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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. ■

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. ■

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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



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 Grouke at (617) 626-2353.

Joseph J. Chessey, Jr.
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Legal

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.

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in Our Opinion

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 resi-

dential 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.

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-

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

[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 tax bill	FY01 hi-lo rank	FY02 hi-lo rank	FY02 tax rate	Municipality	FY01 avg. value	FY02 avg. value	Pct. change value	FY01 avg. tax bill	FY02 avg. tax bill	Pct. change tax bill	FY01 hi-lo rank	FY02 hi-lo rank	FY02 tax rate
Abington	192,792	194,020	0.6%	3,094	3,194	3.2%	97	16,46	16.46	Chesterfield	124,966	128,088	2.5%	1,696	1,831	7.9%	193	18,98	18.98
Acton	331,310	380,802	14.9%	5,410	5,754	6.4%	15	15.11	15.11	Chicopee	99,651	111,679	12.1%	2,362	2,437	3.2%	294	16,27	16.27
Acushnet	141,979	143,926	1.4%	1,843	2,208	19.8%	236	15.34	15.34	Chilmark	1,191,218	1,275,331	7.1%	2,335	2,434	4.3%	192	1,77	1.77
Adams	86,949	87,192	0.3%	1,527	1,539	0.8%	316	17.65	17.65	Clarksburg	94,835	96,088	2.6%	1,174	1,235	5.2%	330	12,85	12.85
Agawam	122,919	128,448	4.5%	1,865	1,941	4.1%	270	15.11	15.11	Clinton	130,361	143,464	10.0%	2,092	2,324	11.1%	217	16,20	16.20
Afford	269,412	341,342	26.7%	2,085	2,236	7.2%	230	6.55	6.55	Cohasset	395,584	560,672	41.7%	5,772	6,437	11.5%	9	11,48	11.48
Amesbury	190,592	222,880	16.9%	3,484	3,932	12.9%	55	17.64	17.64	Colebrook	110,458	109,104	-1.2%	1,809	1,839	1.7%	289	16,86	16.86
Amherst	183,624	188,118	2.4%	3,610	3,764	4.3%	61	19.00	19.00	Concord	472,140	674,799	42.9%	5,921	6,633	12.0%	7	9,83	9.83
Andover	316,307	352,852	11.5%	4,720	4,986	5.6%	29	14.13	14.13	Conway	149,167	174,780	17.2%	2,655	2,866	7.9%	127	16,40	16.40
Aquinnah	392,972	729,005	85.5%	2,507	2,544	1.5%	174	3.49	3.49	Cummington	123,610	135,503	9.6%	1,749	1,858	6.2%	263	13,71	13.71
Arlington	298,413	298,716	0.1%	3,930	4,137	5.3%	47	13.85	13.85	Dalton	125,749	126,523	0.6%	2,231	2,298	3.0%	220	18,16	18.16
Ashburnham	112,002	145,010	29.5%	2,051	2,414	17.7%	201	16.65	16.65	Danvers	235,003	254,383	8.2%	3,008	3,287	9.3%	90	12,92	12.92
Ashby	136,050	152,153	11.8%	2,336	2,410	3.2%	202	15.84	15.84	Dartmouth	178,403	212,420	19.1%	2,025	2,241	10.7%	227	10,55	10.55
Ashfield	137,774	140,003	1.6%	2,191	2,314	5.6%	218	16.53	16.53	Dedham	237,160	238,547	0.6%	3,026	3,189	5.4%	98	13,37	13.37
