carlisle	394,578	490,453	24.3	7,023	7,367	4	4.9	15.02				
Canter	139,570	140,201	0.5	2,349	2,611	137	11.2	18.62				
Charlmont	102,059	102,966	0.9	2,049	2,020	236	-1.4	19.61				
Charlton	132,919	135,331	1.8	1,840	1,937	251	5.3	14.31				
Chatham**												
Chelmsford	195,210	223,925	14.7	3,385	3,529	62	4.3	15.76				
Chelsea*	108,040	110,511	2.3	1,243	1,271	325	2.3	11.50				
Cheshire	100,590	101,782	1.2	1,579	1,663	301	5.3	16.34				
Chester	109,401	124,996	14.3	2,351	2,360	176	0.4	18.88				
Chesterfield												
Chicopee	809,733	1,191,218	47.1	1,927	2,335	184	21.2	1.96				
Chilmark	89,218	91,218	2.3	1,202	1,174	329	-2.3	12.38				
Clarksburg	128,302	135,584	1.6	2,068	2,092	226	1.2	16.05				
Clinton	358,491	395,584	10.3	5,410	5,772	9	6.7	14.59				
Cohasset												
Colrain	96,012	110,458	15.0	1,791	1,809	272	1.0	16.38				
Concord	467,344	472,140	0.0	5,655	5,921	8	4.7	12.54				
Conway	149,174	149,167	0.0	2,790	2,655	131	-4.8	17.80				
Cummington	114,567	123,610	7.9	1,657	1,749	282	5.6	14.15				
Dalton	118,875	125,439	5.8	2,194	2,231	200	1.7	17.74				
Danvers	202,328	235,003	16.1	2,996	3,008	96	0.4	12.80				
Dartmouth	163,008	178,403	9.4	1,948	2,025	235	4.0	11.35				
Dedham	190,446	237,160	24.5	2,809	3,026	95	7.7	12.76				
Deerfield	144,561	145,100	0.4	2,168	2,140	215	-1.3	14.75				
Dennis	155,957	186,004	19.3	1,347	1,402	321	4.1	7.54				
Dighton	142,224	157,430	10.7	1,944	2,094	225	7.7	13.30				
Douglas	132,996	152,871	14.9	2,260	2,379	174	5.3	15.56				
Dover	545,620	582,300	6.7	6,209	6,603	6	6.3	11.34				
Dracut	149,420	150,427	0.7	2,344	2,422	168	3.3	16.10				
Dudley	112,991	113,765	0.7	1,378	1,422	319	3.2	12.50				
Dunstable	206,175	210,187	1.9	3,229	3,321	79	2.8	15.80				
Duxbury	309,044	364,720	18.0	4,586	4,803	25	4.7	13.17				
E. Bridgewater	146,819	180,435	22.9	2,640	2,775	116	5.1	15.38				
E. Brookfield	177,195	118,341	0.0	1,242	1,401	322	12.8	11.84				
E. Longmeadow	144,682	146,055	0.9	2,956	3,110	91	5.2	21.29				
Eastham	146,915	199,868	36.0	1,720	1,681	296	-2.3	8.41				
Easthampton	110,511	124,178	12.4	1,881	1,968	245	4.6	15.85				
Easton	205,472	231,078	12.5	3,337	3,367	76	0.9	14.57				
Edgartown	372,931	475,380	27.5	2,327	2,443	166	5.0	5.14				
Egremont	212,888	235,261	10.5	2,218	2,207	205	-0.5	9.38				
Enring	92,513	93,536	1.1	327	343	339	4.9	3.67				
Essex	222,272	279,476	25.7	2,967	3,225	88	8.7	11.54				
Essex	135,968	135,944	0.0	1,415	1,431	317	1.1	10.53				
Everett	116,108	178,782	16.6	1,758	1,787	276	1.6	15.14				
Fairhaven	120,211	126,979	5.6	1,257	1,241	326	-1.3	9.77				
Fall River	188,987	208,728	10.6	2,166	2,209	204	2.0	10.58				
Falmouth	97,869	107,222	9.6	1,782	1,911	255	7.2	17.82				
Fitchburg	62,887	74,412	18.3	594	790	335	33.0	10.61				
Florida	195,889	226,003	15.4	3,028	3,381	71	11.7	14.96				
Foxborough	198,709	199,431	0.4	3,205	3,301	81	3.0	16.55				
Framingham	216,658	232,178	7.2	2,840	2,977	100	4.8	12.82				
Franklin	139,446	165,175	18.5	2,015	2,169	212	7.6	13.13				
Freetown	92,404	92,928	0.6	1,773	1,851	264	4.4	19.92				
Gardner	389,641	392,972	0.9	2,591	2,507	153	-3.2	6.38				
Georgetown	195,464	257,659	31.8	2,959	3,118	90	5.4	12.10				
Gill	110,675	110,945	0.2	1,687	1,835	269	8.8	16.54				
Gloucester	213,664	259,599	21.3	3,169	3,445	69	8.7	13.27				
Goshen	116,202	117,237	0.9	1,918	1,916	254	-0.1	16.34				
Gosnold	330,613	331,625	0.3	827	832	334	0.6	2.51				
Grafton	156,419	192,868	23.3	2,471	2,673	130	8.2	13.86				
Granby	122,993	132,929	8.1	2,033	2,108	222	3.7	15.86				
Granville	131,656	141,065	7.1	2,185	2,271	196	3.9	16.10				
Grt. Barrington	152,388	172,961	13.5	2,615	2,788	114	6.6	16.12				
Greenfield	102,287	109,750	7.3	2,218	2,454	164	10.6	22.36				
Groton	207,685	211,941	2.0	3,907	4,097	41	4.9	19.33				
Groveland												



