



February 17th, 2022

The FY2022 Statewide Average Single-Family Tax Bill
Andrew Nelson - Bureau of Accounts Supervisor



For decades, the Division of Local Services (DLS) through its *City & Town* publication presented a calculation and analysis of the average single-family tax bill in Massachusetts. This year's piece marks an improved approach that we believe will more accurately examine the subject.

In this edition:

- **The FY2022 Statewide Average Single-Family Tax Bill**
- **Data Highlight: Average Single-Family Tax Bill**
- **Highly Recommended: Key Steps and Milestones**

In previous editions, communities that have adopted a [residential exemption](#) or senior means-tested exemption in any fiscal year weren't included in our analysis because we lacked sufficient data to properly perform the calculation. This group included many of the Commonwealth's largest population centers (e.g., Boston, Brookline, Cambridge, Somerville and Waltham) and collectively accounted for approximately 20% of the total population. [Last year, we sought to change that](#) through outreach and collaboration with our partners in local government.

We're pleased to report that these communities are now represented in a nearly complete data set (349 of 351 municipalities). The addition of 139,194 parcels from 23 communities totaling \$103,388,749,489 in assessed value provides a more comprehensive picture of the single-family tax bill landscape encompassing 1,431,717 parcels and \$752,769,845,605 in assessed value. Our hope is that local officials and other interested parties find this analysis and the related data relevant and helpful.

**in the Town
Budget
Process**

**Important Dates &
Information**

**Register Now for
the DLS Property
Tax Takings Webinar**

Does your community have a plan to address uncollected property tax receivables? Join us Wednesday, March 9th at 10am for a free, interactive webinar where DLS staff will discuss the tax title process, best practices to follow, and how uncollected receivables affect free cash. Specific topics also include:

- Perfecting a lien and issuing demand letters
- Publishing a public notice
- Entering into partial

Our review based on statewide data for FY2022 determined that the average value of a single-family home is \$525,788 and the average single-family tax bill is \$6,724. Analysis of data for this article is focused on single-family properties classified as property type code 101, which does not include condominiums, multi-family homes or apartment buildings. For the 349 FY2022 reporting communities, single-family values statewide represent 62.5% of all residential assessed values and 51.2% of statewide assessed values in all property classes.

The methodology DLS uses presumes Massachusetts is one local governmental entity for which a tax bill would be determined. It does not represent the mean or median of actual single-family property tax bills. We calculate the state average single-family tax bill by multiplying each local average bill by each local parcel count then dividing that product by the total state parcel count. For comparison, the FY2021 average single-family tax bill using the previous DLS approach based on data from 329 communities was \$6,372. The FY2022 average single-family tax bill using that same approach and based on data from 326 non-residential exemption and senior means-tested exemption communities is \$6,620. The improved approach that incorporates residential exemption and senior means-tested exemption communities is \$6,724. To review historical data related to the average-single family property tax bill, please [click here](#).

To dive deeper into the geography of the average single-family tax bill, please [view our new interactive map](#).

Single-Family Property Tax Bill – Community Averages

DLS calculates a community's average single-family property tax bill by dividing the single-family (property type class 101) assessed values by the number of single-family parcels to determine an average assessed value for the class then multiplying that average assessed value by the community's residential tax rate as certified by the Bureau of Accounts for that fiscal year.

The following graph presents the median or midpoint of

payment agreements

- Roles of the treasurer, collector, assessor, and accountant/auditor offices in this process

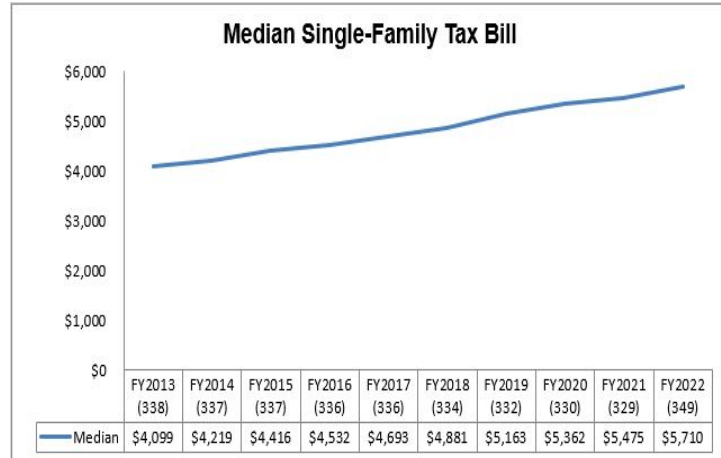
Following the presentation, our staff will be able to answer questions from attendees. To register, click [here](#). We look forward to seeing you then! Please email dlsregistration@dor.state.ma.us with any questions.