Ashland	225,719	230,821	2.3%	3,627	3,875	6.8%	57	16.79	16.79	Deerfield	145,100	172,778	19.1%	2,140	2,047	-4.3%	263	11,85	11.85
Athol	86,230	86,513	0.3%	1,348	1,446	7.3%	324	16.71	16.71	Dennis	186,004	240,749	29.4%	1,402	1,500	7.0%	320	6,23	6.23
Attleboro	130,397	172,570	32.3%	2,060	2,243	8.9%	226	13.00	13.00	Dighton	157,400	164,737	4.6%	2,094	2,290	9.4%	222	13,90	13.90
Auburn	135,487	136,643	0.9%	1,753	1,787	1.9%	300	13.08	13.08	Douglas	152,871	179,008	17.1%	2,379	2,581	8.5%	169	14,42	14.42
Avon	145,132	184,951	27.4%	1,856	2,232	20.3%	322	12.07	12.07	Dover	582,300	756,910	30.0%	6,603	7,418	12.3%	5	9,80	9.80
Ayer	155,433	189,879	22.2%	1,711	1,870	9.3%	282	9.85	9.85	Dracut	150,427	167,015	11.0%	2,422	2,537	4.7%	180	15,19	15.19
Barnstable	277,689	280,939	1.2%	2,496	2,601	4.2%	165	9.26	9.26	Dudley	113,765	144,077	26.6%	1,422	1,497	5.3%	321	10,39	10.39
Barre	127,962	129,482	1.2%	1,781	1,919	7.7%	275	14.82	14.82	Dunstable	210,187	295,697	40.7%	3,321	3,522	6.1%	77	11,91	11.91
Becket	106,944	109,712	2.6%	1,206	1,253	3.9%	329	11,42	11,42	Duxbury	364,720	409,686	12.3%	4,803	5,088	5.9%	26	12,42	12.42
Bedford	340,642	384,332	12.8%	4,016	4,089	1.8%	49	10,64	10,64	E. Bridgewater	180,435	181,319	0.5%	2,775	2,856	2.9%	132	15,75	15.75
Belchertown	137,733	147,580	7.1%	2,614	2,789	6.7%	143	18,90	18,90	E. Brookfield	118,341	138,977	17.4%	1,401	1,768	26.2%	301	12,72	12.72
Bellingham	165,934	176,223	6.2%	2,180	2,152	-1.3%	244	12,21	12,21	E. Longmeadow	148,055	164,119	12.4%	3,110	3,120	0.3%	103	19,01	19.01
Belmont	470,242	599,730	19.0%	5,577	6,263	12.3%	10	11,19	11,19	Eastham	199,868	201,392	0.8%	1,681	1,853	10.2%	285	9,20	9.20
Belkley	170,843	172,450	0.9%	2,089	2,076	-0.6%	255	12,04	12,04	Easthampton	124,178	124,175	0.0%	1,968	2,055	4.4%	261	16,55	16.55
Berlin	216,666	220,329	1.6%	3,137	3,297	5.1%	89	14,97	14,97	Easton	321,078	354,041	10.3%	3,367	3,482	3.4%	82	14,88	14.88
Bernardston	119,774	120,359	0.5%	2,085	2,528	21.2%	182	21,00	21,00	Edgartown	475,380	603,541	27.9%	2,443	2,414	-1.2%	198	4,00	4.00
Beverly	251,610	302,012	20.0%	3,573	3,781	5.8%	59	12,52	12,52	Egremont	235,261	252,416	7.3%	2,207	2,312	4.8%	219	9,16	9.16
BillERICA	184,979	217,437	14.3%	2,471	2,628	6.4%	160	12,43	12,43	Enring	93,536	94,024	0.5%	343	502	46.4%	339	5,34	5.34
Blackstone	154,090	175,060	13.6%	2,179	2,363	8.4%	210	13,50	13,50	Essex	279,476	303,574	8.6%	3,225	3,537	9.7%	75	11,65	11.65
Blandford	132,507	132,348	-0.1%	1,829	2,133	16.6%	247	16,12	16,12	Everett	135,944	141,577	4.1%	1,431	1,450	1.3%	323	10,24	10.24
Boston	312,416	335,096	7.3%	5,014	5,375	7.2%	21	16,04	16,04	Fairhaven	118,012	135,712	15.0%	1,787	1,895	6.0%	279	13,96	13.96
Boston*										Fall River	126,979	127,360	0.3%	1,241	1,253	1.0%	327	9,84	9.84
Bourne	163,904	173,872	6.1%	2,134	2,238	4.9%	229	12,87	12,87	Falmouth	208,788	286,839	37.4%	2,209	2,364	7.0%	209	8,24	8.24