Municipality	FY00 avg. value	FY01 avg. value	Pct. chg. value	FY00 tax bill	FY01 tax bill	FY00 avg. hi-lo tax bill rank	FY01 avg. hi-lo tax bill rank	Pct. chg. tax bill	FY00 tax rate	FY01 tax rate
Methuen	149,445	151,038	1.1	2,267	2,274	195	0.3	15.05	16.37	16.70
Middleborough	134,826	156,933	16.4	2,295	2,351	177	2.4	14.98	16.37	16.70
Middlefield	97,357	99,553	2.3	1,627	1,697	292	4.3	17.05	16.37	16.70
Middletown	224,262	279,069	24.4	3,395	3,656	54	7.7	13.10	16.37	16.70
Milford	155,557	182,616	17.4	2,574	2,701	126	4.9	14.79	16.37	16.70
Milbury	123,650	124,233	0.5	1,936	2,338	182	20.8	18.82	16.37	16.70
Millis	179,600	180,890	0.7	3,263	3,618	56	10.9	20.00	16.37	16.70
Millville	130,221	130,971	0.6	2,211	2,306	187	4.3	17.61	16.37	16.70
Milton	265,969	266,914	0.4	3,998	4,124	40	3.2	15.45	16.37	16.70
Monroe	66,705	66,567	-0.2	891	932	332	4.6	14.00	16.37	16.70
Monson	120,150	121,474	1.1	2,192	2,270	197	3.6	18.69	16.37	16.70
Montague	95,466	103,769	8.7	1,598	1,737	285	8.7	16.74	16.37	16.70
Monterey	183,906	185,929	1.1	1,714	1,733	287	1.1	9.32	16.37	16.70
Montgomery	137,512	148,612	8.1	1,917	2,101	223	9.6	14.14	16.37	16.70
Mt. Washington	180,501	268,159	48.6	1,025	1,057	331	3.1	3.94	16.37	16.70
Nahant	282,020	316,233	20.7	3,383	3,488	63	3.1	11.03	16.37	16.70
Nantucket*	216,291	277,200	28.2	3,270	3,532	61	8.0	12.74	16.37	16.70
Natick	345,903	353,894	2.3	4,068	4,268	37	4.9	12.06	16.37	16.70
Needham	120,016	124,900	4.1	659	849	333	28.8	6.80	16.37	16.70
New Ashford	96,915	104,980	8.3	1,573	1,626	304	3.4	15.49	16.37	16.70
New Bedford	125,926	141,444	12.3	2,118	2,294	190	8.3	16.22	16.37	16.70
New Braintree	149,604	171,532	14.7	1,622	1,671	298	3.0	9.74	16.37	16.70
New Marlborough	112,319	113,093	0.7	1,595	1,651	303	3.5	14.60	16.37	16.70
New Salem	205,171	268,577	30.9	2,741	2,957	101	7.9	11.01	16.37	16.70
Newbury	184,028	185,674	0.9	3,094	3,238	86	4.7	17.44	16.37	16.70
Newburyport	440,991	484,481	9.9	5,318	5,605	11	5.4	11.57	16.37	16.70
Newton	233,319	270,794	16.1	3,300	3,978	45	7.5	14.69	16.37	16.70
Norfolk	74,611	83,752	12.3	1,167	1,172	330	0.4	13.99	16.37	16.70
N. Adams	249,767	313,270	25.4	3,724	4,129	39	10.9	13.18	16.37	16.70
N. Andover	154,999	156,931	1.2	2,306	2,396	172	3.9	15.27	16.37	16.70
N. Attleborough	104,493	122,393	17.1	1,423	1,491	313	4.8	12.18	16.37	16.70
N. Brookfield	228,254	244,635	7.2	3,684	3,782	51	2.7	15.46	16.37	16.70
N. Reading	143,983	166,173	15.4	2,314	2,589	139	11.9	15.58	16.37	16.70
Northampton	205,436	240,113	16.9	3,460	3,657	53	5.7	15.23	16.37	16.70
