

# TOWN OF WESTPORT

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ASSESSING DEPARTMENT REVIEW

MARCH 2017



# DLS

DIVISION OF LOCAL SERVICES  
MA DEPARTMENT OF REVENUE

**PREPARED BY:**

**DLS | Technical Assistance Bureau**

100 Cambridge Street, Boston, MA 02114

[www.mass.gov/dls](http://www.mass.gov/dls)



# DLS

DIVISION OF LOCAL SERVICES  
MA DEPARTMENT OF REVENUE

Michael J. Heffernan  
Commissioner of Revenue

Sean R. Cronin  
Senior Deputy Commissioner

March 17<sup>th</sup>, 2017

Board of Assessors  
816 Main Road  
Westport, MA 02790

Dear Board Members,

I am pleased to present the enclosed assessing department review for the Town of Westport. We hope the report is viewed as a roadmap for local officials to take action. I truly believe that if the town follows the recommendations presented here, Westport's assessing department will realize financial management improvements and be better positioned for the future.

If you have any questions regarding the report, please contact Zack Blake, Technical Assistance Bureau Chief, at 617-626-2358 or [blakez@dor.state.ma.us](mailto:blakez@dor.state.ma.us).

Sincerely,

A handwritten signature in black ink, appearing to read "Sean Cronin".

Sean R. Cronin  
Deputy Commissioner



## Overview

At the request of the board of selectmen, a team from the Division of Local Services (DLS) completed a review of the Town of Westport's assessing department. This report offers recommendations based on interviews with the assessing board members, employees, and contracted assistant assessor, as well as analytical comparisons to best practices and to Westport's peer communities.

In April 2016, Westport's board of assessors, with the select board's support, agreed to a Memorandum of Understanding (MOU) with DLS designed to ensure a successful certification of property values in FY2019 pursuant to the town's current schedule. The MOU laid out five required objectives for the assessing department to accomplish. Among them was the need to reach a decision on how the assistant assessor's role should be fulfilled, whether through an in-house employee or contractor. Apart from the MOU's requirements, it also contained a suggestion that the town seek additional guidance from the DLS Technical Assistance Bureau, which prompted the request for this review.

Based on our evaluation, there are many opportunities to modernize and improve Westport's assessing operation. The division of resources among a part-time, working board, a contracted assistant assessor, and in-house administrative team to carry out the department's valuation and administrative responsibilities is neither efficient nor cost-effective. Furthermore, specific actions should be taken to ensure the department can timely and accurately value town properties, submit required reports to the Bureau of Local Assessment (BLA), and safeguard the continuity of assessing operations.

The Town of Westport is a suburban and largely rural community of roughly 15,700 residents that lies on the southernmost coast of Bristol County bordering Rhode Island. The town's property tax levy supports 65 percent of its \$39 million FY2017 operating budget and derives chiefly from residential valuations, which comprise 92.65 percent of total property value. The remaining FY2017 value breaks down as 5.34 percent commercial property (mostly farming), 0.27 percent industrial, and 1.74 percent personal. Of the town's total 8,604 land parcels, 76.9 percent are classified as residential, 15.6 percent open and undeveloped, 3.7 percent chapter land, 3.3 percent commercial/industrial, and 0.5 percent mixed residential/commercial. Westport also has 1,072 personal property accounts, of which 601 are second homes and 471 are business-related. Like many towns with minimal commercial/industrial sectors, Westport has a single tax rate, which in

FY2017 is \$7.97 per thousand dollars of assessed value. This is 42 percent less than the average for Bristol County, which points to the town's fiscal conservatism.

Westport's elected board of assessors has three members, whose years of service range from 15 to 41. The board determines full and fair cash valuations, classifies all property, assigns tax amounts to owners, and makes decisions on abatement and exemption applications. As a part-time, working board, the members also inspect building permit properties and value both farm animal excise and a limited number of small-business-related personal properties.