Massachusetts Dredging Program Grants

In February, the Executive Office of Housing and Economic Development (EOHED) will open the 2022 grant round of the [Massachusetts Dredging Program](#).

One-year

community averages for the number of communities shown in parenthesis included in the 10-year period from FY2013 to FY2022. Due to the FY2022 additions, comparing the FY2022 median to prior fiscal year medians is not a perfect comparison, but can still be analyzed in historical context.



The Median of Community Averages by County

The following chart shows the median or midpoint of the FY2022 average single-family tax bills by county. When compared to the state median of \$5,710, the distribution appears relatively even.

Median Tax Bill by County	
Barnstable	\$ 5,162
Berkshire	\$ 3,959
Bristol	\$ 5,011
Dukes	\$ 6,726
Essex	\$ 7,996
Franklin	\$ 4,456
Hampden	\$ 4,269
Hampshire	\$ 4,923
Middlesex	\$ 8,279
Nantucket	\$ 6,847
Norfolk	\$ 7,723
Plymouth	\$ 6,562
Suffolk	\$ 5,066
Worcester	\$ 5,231

The following graph displays the range of FY2022 average tax bills across the Commonwealth. Of the 349 communities

construction grants for saltwater dredging will be competitively awarded with a focus on shovel-ready projects that contribute to the economic vitality, recreational value, public safety, and/or environmental resilience of the Commonwealth's coastal harbors.

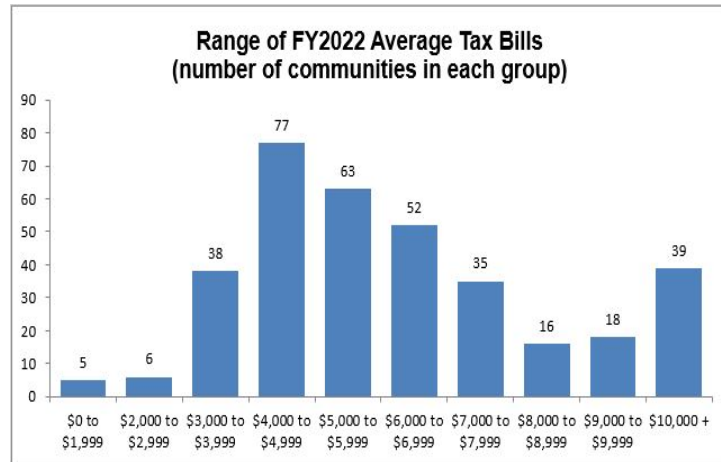
All municipalities in the Massachusetts [coastal zone](#) are eligible to apply. Applications will be due April 15, 2022.

Full details will be posted on February 23, 2022 at mass.gov/how-to/apply-for-a-massachusetts-dredging-grant.

Homeowner Assistance Fund

The Massachusetts Homeowner Assistance Fund (Mass HAF) is now available to homeowners that are at least three

included in this analysis, 232 communities are below the state average.



The following chart contains the 10 highest and 10 lowest FY2022 average single-family property tax bills.

10 Highest		10 Lowest	
Weston	\$22,766	Tolland	\$2,901
Brookline	\$20,492	Windsor	\$2,873
Lincoln	\$18,617	Otis	\$2,838
Wellesley	\$16,889	Royalston	\$2,787
Sherborn	\$16,760	Savoy	\$2,585
Lexington	\$16,613	Erving	\$1,736
Concord	\$16,611	Monroe	\$1,557
Winchester	\$15,813	Florida	\$1,501
Dover	\$15,715	Rowe	\$1,397
Belmont	\$15,568	Hancock	\$807

The Statewide Trend in Current and Constant Dollars

The following chart displays the FY2022 state average single-family tax bill and FY2022 median of municipal tax bills in current dollars in relation to constant dollars adjusted for inflation. Current dollars for both have outpaced the rate of inflation over the time shown.

months behind on their mortgage payments because of the COVID-19 pandemic.