Northborough	133,422	135,191	1.3	1,935	2,129	218	10.0	15.75	16.37	16.70
Northfield	102,913	118,245	14.9	1,488	1,519	310	2.1	12.85	16.37	16.70
Norton	167,408	172,790	3.2	2,387	2,542	146	6.5	14.71	16.37	16.70
Norwell	307,799	311,077	1.1	4,475	4,806	24	7.4	15.45	16.37	16.70
Norwood	196,331	196,821	0.2	2,389	2,490	156	4.2	12.65	16.37	16.70
Oak Bluffs	191,215	190,940	-0.1	2,266	2,444	165	7.9	12.80	16.37	16.70
Oakham	134,534	134,872	0.3	1,756	1,798	274	2.4	13.33	16.37	16.70
Orange	72,873	72,878	0.0	1,471	1,521	309	3.4	20.87	16.37	16.70
Orleans	265,917	378,931	42.5	2,250	2,478	160	10.1	6.54	16.37	16.70
Otis	140,432	144,467	2.9	1,275	1,228	327	-3.7	8.50	16.37	16.70
Oxford	106,972	108,163	1.1	1,838	1,882	260	2.4	17.40	16.37	16.70
Palmer	102,454	102,996	0.5	1,890	1,950	247	3.2	18.93	16.37	16.70
Paxton	149,080	182,471	22.4	2,397	2,770	117	-5.7	15.18	16.37	16.70
Peabody	178,023	239,932	34.8	1,835	1,989	241	8.4	8.29	16.37	16.70
Pelham	161,111	161,911	0.5	3,287	3,353	77	2.0	20.71	16.37	16.70
Pembroke	174,055	191,597	10.1	2,590	2,765	118	6.8	14.43	16.37	16.70
Pepperell	156,708	158,851	1.4	2,410	2,542	147	5.5	16.00	16.37	16.70
Peru	85,206	86,149	1.1	1,501	1,424	318	-5.1	16.53	16.37	16.70
Petersham	142,923	157,472	10.2	2,012	2,016	237	0.2	12.80	16.37	16.70
Phillipston	89,112	103,756	16.4	1,346	1,517	311	12.7	14.82	16.37	16.70
Pittsfield	94,683	95,179	0.5	1,780	1,941	249	9.0	20.39	16.37	16.70
Plainfield	114,557	113,107	-1.3	1,745	1,732	288	-0.7	15.31	16.37	16.70
Plainville	171,068	172,562	0.9	2,633	2,790	113	6.0	16.17	16.37	16.70
Plymouth	143,916	160,364	11.4	2,516	2,614	136	3.9	16.30	16.37	16.70
Plympton	181,716	198,834	9.4	3,038	3,253	85	7.1	16.36	16.37	16.70
Princeton	201,132	211,108	5.0	3,085	3,456	67	12.0	16.37	16.37	16.70
Princeton	291,192	342,867	17.7	2,490	2,544	145	2.2	7.42	16.37	16.70
Quincy	151,885	154,094	1.5	2,386	2,456	163	2.9	15.94	16.37	16.70
Randolph	134,538	134,672	0.1	2,270	2,351	178	3.6	17.46	16.37	16.70
Raynham	164,517	192,789	17.2	2,361	2,468	162	4.5	12.80	16.37	16.70
Reading	248,714	280,965	13.0	3,678	3,796	50	3.2	13.51	16.37	16.70
Rehoboth	129,363	208,619	23.3	2,344	2,351	179	0.3	11.27	16.37	16.70
Revere	169,565	129,717	-3.3	2,215	2,221	202	0.3	17.12	16.37	16.70
Richmond	190,472	190,015	-0.2	2,739	2,755	120	0.6	14.50	16.37	16.70
Rochester	165,562	167,130	0.9	2,202	2,383	173	8.2	14.26	16.37	16.70
Rockland	146,817	148,002	0.8	2,456	2,546	144	3.7	17.20	16.37	16.70
Rockport	215,985	308,074	42.6	3,430	3,577	58	4.3	11.61	16.37	16.70
Roxbury	104,929	106,549	1.5	338	358	338	5.9	3.36	16.37	16.70