Prior to FY2016, the town employed a part-time assistant assessor whose primary functional role was to perform most of what are considered the department's professional-level duties, namely, completing residential valuations, sales inspections, triennial revaluations, and interim-year value adjustments; making abatement and exemption recommendations to the board; handling Appellate Tax Board cases; and calculating annual new growth. However, the department has also historically contracted out for certain other professional tasks (as discussed further below). According to a job description created in 2010, the assistant assessor position was also responsible for coordinating the activities of the department as a whole.

In part because the assistant assessor only worked part-time and did not require health insurance benefits, a decision was made in the summer of 2015 to formally split the professional duties away from the department's "back-office," clerical tasks. The assistant assessor ceased to be a town employee position, and, effective August 2015, the assessing board entered into a three-year contract with the same individual to continue performing the professional functions, minus any department oversight role. He now submits monthly invoices for his work, which he typically conducts off site.

The assessing office at town hall is currently staffed by an office manager and two clerks, who are all full-time town employees. The office manager, a 45-year department veteran, is responsible for all administrative oversight, including supervising the clerks. She assembles and transmits to the collector the annual property tax commitment; processes chapter land applications; and inputs personal property data into the PK Valuation Group's computer assisted mass appraisal (CAMA) system, known as PK.

The office manager is also the point-person for the administrative management of all vendor contracts; however, she has not had the professional training to effectively review the quality of the vendors' work. Besides the assistant assessor, the department contracts with Real Estate Research Consultants, Inc. (RRC) to value all the larger business-related personal property accounts. To

ensure the inspection of all properties in the cyclical schedule, the office manager also coordinates per diem fieldwork by contracted data collectors.

The office manager recently told the assessing board that she will retire sometime in the near future. In a 2011 Financial Management Review report, the Technical Assistance Bureau noted the risk to operational continuity associated with an unplanned-for vacancy in this position and recommended the town make plans for succession. The situation has not changed since then.

The department's two clerks are assigned distinct duties but are cross-trained to cover for each other when one is out of the office. One clerk is primarily responsible for managing the tasks related to creating the motor vehicle and boat excise commitments and enters new deed information in PK. The other clerk processes building permit data, mails forms of list, maintains the town business list, and creates the animal excise commitment. Both also respond to walk-in and telephone inquiries.

Based on our observations and analysis, what follows is a series of recommendations designed to modernize and streamline operations, maximize resources, ensure consistent standards to promote timely certifications of values by BLA, and better assure the department's service continuity.

## **Recommendations**

### **1. Shift the Assessing Board to a Statutory, Advisory Role**

We recommend transforming the board of assessors from a working body to an advisory one. Under this model, the board would continue to set the direction for the department, evaluate the performance of the new assistant assessor position we also propose, and retain ultimate responsibility for the full and fair property valuation underlying the tax levy. The board members would also still make final decisions on abatement and exemption applications, annual new growth, and the overlay. With this shift, the board can fulfill all these functions during the few hours that it meets each month.

However knowledgeable and proficient the current board members may be, the part-time nature of their work is not adequate to cover all the assessing responsibilities without heavy reliance on an array of contractors. Besides this, there is no guarantee individuals of equivalent caliber will present themselves as candidates for the board whenever a current member steps down. Thus, to assure the most effective assessing operation and long-range service continuity, Westport's best option is

to shift its budget dollars from the existing model to one invested in a well-qualified, in-house, professional assessor who works for the town in a full-time capacity. Accordingly, the board members' stipends would be reduced, from the current level of roughly \$6,000 each to one in line with similarly commissioned boards in other communities.

This shift of the assessing board to a more oversight-oriented role is increasingly common throughout the state, along with conversions from elected to appointed memberships. As a longer-term plan, if the town wishes to make the board appointed, it could do so through town meeting acceptance of [M.G.L. c. 41, §25](#) followed by a subsequently approved town-wide referendum.