Mass HAF provides mortgage relief is a grant, not a loan.

Homeowners do not have to pay it back. If a homeowner’s application is approved, funds are provided to their mortgage servicer (the company that collects their mortgage payments). For more information, review the attached HAF flyer (available in Spanish, Portuguese, Vietnamese, Chinese, Russian, Khmer, and Haitian Creole [here](#).)

Who is Eligible for Mass HAF?

Massachusetts homeowners who:

- Own AND live in live in a single-family home, condominium or 2- 3- or

	State Total				Median of Community Averages			
	Current Dollars	Constant Dollars	\$ Variance	% Variance	Current Dollars	Constant Dollars	\$ Variance	% Variance
FY2013	\$4,846	\$4,645	\$201	4%	\$4,099	\$3,938	\$161	4%
FY2014	\$4,993	\$4,719	\$274	5%	\$4,219	\$4,001	\$218	5%
FY2015	\$5,187	\$4,748	\$439	8%	\$4,416	\$4,025	\$391	9%
FY2016	\$5,391	\$4,819	\$572	11%	\$4,532	\$4,086	\$446	10%
FY2017	\$5,587	\$4,939	\$648	12%	\$4,693	\$4,188	\$505	11%
FY2018	\$5,792	\$5,102	\$690	12%	\$4,881	\$4,326	\$555	11%
FY2019	\$5,993	\$5,199	\$794	13%	\$5,163	\$4,408	\$755	15%
FY2020	\$6,177	\$5,257	\$920	15%	\$5,362	\$4,457	\$905	17%
FY2021	\$6,372	\$5,430	\$942	15%	\$5,475	\$4,604	\$871	16%
FY2022	\$6,724	\$5,685	\$1,039	15%	\$5,710	\$4,820	\$890	16%

Source: CPI for all Urban Consumers – Boston and includes a 4.7% estimated inflation factor for FY2022.

For more information related to the average single-family tax bill, please visit the [DLS Databank](#). We’ve also included a Data Highlight below that provides helpful links available to anyone interested in this subject.

We continually strive to bring relevant and useful content to *City & Town* readers. Please email us with questions, comments and suggestions for future topics at city&town@dor.state.ma.us.

Data Highlight: Average Single-Family Tax Bill Data Analytics and Research Bureau

Today’s feature story talks about the average single-family tax bill. Most of the analysis and data driven tables and charts were gleaned from data submitted through the DLS Gateway application and available on the DLS website. To calculate the average single-family tax bill, it requires data submitted on the LA-4, which you can find under [“Reports relating to Property Tax Data, Proposition 2½ and Other Statistics”](#) on our website. On this same page you can find data relating to tax levies, tax rates, new growth and much more.

A significant change in the way the story is told this year is the inclusion of communities that grant a residential exemption and a senior means tested exemption. If you’re interested in learning why a community might consider the

4-family home located in Massachusetts

- Lost income or their living expenses went up on or after January 21, 2020, because of the COVID-19 pandemic
- Have missed at least 3 mortgage payments since January 21, 2020
- Meet income requirements (150% of the AMI or below)

Homeowners can check if they are eligible by completing a [short online pre-screener](#), and they can register and apply for assistance at www.massmortgagehelp.org.

residential exemption, you can view the [YouTube](#) video available in our [Municipal Finance Training and Resource Center](#). Finally, if your community is considering adopting the residential exemption, view our interactive [calculator](#) to see what the impact would be on tax bills.

Questions about Municipal Databank information should be directed to databank@dor.state.ma.us.

Highly Recommended: Key Steps and Milestones in the Town Budget Process **Financial Management Resource Bureau**

The DLS [Financial Management Resource Bureau](#) (formerly the Technical Assistance Bureau) has offered financial management advice to municipalities across the state for over 30 years. To share this guidance more broadly, we thought it would be helpful to highlight some of our more useful, timely, or interesting recommendations for the benefit of City & Town readers.