Rowley	206,476	218,429	5.8	2,957	3,272	84	10.7	14.98	16.37	16.70
Royalston	95,641	96,830	1.2	1,152	1,278	324	10.9	13.20	16.37	16.70
Russell	110,586	119,795	8.3	1,611	1,738	284	7.9	14.51	16.37	16.70
Rutland	126,727	129,641	2.3	1,730	1,910	256	10.4	14.73	16.37	16.70
Salem	172,289	188,103	9.2	2,452	2,524	149	2.9	13.42	16.37	16.70
Salisbury	150,492	152,887	1.6	2,060	2,182	207	5.9	14.27	16.37	16.70
Sandisfield	149,886	151,073	0.8	1,530	1,538	306	0.5	10.18	16.37	16.70
Sandwich	169,654	189,180	11.5	2,426	2,535	148	4.5	13.40	16.37	16.70
Saugus	179,953	195,512	9.0	2,079	2,151	214	3.5	11.00	16.37	16.70
Savoy	90,102	97,491	8.2	1,343	1,481	315	10.3	15.19	16.37	16.70
Schuttate	233,467	234,457	0.7	3,234	3,457	65	6.9	14.70	16.37	16.70
Seekonk	158,217	158,948	0.5	2,399	2,508	152	4.5	15.78	16.37	16.70
Sharon	213,974	271,391	26.8	4,425	4,733	29	7.0	17.44	16.37	16.70
Shelford	145,574	170,296	16.8	2,323	2,418	169	4.1	14.20	16.37	16.70
Shelburne	122,859	126,768	3.2	1,816	1,751	281	-3.6	13.81	16.37	16.70
Sherborn	477,343	505,621	5.9	6,912	7,493	3	8.4	14.82	16.37	16.70
Shirley	131,067	167,468	27.8	2,096	2,237	199	6.3	13.36	16.37	16.70
Shrewsbury	179,090	207,752	16.0	2,389	2,587	140	8.3	12.45	16.37	16.70
Shutesbury	134,177	137,386	2.4	2,977	3,049	94	2.4	22.19	16.37	16.70
Somers*	130,522	145,396	11.4	2,176	2,400	171	10.3	16.51	16.37	16.70
Somerville*	144,870	146,403	1.1	2,164	2,228	201	3.0	15.22	16.37	16.70
S. Hadley	281,311	339,864	20.8	4,023	4,547	33	13.0	13.38	16.37	16.70
Southampton	94,762	106,663	12.6	1,495	1,683	295	12.6	15.78	16.37	16.70
Southbridge	126,659	135,724	7.2	1,971	2,111	220	7.1	15.55	16.37	16.70
Southwick	109,765	130,034	18.5	1,352	1,465	316	8.4	11.27	16.37	16.70
Spencer	81,895	86,606	5.8	1,703	1,762	279	3.5	20.35	16.37	16.70
Springfield	156,253	199,952	28.0	2,519	2,865	109	13.7	14.33	16.37	16.70
Sterling	208,340	209,133	0.4	2,006	2,008	239	0.1	9.60	16.37	16.70
Stockbridge	218,926	219,813	0.4	3,177	3,381	72	6.4	15.38	16.37	16.70
Stoneham	155,784	169,590	8.9	2,630	2,722	122	3.5	16.05	16.37	16.70
Stoughton	246,690	293,531	19.0	4,472	4,887	23	9.3	16.65	16.37	16.70
Stow	129,577	130,469	0.7	2,380	2,442	167	2.6	18.72	16.37	16.70
Sturbridge	359,388	426,486	18.7	5,987	6,636	5	10.8	15.56	16.37	16.70
Sudbury	143,632	151,906	5.8	2,287	2,377	175	3.9	15.65	16.37	16.70
Sunderland	164,588	166,784	1.3	2,484	2,730	121	9.9	16.37	16.37	16.70
Sutton	280,630	310,087	10.5	4,280	4,478	34	4.6	14.44	16.37	16.70
Swampscott	132,158	132,832	0.5	1,718	1,779	278	3.6	13.39	16.37	16.70
Swansea	120,9									