## **2. Combine the Office Manager and Assistant Assessor into a Single, Full-time Position**

We recommend the board of assessors establish a new assistant assessor position as a full-time town employee responsible for the combined duties of the contracted assistant assessor and the office manager. Along with the board's reduced stipends, the fusion of these separate positions will allow for the funding of a salary comparable to other Westport department heads and attractive to well-qualified candidates. If our other recommendations related to efficiency, professional staff development, and revised task assignments are implemented, the role can be fulfilled by one person without being detrimental to assessing quality or service provision.

As reconstituted, Westport's assistant assessor would be responsible for ensuring the effective performance of all aspects of the department's business, both professional and administrative. When not conducting inspections, the assistant assessor will be present at town hall during normal business hours to manage ongoing operations and to supervise and mentor the two clerks. The assistant assessor will also coordinate the tasks needed to fulfill the MOU's certification requirements and thereby prevent any delay in getting Westport's tax rate approved. To the extent the town continues to engage data collectors, the position would also be responsible for ensuring they employ uniform collection standards in executing the full field review required by the MOU.

This recommendation is informed, in part, by the experience of other communities in the region and the presently limited opportunities for effective outsourcing solutions. We selected eight towns to compare with Westport based on parcel counts and populations, as well as geo-economic similarities (see Appendix A). All of them also have assessing department budgets close to Westport's size, with the exceptions of Chatham, Seekonk, and Dartmouth, whose budgets are 27.8 percent, 53.8 percent, and 54.3 percent greater, respectively. Among the group, Westport stands alone in having no in-house, valuation-related, professional assessor. Seekonk and Chatham have two full-time assessor positions. Conversely, none but Westport and Dartmouth (with the largest



budget and parcel count) exceeded two administrative-only positions. Incidentally, only one other town in this group has a working assessing board.

Around the state, it is somewhat rare to find assessing offices with in-house revaluation expertise, and it is therefore not surprising the other peer communities outsource this. But apart from revaluations and despite the full-time assessor positions, all of them also contract out for other assessing services to greater and lesser degrees. So even with a well-compensated assistant assessor assigned responsibility for completing a comprehensive range of tasks, it is quite possible that Westport may still need to outsource some services. However, the goal in creating the position is to reduce this necessity to the greatest possible extent. It may be helpful for the assessing board to reach out to the comparison communities to learn more about how they strike this balance.

In creating the assistant assessor position, the board should begin by listing and closely considering the duties performed by the office manager and contracted assistant assessor. From this exercise, board members should determine the minimum responsibilities for the new position and identify all activities that may be streamlined or delegated to clerical staff. The board would then work with the town administrator and personnel board to structure a job description for the new position (see Appendix B for a sample job description).

### **3. Develop the Professional Skills of Assessing Staff**

For the new model to work best, a systematic effort must be applied to develop the professional skills of the two clerks. The board recently scheduled them to attend the Course 101 presented by DLS, and this is an excellent place to start. In addition, there should be a planned schedule of times during which each clerk shadows the office manager as she performs critical tasks to which they have not been exposed. This on-the-job training in higher-level tasks should be detailed enough that the clerks can capably perform them in the office manager's absence. This should start now and continue under a prospective assistant assessor, not only to prevent backlogs but also to develop their potentials as future successors to the reconstituted assistant assessor position.

In addition, the board should arrange for all staff to be fully trained in PK. Our review revealed that employees were not conversant in managing business-related personal property accounts in PK and also did not know how to access property records from prior fiscal years. The second problem creates inefficiencies because staff resort to consulting the manual record cards.

Finally, along with the town administrator and personnel board, the assessors should review the clerks' existing job descriptions to ensure they are accurate and comprehensive. With the creation

of the assistant assessor position, we believe there will be opportunities to expand the clerks' required job duties to include some that are currently assigned to the office manager. Therefore, within the confines of applicable collective bargaining agreements, the board should update the clerks' job descriptions as part of the office reorganization.