With budget season upon us and town meeting around the corner, we thought it was a good time to review what we consider a constructive, high-level approach to the budget process. We understand that along with the various government structures, there are also numerous budget development procedures in towns across the Commonwealth. However, we think there are core steps outlined below that every town should be taking to prepare its annual budget for town meeting approval.

We typically recommend that the chief administrative officer, the town administrator in the majority of communities, be responsible for managing the budget process. As the full-time professional hired to oversee the daily operations of town government, the administrator, along with the financial management team including the town accountant, treasurer, collector, and assessor, are best equipped for developing the town's annual budget. By their experience, knowledge, and day-to-day presence in town

If a homeowner cannot complete the online application on their own, they can contact a housing counseling agency (HCA) partner, who are trained to assist them. A homeowner can input their zip code [here](#) and find the HCA serving their area.

The Massachusetts HAF Program administered by the Massachusetts Housing Partnership and the Massachusetts Housing Finance Agency, in collaboration with the Massachusetts Executive Office for Administration and Finance, the Massachusetts Executive Office of Housing and Economic Development, the Massachusetts Department of Housing and Community Development, and the Massachusetts Division of Banks.

hall, this team understands the budgetary needs and priorities of town departments. In contrast, the select board should focus on larger budgetary matters and on advancing overall town-wide goals, while the finance committee should ensure that the budget conforms to written policies and its reasonableness as the community's fiscal watchdog.

As an initial step, the town administrator, with agreement between the select board and finance committee should develop a budget calendar. In general, a budget calendar would specify dates for the completion, distribution and update of revenue projections, departmental appropriation guidelines and requests, a capital improvement requests, a working budget, a final budget and so forth. It would allow for hearings, reviews, and approvals at different levels, and would account for the time needed to print and distribute the warrant. For a typical town, we encourage the process to begin as early as October and end on the date of the annual town meeting.

Because municipal budgets in Massachusetts are revenue driven, the town administrator, with assistance from the financial management team, would then formally kickoff the budget process by developing annual revenue projections that are presented to a joint meeting of the select board, finance committee, and school committee (if not a regional district). With the presentation of revenue estimates early in the budget season by the town administrator to the joint meeting committees meeting, a consensus can be reached on expenditure levels, the use of reserves, and the allocation of resources in general. Directed by the select board, these and other policy decisions can then be agreed on and distributed as budget guidelines to department managers as they prepare their appropriation requests. Upon receipt of appropriation requests from all departments, the town administrator should meet with all department managers to discuss budget parameters and arrive at expenditure levels for the upcoming year.

Budget requests should be assembled into a comprehensive budget document for presentation to the select board and finance committee for their review. The town administrator

2022 Housing Choice Designation Application

The 2022 application for Housing Choice designation is now live at [2022 Housing Choice Designation Application](#).

The Housing Choice Initiative rewards municipalities that have produced certain rates or amounts of new housing units in the last five years and that adopted best practices related to housing production that will sustain a 21st century workforce and increase access to opportunity for Massachusetts residents.

Communities that achieve the Housing Choice Community designation have exclusive access to apply for the Housing Choice Grant Program and receive bonus points or other considerations to certain state grant

should be tasked with the responsibility for producing this document that at a minimum should contain a budget message stating priorities and issues for the upcoming year, illustrating the budget's short- and long-term strategic goals, incorporating narrative information on departmental and organizational goals, providing details about the plans and resources needed to meet them, and any graphical information about available financial resources. Budgeted capital expenditures, whether authorized in the operating budget or in a separate capital budget, along with a summary of debt obligations, should also be included. Also recommended is including the policies upon which the finance decisions are based.

For their part, the select board and finance committee should conduct hearings with departments, make further investigations during the budget process and effect changes before final approval by both before presenting a final budget recommendation to town meeting. Throughout the entire budget process, we encourage regular, ongoing communication between the town administrator, department managers, the select board, and finance committee.