## FY2001 Average Single Family Tax Bills and Assessed Property Values

continued from page three

## State and Local Property Taxes as a Percent of Personal Income

	1981		1993		1997	
	%	National rank	%	National rank	%	National rank
Connecticut	4.10%	15	4.60%	11	4.30%	8
Maine	4.10%	14	4.80%	7	5.60%	2
Massachusetts	5.20%	4	3.80%	21	3.60%	17
New Hampshire	4.80%	5	6.40%	1	5.80%	1
Rhode Island	4.50%	7	4.70%	9	4.80%	5
Vermont	4.50%	8	5.30%	2	5.40%	3
New England Region					4.20%	1
Mideast Region					3.90%	2
Great Lakes Region					3.54%	4
Plains Region					3.12%	6
Southeast Region					2.53%	9
Southwest Region					3.23%	5
Rocky Mountain Region					3.04%	7
Far West Region					2.89%	8
District of Columbia					3.71%	3
<b>U.S. Average</b>	<b>3.10%</b>		<b>3.60%</b>		<b>3.30%</b>	

Source: U.S. Census Bureau, State and Local Government Finances: 1996-97;  
Bureau of Economic Analysis, State Quarterly Personal Income 1996.3-1997.2

Table 3

taking Carlisle (\$7,367), now ranked fourth. Sherborn's increase in rank can be attributed to the 8.4 percent rise in the tax bill, compared to Carlisle's increase of 4.9 percent. Sudbury (\$6,636) overtook Dover (\$6,603) for the fifth ranking because of a 10.8 percent increase in the tax bill compared to Dover's 6.4 percent.

Analyzing the relationship between tax bills and property values, it can be concluded that communities with high tax bills have high assessed values. The five communities with the highest tax bills ranked in assessed value as follows: Lincoln second, Weston third, Sherborn seventh, Carlisle eighth, and Sudbury fourteenth. Communities that rank in the top ten for highest tax bills have assessed values ranked in the top twenty. Only eight communities that rank in the top thirty for average single family assessed value do not rank in the

top thirty for tax bills. The communities are Chilmark (184), Edgartown (166), Aquinnah (153), Marblehead (46), Orleans (160), West Tisbury (134), Needham (37), and Provincetown (145).

Erving (\$343) and Rowe (\$358) have the lowest tax bills for the second consecutive year. Tolland (\$729), Hancock (\$757), and Florida (\$790) round out the bottom five. The correlation between tax bill and assessed value at the bottom of the rankings is not strong. Nineteen out of 30 communities with the lowest tax bills do not fall into the lowest 30 for assessed value. The five communities with the lowest tax bills ranked in assessed value as follows: Erving (329), Rowe (307), Tolland (239), Hancock (226), and Florida (337). However, four out of the five communities have tax rates less than \$6.00. The low average single family tax bill rankings for Erving, Rowe and Florida are due in part to the

significant value of electric generating plants within these communities.