#### **4. Make Better Use of Technology to Enhance Efficiencies**

We recommend the assessing department take greater advantage of available technology resources to increase efficiencies and otherwise reduce manual processes. The board should request that the town's information technology (IT) director conduct a review of departmental tasks to determine how they may be improved through technology at low or no cost. Based on our brief review of operations, we advise the following:

- The board should direct the assessing staff to rely on the data in PK and discontinue updating the manual index cards being used to track updates. After staff enter new permit and sales data in PK, they subsequently spend time replicating this information in these cards. This is unnecessary since PK resides on a town server and the data is backed up nightly as part of the IT director's data recovery protocols.
- The board should consider budgeting for a Multiple Listing Service (MLS) subscription. Although employees sometimes use the public website, Realtor.com, to search home sales, MLS provides more extensive, current, and accurate information. Costing only about \$500 per year for a basic subscription, the site's virtual tours make it easy to verify property record information and can highlight features not included in PK. This tool would thus help staff to more effectively plan inspections of sales and improvement properties.
- The town should consider acquiring software for processing building permits and inspection data. The building inspector currently delivers hard-copy original permit files to the assessing department. Assessing staff use these documents to enter relevant information into PK and eventually bring them back to the building department. Many hundreds of documents a year are exchanged this way, which risks losing important data and is inherently inefficient when either department needs information that is not at-hand. Building department staff often direct customers to assessing to follow up on permits, and this shuffling of foot traffic serves no one.

Permitting software applications allow inspectors and code enforcement officers to report incidents, monitor activity, and catalog inspections. Most also allow customers to initiate

and pay for permits via the Internet. Other departments that may also use this type of application include fire, health, and water. Once permit data is housed in a shared drive database, assessing staff could review and download permit reports themselves.

- At present, a clerk drives once a month to the New Bedford Registry of Deeds (17 miles from town hall) to get copies of new deeds. This is unnecessary because all new deeds can be accessed from the registry's website. There is no legal requirement for the assessing office to maintain deeds in hard-copy. However, if these would be helpful for data entry purposes, a clerk could print screenshots and then discard them after updating PK, and thereby avoid paying the site's \$1.00-per-page printing fee. We advise that once a month, a clerk should go to the site's [search engine](#) and do the following:

- 1) Under **Office**, select: Recorded Land.
- 2) Under **Search Type**, select: Recorded Date Search.
- 3) Click **Advanced**.
- 4) In the **To** and **From** in the online calendars, select the first and last dates of the prior month.
- 5) Next to **Document Types**, select Deed.
- 6) Next to **Town**, select Westport.
- 7) Click **Search**.
- 8) A list of the first 20 recorded deeds for that month will appear. Click **Next** at the bottom of the screen to see the remainder of the list.
- 9) To view a deed, click its **View Img** icon, which opens an image of the deed on the screen. Click the blue arrows to see additional pages.
- 10) To take a screenshot:
  1. Maximize the image by clicking the box to the left of the X in the image's upper-right-hand corner.
  2. Click the magnifying glass icon to make the image larger.
  3. On the keyboard, simultaneously press the Control and the Print Screen (to the right of F12) keys.
  4. Open a blank Word document. Right-click and then click paste.
  5. Click Word's print icon.

## 5. Simplify and Streamline the Valuation of Personal Property Accounts

To address longstanding difficulties in producing a timely and accurate LA-4 report for BLA's certification, the MOU requires the assessors to develop a new system for valuing and compiling

personal property accounts. The current system is highly subject to keying errors, which appear to be the root cause of BLA's identified discrepancies in value amounts and parcel numbers.

We have some suggestions for improving the process, but first some background information. The town's 1,072 personal property accounts are composed of the following:

- Just over half (56 percent) are second homes, which PK automatically values each at four percent of the building assessments based on the most recent second home study.
- BLA centrally values four accounts, which the office manager then updates in PK.
- The assessing board values a small segment of the remainder and gives the data to the office manager to enter in PK.
- The rest, which are all large business-related accounts, are valued and maintained by RRC in a separate database.