Boxborough	330,200	362,751	9.9%	5,118	5,612	9.7%	18	15,47	15,47	Fitchburg	107,222	114,162	6.5%	1,911	2,005	4.9%	266	17,56	17.56
Boxford	403,852	451,283	11.7%	5,169	5,659	9.5%	16	12,54	12,54	Florida	74,412	75,527	1.5%	790	850	7.6%	336	11,25	11.25
Boylston	192,833	263,352	36.6%	3,456	3,434	-0.6%	85	13,04	13,04	Foxborough	226,003	246,833	9.2%	3,381	3,493	3.3%	80	14,15	14.15
Braintree	186,520	204,547	9.7%	2,341	2,538	8.4%	178	12,41	12,41	Framingham	199,431	200,132	0.4%	3,301	3,392	2.8%	86	16,95	16.95
Brewster	194,534	208,847	7.4%	2,155	2,233	3.6%	231	10,69	10,69	Franklin	232,178	272,943	17.6%	2,977	3,158	6.1%	100	11,57	11.57
Bridgewater	187,735	188,700	0.5%	2,715	2,864	5.5%	130	15,18	15,18	Freetown	165,175	166,730	0.9%	2,169	2,416	11.4%	199	14,49	14.49
Brimfield	125,213	137,719	10.0%	2,070	2,268	9.6%	224	16,47	16,47	Gardner	92,928	120,345	29.5%	1,851	2,059	11.2%	258	17,11	17.11
Brockton	122,647	153,662	25.3%	2,038	2,137	4.9%	246	13,91	13,91	Georgetown	257,659	259,620	0.8%	3,118	3,204	2.8%	96	12,34	12.34
Brookline	120,767	120,635	-0.1%	1,952	2,355	20.6%	211	19,52	19,52	Gill	110,945	122,691	10.6%	1,835	1,886	2.8%	280	15,37	15.37
Brookline*										Gloucester	259,599	320,938	23.6%	3,445	3,646	5.8%	69	11,36	11.36
Buckland	109,777	110,378	0.5%	1,983	2,095	5.6%	252	18,98	18,98	Goshen	117,237	118,871	1.4%	1,916	2,179	13.7%	240	18,33	18.33
Burlington	237,110	286,446	12.4%	2,276	2,425	6.5%	194	9,10	9,10	Grafton	331,625	491,186	48.1%	832	977	17.4%	334	1,99	1.99
Cambridge*										Granby	192,868	195,818	1.5%	2,673	2,886	8.0%	123	14,74	14.74
Canton	283,030	284,492	0.5%	3,374	3,482	3.2%	81	12,24	12,24	Granville	132,929	133,878	0.7%	2,108	2,154	2.2%	243	16,09	16.09
Carlisle	490,453	501,450	2.2%	7,367	7,913	7.4%	4	15,78	15,78	Greenfield	141,065	146,243	3.6%	2,271	2,339	3.0%	214	16,44	16.44
Carver	140,201	152,147	8.5%	2,611	2,850	9.2%	133	18,73	18,73	Grt. Barrington	172,961	180,683	4.8%	2,788	2,822	1.2%	136	15,62	15.62
Charmont	102,986	118,232	14.8%	2,020	2,114	4.7%	250	17,88	17,88	Greenfield	109,750	116,442	6.1%	2,454	2,472	0.7%	189	21,23	21.23
Chatham	135,331	162,654	20.2%	1,937	2,082	7.5%	254	12,80	12,80	Groton	211,941	304,357	43.6%	4,097	4,291	4.7%	44	14,10	14.10
Chatham	372,613	374,760	0.6%	2,552	2,601	1.9%	163	6,94	6,94	Groveland	217,229	218,619	0.6%	2,802	2,958	5.6%	118	13,53	13.53
Chelmsford	223,925	234,264	4.6%	3,529	3,711	5.2%	63	15,84	15,84	Hadley	153,472	171,737	11.9%	2,099	2,121	1.0%	249	12,35	12.35
Chelsea*										Halifax	172,192	191,980	11.5%	2,562	2,728	6.5%	151	14,21	14.21
Cheshire	110,511	115,489	4.5%	1,271	1,328	4.5%	326	11,50	11,50	Hamilton	290,971	341,118	17.2%	4,399	4,960	12.8%	32	14,54	14.54
Chester	101,782	103,823	2.0%	1,663	1,904	14.5%	278	18,34	18,34	Hampden	151,382	153,073	1.1%	2,857	3,032	6.1%	109	19,81	19.81