The significant increase in assessed value for 15 of 17 communities that grew over 30 percent can be attributed to revaluations conducted for FY2001 triennial certification. Of the 17 communities that experienced tremendous value increases, 14 had not done significant interim year adjustments since FY1998.

The top five percent increases for FY2001 certification communities are Barnstable (51.30), Mount Washington (48.56), Wellfleet (46.68), Rockport (42.64), and Arlington (40.35). Chilmark (47.11) and Orleans (42.50) were certified in FY2000, however each conducted FY2001 interim year adjustments. Communities that do interim year adjustments ensure that properties are being assessed at full and fair cash value during non-certification years.

Thirty-one communities have assessed value increases between 20 and 30 percent, and only five had been certified in FY2000. Each of these five communities had FY2001 interim year adjustments.

Data for this analysis comes from the FY2001 tax rate recapitulation forms submitted by local assessors and approved by the Director of Accounts. Average single family tax bills are calculated by multiplying the average single family assessed property values by the residential tax rate and dividing by one thousand.

## New England/Regional Comparison

Table 3 illustrates interstate property taxes as a percent of personal income for the New England states, the eight regions, and the District of Columbia. The data indicates that New England's ratio of property taxes as a percent of income of 4.20 percent is greater than any other region and the U.S. average of 3.30 percent. The Mideast Region is second to New England at 3.90 percent followed by the District of Columbia at 3.71 percent.

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# DLS Update

## Online Classification Workshop

The Bureau of Local Assessment offers an online Classification Workshop tutorial. This fulfills assessors and certain assistant assessors' obligation to attend a Classification Workshop, without leaving your home or office. Upon completion of the tutorial, the program will print a Certificate of Completion that you mail to the Bureau of Local Assessment. Each section of the program contains examples and hands-on exercises to test your comprehension. The Classification Workshop tutorial also contains a glossary of terms on issues such as Proposition 2½, tax levies and overrides, and the certification process. The Classification Workshop can be downloaded to your computer from the DLS website. Link to the Division of Local Services website from [www.massdor.com](http://www.massdor.com). Click on "Training Programs and Seminars" and then scroll down the page to "Classification Workshop for Windows."

## Looking Ahead

October is a busy month for local finance officials. First, October 31 is the deadline for submitting Schedule A for the prior fiscal year. This report is a statement of the revenues received, expenditures made and all other transactions related to the town's finances during the previous fiscal year. Failure to file by October 31 may result in withholding distributions of state aid until Schedule A is accepted by the Bureau of Accounts.

In most communities, October also marks the beginning of the budget process for the next fiscal year. Financial policy makers, such as selectmen, the finance committee, or the mayor, should establish budgetary guidelines

for departmental requests based on preliminary revenue estimates. These guidelines should provide parameters to department heads that will help them prepare budgets compatible with the community's financial goals. For further information on budgeting, request *A Guide to Financial Management for Town Officials* from Elaine Lombardi at (617) 626-2337.

Also, cities and towns using quarterly billing should begin work on the tax recapitulation sheet in order to have enough time to set the tax rate and mail tax bills by December 31. The tax rate recap is an important financial management tool because a town's most important financial information is summarized on this form. For more information on key dates in the municipal fiscal cycle, download our *Municipal Calendar* from our website (link to Division of Local Services from [www.massdor.com](http://www.massdor.com)).

## Under Age 18 Population

The Massachusetts Institute for Social and Economic Research (MISER) has prepared an analysis of the under age 18 population in Massachusetts, using data from Census 2000. This report is available on the MISER website at [www.umass.edu/miser/news](http://www.umass.edu/miser/news).

According to the report, 1,500,064 children under the age of 18 years resided in Massachusetts on April 1, 2000. Since the 1990 Census, the number of children in the state has increased by 10.9 percent. This was an increase of 146,989 children in the state in 2000 compared to 1990.