In the attempt to put all the accounts in one system to create a single electronic commitment file (as well as the LA-4), the office manager data enters into PK the values provided to her in an RRC report as "sound values," which means that they are no longer connected to the source cost and depreciation tables. Errors can happen when entering the data received from the assessing board members and the data from PK.

For as long as the town contracts with RRC, we believe the best solution is for RRC to have responsibility for valuing all the small and large business-related accounts. Further, the assessing board should require RRC to provide a file that is compatible for the collector to upload directly into SoftRight, the town's financial management software. Going forward, the commitment would be comprised of two, separate files: (1) RRC's data file and (2) PK's data file. The collector would then reconcile LA-4 reports from these two sources to verify the number of properties and values.

The PK system can value all personal property types, although our interviews revealed the assessors and staff were not aware of this. So, at a potential future date after the new assistant assessor is hired and RRC stops doing valuations for the town using its proprietary methodology, the assessing department could value all personal property in PK. The PK Valuation Group would likely charge a transition cost to bring these accounts in congruence with PK's proprietary methodology. The board should carefully weigh its options, discuss funding with the finance committee, and advise BLA of its decision in the annual progress reports required by the MOU.

## **6. Establish and Reinforce Duty Segregation in the Tax Commitment Process**

We recommend the assessors, collector, and town administrator work together to develop written procedures clearly spelling out segregation of duties and other internal controls appropriate to the tax commitment process. The collector's office should have exclusive control of the tax billing file. However, in Westport, the office manager generates the commitment, uploads it into SoftRight, reconciles the assessors' values from PK with the collector's values in SoftRight, and prepares the collector's billing file in SoftRight. This sidesteps the intended segregation of incompatible duties between the assessors and collector and weakens the ability of one to act as a check on the other.

The assessing office's tasks should end with the transmittal of electronic and signed hard-copy commitment files to the collector. The collector should be responsible for uploading the electronic data into SoftRight and all the subsequent steps. The collector will likely need training from SoftRight or the IT department to do these tasks. Additionally, the IT director should work with SoftRight to shut down the office manager's view and edit user permissions to the collector-related modules in the system.

## **7. Consider Discontinuing Farm Excise Assessments**

We recommend the town consider the option to stop assessing farm excise. The assessors annually assess individuals and noncorporate entities principally engaged in agriculture for the value of their animals, machinery, and equipment. A time-consuming process, this effort in Westport amounted to only \$2,800 in total commitment for FY2016 as generated from 15 accounts. To discontinue this requires a two-thirds vote of the select board and subsequent town-wide referendum (see more information in [DLS Law Bulletin 2009-07B](#)). Adopting this option would further streamline tasks with minimal impact on town revenue and reduce some of the workload needing assignment under the office reorganization.

## **8. Consider a Personal Property Exemption for Lower-Dollar Accounts**

During the FY2016 certification review, Westport's BLA field advisor discovered the assessors had an informal policy of not billing personal property accounts under \$1,000 and informed them that such a policy requires town meeting approval. If the assessors wish to set a minimum threshold for personal property billing, we advise them to sponsor an article for the town meeting warrant proposing the acceptance of [M.G.L. c. 59 §5 \(54\)](#). [Bulletin 2001-08B](#) contains more details about this, as well as the notification form the town clerk would need to submit to BLA post-acceptance.

## **9. Develop a Policy for Overlay Surplus**

Working with the selectmen, town administrator, and finance committee, the board of assessors should develop a policy for the release and use of the overlay account, ideally as part of a broader reserve policy. The policy should limit the use of overlay surplus to cover nonrecurring expenses, like capital expenditures or other one-time purposes. During our visit, we learned that Westport does not have a policy directing the use of overlay funds, but rather the finance committee requests the assessors to release the surplus on an ad hoc basis to cover incidental budget shortfalls. For guidance, we have included in Appendices C and D sample policies on reserves and overlay that the Technical Assistance Bureau recently created for the Town of Charlton.