Municipality	FY01 avg. value	FY02 avg. value	Pct. change	FY01 tax bill	FY02 tax bill	Pct. change	FY01 hi-lo rank	FY02 hi-lo rank	FY02 tax rate	Municipality	FY01 avg. value	FY02 avg. value	Pct. change	FY01 tax bill	FY02 tax bill	Pct. change	FY01 hi-lo rank	FY02 hi-lo rank	FY02 tax rate
Methuen	151,088	166,307	10.1%	2,274	2,391	5.1%	206	1438	14.38	Princeton	211,108	224,439	6.3%	3,456	3,450	-0.2%	84	1537	17.20
Middleborough	156,933	171,988	9.6%	2,351	2,539	8.0%	176	1476	14.76	Provincetown	342,867	408,696	19.2%	5,544	5,275	-4.7%	171	630	17.30
Middlefield	99,553	113,198	13.7%	1,697	2,083	22.7%	253	1840	18.40	Quincy	154,004	226,468	47.2%	2,456	2,978	21.3%	116	1315	11.32
Middletown	279,069	327,273	17.3%	3,656	3,960	8.6%	53	1213	12.13	Randolph	134,672	191,472	42.2%	2,351	2,457	4.5%	191	1283	15.24
Milford	182,616	200,721	9.9%	2,701	2,976	6.1%	142	1428	14.28	Raynham	192,789	194,764	1.0%	2,468	2,643	7.1%	159	1357	10.67
Milbury	124,233	126,284	1.7%	2,338	2,420	3.5%	197	1916	19.16	Reading	280,965	320,839	14.2%	3,796	3,927	3.5%	56	1224	16.50
Mills	180,890	241,183	33.3%	3,618	3,652	0.9%	68	1514	15.14	Rehoboth	208,617	210,743	1.0%	2,351	2,512	6.8%	184	1182	13.69
Milville	163,904	169,079	29.1%	2,306	2,546	10.4%	173	1506	15.06	Revere	129,717	181,188	39.7%	2,221	2,336	5.2%	215	1189	12.92
Milton	266,914	268,566	0.6%	4,124	4,531	9.9%	39	1687	16.87	Richmond	190,015	257,652	35.6%	2,755	2,819	2.3%	137	1084	13.93
Monroe	66,567	64,246	-3.5%	932	899	-3.5%	335	1630	16.30	Rochester	167,130	200,690	20.1%	2,383	2,776	16.5%	146	1384	14.28
Monson	121,474	133,820	10.2%	2,270	2,379	4.8%	208	1778	17.78	Rockland	148,002	149,368	0.4%	2,546	2,652	4.2%	157	1784	17.84
Montague	103,769	104,232	0.4%	1,737	1,810	4.2%	296	1736	17.36	Rockport	308,074	307,687	-0.1%	3,577	3,661	2.3%	67	1190	11.90
Monterey	185,929	189,305	1.8%	1,733	1,764	1.8%	302	932	9.32	Rowe	106,549	108,121	1.5%	358	372	3.9%	340	344	3.44
Montgomery	148,612	149,017	0.3%	2,101	2,332	11.0%	216	1565	15.65	Rowley	218,429	284,227	30.1%	3,272	3,314	1.3%	88	1166	11.66
Mt. Washington	268,159	286,499	-3.6%	1,057	1,194	13.0%	332	482	4.82	Royalston	96,830	115,215	19.5%	1,278	1,395	9.2%	325	1211	12.11
Nahant	316,233	391,702	23.9%	3,488	3,678	5.4%	64	939	9.39	Russell	119,795	120,962	1.0%	1,738	1,917	10.3%	276	1585	15.85
Nantucket*	277,200	290,900	4.9%	3,532	3,671	3.9%	66	1262	12.62	Rutland	129,641	162,622	25.4%	1,910	2,181	14.2%	239	1341	13.41
Natick	353,894	425,083	20.1%	4,268	4,497	5.4%	40	1058	10.58	Salem	188,103	200,373	6.5%	2,524	2,711	7.4%	154	1353	13.53
Needham	124,900	127,293	1.9%	849	1,170	37.8%	333	919	9.19	Salisbury	152,887	181,332	18.6%	2,182	2,343	7.4%	212	1292	12.92
New Ashford	104,980	118,109	12.5%	1,626	1,820	11.9%	293	1541	15.41	Sandisfield	151,073	160,521	6.3%	1,538	1,605	4.4%	314	1000	10.00
New Bedford	141,444	144,232	2.0%	2,294	2,420	5.5%	195	1678	16.78	Sandwich	189,180	233,766	23.6%	2,535	3,006	18.6%	112	1286	12.86
New Braintree	173,592	176,440	2.9%	1,671	1,828	9.4%	290	1036	10.36	Saugus	195,512	227,792	16.5%	2,151	2,285	6.2%	223	1003	10.03
New Marlborough	111,033	126,649	0.4%	1,651	1,791	8.5%	299	1590	15.90	Savoy	97,491	98,156	0.7%	1,481	1,531	3.4%	318	1560	15.60
New Salem	288,577	294,348	9.6%	2,957	3,073	3.9%	105	1044	10.44	Scituate	235,140	237,354	0.9%	3,457	3,634	5.1%	71	1531	15.31
Newbury	185,484	185,022	-0.2%	3,238	3,737	15.4%	62	1311	13.11	Seekonk	159,948	160,159	0.8%	2,508	2,513	0.2%	183	1569	15.69
Newburyport	185,484	185,022	-0.2%	3,238	3,737	15.4%	62	1311	13.11	Sharon	271,391	284,717	4.9%	4,733	5,082	7.4%	27	1785	17.85
Newton	270,794	285,924	9.3%	3,978	4,238	6.5%	45	1432	14.32	Sheffield	170,296	200,798	17.9%	2,418	2,610	7.9%	161	1300	13.00
Norfolk	83,752	83,904	0.2%	1,172	1,202	2.6%	331	1433	14.33	Shelburne	128,768	149,972	18.3%	1,751	1,851	5.7%	286	1234	12.34