For additional guidance on forecasting, capital planning and analyzing your community's financial management condition, please visit the [Municipal Finance Management section](#) of our [Training and Resource Center](#).

programs.

Details, recent changes, and application can be found at [2022 Housing Choice Designation Application](#).

MCPPO ARPA Training

The Office of the Inspector General through its Massachusetts Certified Public Purchasing Official Program will be presenting an American Rescue Plan Act (ARPA) training on March 24th, 2022.

This 90-minute webinar will provide an overview of eligibility rules for fiscal recovery funds and limits on the use of ARPA funds and reporting requirements.

Participants will also learn how ARPA applies to Chapter 30B and cooperative and collaborative

contracts, and federal single audit compliance.

To learn more, please [click here](#).

**Proposed FY2023
State-Owned Land
Valuation under
MGL C. 58 § 13-17**

The Division of Local Services has posted on its website proposed FY2023 state-owned land values based on the fair cash value of certain state owned lands (SOL) pursuant to [MGL Ch. 58, §§ 13-17](#). These lands are reimbursed for loss of local tax revenue on the Cherry Sheet's State-Owned Land line.

Click [here](#) to display the proposed municipal state-owned land values and their share of the total state-owned land. In addition, please see the DLS [Frequently Asked Questions](#) about this [program](#).

The Bureau of Local Assessment (BLA) is notified of acquisitions, deletions and agency transfers by the Department of Capital Asset Management & Maintenance (DCAMM). In preparation for the FY2023 final numbers, if your community has newly reported and outstanding acquisitions from calendar year 2020 and 2021, you will be notified by mid-February by BLA for processing in the Gateway system by March 1, 2022. It is imperative you respond to any request for information within fifteen (15) days to have the additional acreage included in your FY 2023 valuation issued on June 1, 2022.

Any community questioning their proposed state-owned land valuation should contact the Bureau

of Local Assessment
at
[bladata@dor.state.
ma.us](mailto:bladata@dor.state.ma.us).

**ARPA's Coronavirus
State and Local
Fiscal Recovery
Funds (SLFRF) –
Revenue Loss**

The Division of Local Services has posted revised guidance regarding the revenue loss component of the American Rescue Plan Act of 2021 (ARPA), based on the US Treasury's [final rule](#) implementing the Coronavirus State and Local Fiscal Recovery Funds (SLFRF) issued on January 6, 2022. To view Bulletin 2022-01, please [click here](#).

For additional information and guidance related to the municipal finance aspects of ARPA, please bookmark the DLS [Covid-19 Resources and Guidance for Local Officials](#) [page](#). To access

additional IGRs and Bulletins, please click [here](#).

**Office of the
Inspector General
ARPA Resources**

Under the American Rescue Plan Act (ARPA), Massachusetts state, county, tribal and local entities are receiving millions of dollars in federal aid to respond to the public health and economic impacts of the public health emergency created by the COVID-19 pandemic.

The Office of the Inspector General has compiled the following rules and resources related to the ARPA from our Office, the federal government, other state agencies and private organizations. Our Office also has compiled [Bulletin articles](#) related to: using ARPA funds,

including articles
about:

- paying for supplies and services with federal funds
- reviewing invoices
- analyzing data
- auditing vendors
- applying Chapter 30B
- preventing bid manipulation

**Cybersecurity
Health Check
Program**

The Office of Municipal and School Technology provides the following program available to Massachusetts municipalities and schools. If you have any questions, please contact Catherine.Marques@mass.gov

[Cybersecurity Health
Check](#)

The Cybersecurity Health Check Program provides opportunities for local government to access basic cyber security services at no cost.

These services can be a good first step in discovering, assessing and identifying cybersecurity gaps that could impact IT systems that support essential business functions. This is a rolling application.

DLS Links:

[COVID-19 Resources
and Guidance for
Municipal Officials](#)

[Events & Training
Calendar](#)

[Municipal Finance
Training and
Resource Center](#)

[Local Officials
Directory](#)

[Municipal Databank](#)

[Informational](#)

[Guideline Releases](#)

[\(IGRs\)](#)

[Bulletins](#)

[Tools and Financial](#)

[Calculators](#)



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