The report also includes the following points:

- According to Census 2000, 23.6 percent of the state's population is under age 18.

- There has been a greater increase in the population under age 18 than in the general population statewide.

- Plymouth and Hampden counties have the highest proportion of their population under age 18.

- Communities with proximity to Route 495 show the highest proportion of children and also the greatest rates of growth in this segment of the population since 1990.

In addition to a table showing the breakdown of Massachusetts' population under the age of 18 years by county, the report also includes two maps ("Percent of Population Under Age 18, by City & Town" and "Percent Change in the Population under Age 18, by City and Town"). ■

### Disclosure

*continued from page one*

[ci.newton.ma.us](http://ci.newton.ma.us)). Subsequently, the assessors make their own changes when needed, such as when properties are sold. One notable feature of Newton's website is its mapping component: Web visitors can locate sold properties that are highlighted on a neighborhood map, and by selecting a highlighted property its PRC data becomes visible. While professional appraisers and real estate brokers use the data, Elizabeth Dromey pointed out that its primary purpose is for homeowners who cannot visit the assessors' office during regular business hours. Newton would like its property taxpayers to be able to look at their property value and their neighbors' in order to see the fairness of the valuation process and receive feedback when possible database errors have occurred. This method of public disclosure has been favorably received, and Newton's director "highly recommends it as a great customer service tool." ■

## DLS Profile: Regional Administrative Staff

The Division of Local Services (DLS) has regional offices in Worcester and Springfield in addition to the main office in Boston. **Diane Murphy** supervises all regional staff members. This includes 11 in Worcester and 12 in the Springfield office. Diane has worked as the Division's regional director for about two years. She is a native of western Massachusetts and has more than 20 years experience working in municipal government. In addition, Diane heads the Division's Local Government Partnership Program (LGP). This program is designed to promote an understanding of local government among high school students. Through LGP, municipal officials and DLS staff meet with students to discuss the functions and responsibilities of state and local government. Communities interested in more information on how to incorporate the LGP into their school systems' curriculum should contact Diane Murphy, DLS regional manager, at (413) 792-0603.



**Debra Joyce, Diane Murphy and Deborah Tetrault of the DLS regional offices.**

**Debra Joyce** and **Deborah Tetrault**, both natives and residents of western Massachusetts, are the administrative assistants in the Worcester and Springfield offices respectively. They provide administrative support to the office staff and interact daily with local officials who contact the office. Since each regional office has staff from various bureaus in the Division, both administrative assistants say they perform a wide range of duties and that this variety makes their jobs interesting. Debra Joyce notes the Worcester office will always open since she lives nearby and is able to open the office even during the worst snowstorms. Debbie Tetrault has more than 13 years of municipal experience, including service as a PTO and school committee member in the Chicopee public schools. ■

### City & Town Mailing List

Please let us know if the address we have on our mailing list is correct. Address changes should be sent to Elaine Lombardi, PO Box 9490, Boston, MA 02205-9490, or call (617) 626-2337. ■

#### Tax Bills

continued from page six

The data points out that Massachusetts residents spend a lower percentage of their income on property taxes than residents of other New England states. New Hampshire, Maine, and Vermont rank first, second, and third nationally in the percentage of income to property taxes. Proposition 2½ limits property taxes by restricting the property tax levy raised by communities. Prior to the enactment of Proposition 2½ in 1981, Massachusetts was ranked fourth highest nationally. Currently, Massachusetts ranks seventeenth nationally. ■

### Check it out ... www.massdor.com



- ✓ New FY02 Automated Recap Program
- ✓ Updated Corporations Book
- ✓ FY02 Chapter 61A Land Values & Farm Animal Excise
- ✓ Data Bank Feedback Form — Your input is extremely important to us. Send us your comments, suggestions and ideas about the Municipal Data Bank.

#### City & Town

City & Town is published by the Massachusetts Department of Revenue's Division of Local Services (DLS) and is designed to address matters of interest to local officials.

**Joan E. Gourke, Editor**

To obtain information or publications, contact the Division of Local Services via:

- website: [www.massdor.com](http://www.massdor.com)
- telephone: (617) 626-2300
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