N. Adams	313,270	346,574	10.6%	4,129	4,388	6.3%	42	1266	12.66	Sherborn	505,621	555,830	9.9%	7,493	8,315	11.0%	2	1496	14.96
N. Andover	156,931	213,573	36.1%	2,396	2,531	5.6%	179	1185	11.85	Shirley	167,468	175,661	4.9%	2,237	2,384	6.6%	207	1357	13.57
N. Attleborough	122,933	123,589	0.5%	1,491	1,599	7.2%	315	1294	12.94	Shrewsbury	207,752	212,040	2.1%	2,587	2,880	11.3%	124	1358	13.58
N. Brookfield	244,635	318,080	30.0%	3,782	3,960	4.7%	54	1245	12.45	Shutesbury	137,386	159,377	16.0%	3,049	3,183	4.4%	99	1997	19.97
N. Reading	166,173	168,062	1.1%	2,589	2,674	3.3%	156	1591	15.91	Somerset*	145,396	145,855	0.3%	2,400	2,605	8.5%	162	1786	17.86
Northampton	135,191	187,853	39.0%	2,129	2,403	12.9%	203	1279	12.79	Somerville*	148,403	153,279	4.7%	2,228	2,336	4.8%	213	1524	15.24
Northborough	185,484	185,022	-0.2%	3,238	3,737	15.4%	62	1311	13.11	Somerville*	148,403	153,279	4.7%	2,228	2,336	4.8%	213	1524	15.24
Northfield	172,790	174,988	1.3%	2,542	2,775	9.2%	147	1586	15.86	Southampton	339,864	396,508	16.7%	4,547	5,020	10.4%	28	1266	12.66
Norton	311,077	316,399	1.7%	4,806	5,113	6.4%	24	1616	16.16	Southborough	108,663	107,024	0.3%	1,683	1,689	0.4%	310	1578	15.78
Norwell	196,821	197,365	0.3%	2,490	2,578	3.5%	170	1306	13.06	Southbridge	135,724	138,546	2.1%	2,111	2,215	4.9%	235	1599	15.99
Norwood	135,191	187,853	39.0%	2,129	2,403	12.9%	203	1279	12.79	Southwick	130,034	131,328	1.0%	1,465	1,497	2.2%	319	1140	11.40
Oak Bluffs	190,940	360,441	88.8%	2,444	2,538	3.8%	175	704	7.04	Spencer	86,606	91,262	5.4%	1,762	1,814	3.0%	295	1988	19.88
Oakham	134,872	157,851	17.0%	1,798	1,875	4.3%	281	1188	11.88	Springfield	199,952	203,521	1.8%	2,865	3,273	14.2%	92	1608	16.08
Orange	72,878	95,519	31.1%	1,521	1,793	17.9%	298	1877	18.77	Sterling	209,133	239,135	14.3%	2,008	2,057	2.4%	260	860	8.60
Orleans	378,931	481,848	27.2%	2,478	2,583	4.2%	168	536	5.36	Stockbridge	219,813	220,618	0.4%	3,381	3,576	5.8%	73	1621	16.21
Otis	144,467	144,068	-0.3%	1,228	1,297	5.6%	328	900	9.00	Stoneham	169,590	212,651	25.4%	2,722	2,877	5.7%	125	1353	13.53
Oxford	108,163	135,733	25.5%	1,882	1,962	4.2%	258	1460	14.60	Stoughton	293,531	346,305	18.0%	4,487	5,091	13.5%	25	1470	14.70
Palmer	102,996	114,782	11.4%	1,950	2,065	5.9%	267	1799	17.99	Sturbridge	130,469	135,500	3.8%	2,442	2,729	11.8%	150	1644	16.44
Paxton	182,471	182,537	0.0%	2,770	3,036	9.6%	108	1663	16.63	Swampscott	428,486	432,961	1.5%	6,636	7,399	11.5%	6	1709	17.09
Peabody	239,932	240,243	0.1%	1,989	2,148	8.0%	245	894	8.94	Sudbury	151,906	171,747	13.1%	2,377	2,482	4.4%	188	1445	14.45
Pelham	161,911	183,870	13.6%	3,353	3,672	9.5%	65	1997	19.97	Sunderland	166,784	170,714	2.4%	2,730	2,837	3.9%	134	1662	16.62
Pembroke	191,597	225,032	17.5%	2,765	2,952	6.8%	119	1312	13.12	Sutton	310,087	391,068	26.1%	4,478	5,135	14.7%	23	1313	13.13
Pepperell	158,851	220,656	38.9%	2,542	2,789	9.7%	144	1264	12.64	Swansea	132,832	149,986	12.9%	1,779	1,825	2.6%	291	1217	12.17
Peru	86,149	103,561	20.2%	1,424	1,846	29.6%	288	1783	17.83	Taunton	143,745	145,193	1.0%	1,659	1,734	4.5%	307	1195	11.95
Petersham	157,472	160,152	1.7%	2,016	2,245	11.4%	225	1402	14.02	Templeton	117,658	118,962	1.1%	1,415	1,613	14.0%	313	1356	13.56
Phillips	103,756	104,716	0.9%	1,517	1,618	6.7%	312	1545	15.45	Tewksbury	212,474	214,328	0.9%	2,688	2,786	3.6%	145	1300	13.00
Pittsfield	95,179	105,904	11.3%	1,941	2,032	4.7%	264	1919	19.19	Tisbury*	134,990	135,300	0.2%	729	771	5.8%	338	570	5.70
Plainfield	113,107	114,751	1.5%	1,732	1,744	0.7%	305	1520	15.20	Tolland	351,712	380,500	8.2%	4,889	5,213	6.6%	22	1370	13.70
Plainville	172,562	174,646	1.2%	2,790	3,009	7.8%	111	1723	17.23	Topfield	151,573	166,571	9.9%	2,698	2,790	3.4%	142	1675	16.75
Plymouth	160,364	189,004	17.9%	2,614	2,695	3.1%	155	1426	14.26	Townsend	288,324	504,496	75.0%	2,295	2,714	18.3%	153	538	5.38
Plympton	198,834	254,091	27.8%	3,253	3,466	6.5%	83	1364	13.64	Truro									

*Data not available for communities with residential exemptions.

Statewide avg. 206,769 235,833 14.0% 2,827 3,015 6.7%

Table 3

Average Single-Family Tax Bills

continued from page three

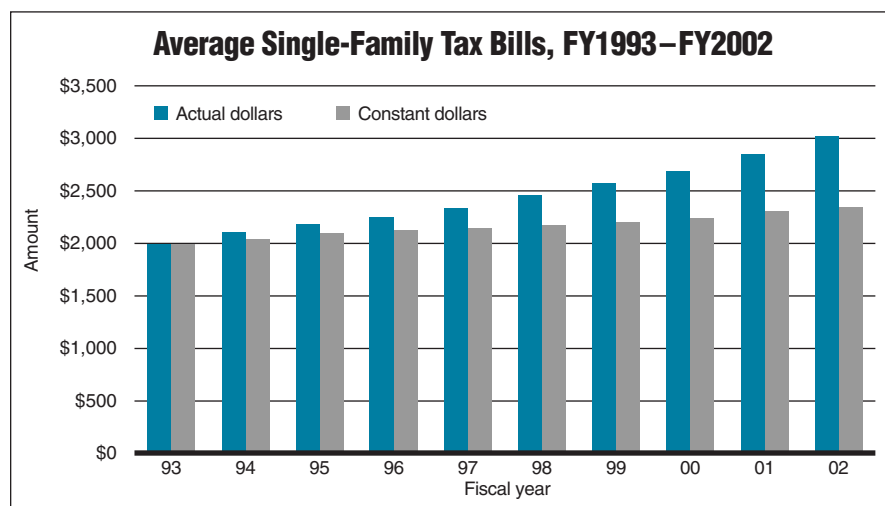


Figure 1

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, 333rd, 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) communi-

ties 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 ap-

plicant 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. *Moscattello 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](http://www.dls.state.ma.us) 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 Grouke 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

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DLS Profile: BLA Field Appraisers

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."



Grace Sandell and Scott Santangelo

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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City & Town

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Joan E. Grouke, Editor

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