## Appendix A: COMMUNITY COMPARISON

Value-Related Positions										
	Position Title(s)	FTE/Approximate Salary	In-House Field Work	Assessing Dept FY2017 Budget	Contractual Work	Clerical Positions	Working Board	FY2017 Budget	Parcels	Population
Chatham	Deputy Assessor	Full-Time, \$74,000	Deputy inspects for abatements, residential and sales review, and as otherwise necessary.	Personal Services: \$162,776	Revaluations, building permit and partial cyclical inspections. Commercial and personal property.	Clerk/Field Technician (FT)	No	\$47,930,522	7,838	6,131
	Assistant Assessor	Full-Time, \$48,000		Expenses: \$71,600 Total: \$234,376						
Dartmouth	Administrator of Assessing	Full-Time, \$95,000	Most building permit/sales inspections. Abatement inspections and ATB work. Residential/commercial/industrial revaluations. Cyclical inspections (except personal).	Personal Services: \$215,690 Expenses: \$67,300 Total: \$282,990	Personal property revaluations and cyclical inspections. Supplemental data collection for building permit/sales and cyclical inspections during peak times.	Assessing Technician (FT), Clerk (FT), Clerk (PT)	No	\$102,497,311	13,793	34,557
Fairhaven	Assistant Assesor	Full-Time, \$60,000	Exterior and interior assessments, tape and measure, photographs.	Personal Services: \$145,508 Expenses: \$31,493 Total: \$177,001	Revaluations, interim valuations.	2 Senior Clerks (FT)	No	\$56,648,345	7,366	16,065
Norton	Director of Assessing	Full-Time, \$75,000	Building permit and sales inspections, quality control inspections.	Personal Services: \$141,079 Expenses: \$35,406 Total: \$176,485	Revaluations, cyclical inspections, commercial/industrial/personal property.	Assessing Technician (FT), Clerk (PT)	No	\$61,571,949	6,620	19,367
Raynham	Assistant Assesor	Full-Time, \$45,000	Cyclical inspections, residential properties.	Personal Services: \$106,378 Expenses: \$13,817 Total: \$120,195	Revaluations, interim valuations, and building permit inspections.	Senior Clerk (FT)	Yes	\$45,028,269	5,186	13,554
Rehoboth	Administrative Assessor	Full-Time, \$50,000	None	Personal Services: \$137,570 Expenses: \$9,100 Total: \$146,670	Revaluations, cyclical inspections, all field work.	Administrative Aid (FT)	No	\$27,059,623	5,207	11,837
Seekonk	Town Assessor	Full-Time, \$85,000	All building permit and sales inspections. Partial cyclical inspections. Data collection.	Personal Services: \$249,381	Revaluations, remainder of cyclical work, commercial/industrial/personal property.	Senior Clerk (FT), Clerk (FT)	No	\$56,477,493	6,345	14,366
	Assistant Assessor	Full-Time, \$65,000		Expenses: \$32,716 Total: \$282,097						
Somerset	Principal Assessor	Full-Time, \$55,000	Sales and abatement inspections. Building permit inspections when needed.	Personal Services: \$121,256 Expenses: \$14,100 Total: \$135,356	Revaluations. Full measure and list, data entry included. All personal property, annually. Most building permit inspections.	Clerk (FT)	No	\$63,035,976	6,934	18,290
Westport	-	-	-	Personal Services: \$140,789 Expenses: \$42,663 Total: \$183,452	Asst. Assessor: sales inspections, revaluations, interim year adjustments, ATB cases, abatements, new growth. Other contractual: personal property, data collection.	Office Manager (FT), 2 Senior Clerks (FT)	Yes	\$38,639,837	8,604	15,700

## Appendix B:

### SAMPLE ASSISTANT ASSESSOR JOB DESCRIPTION

#### **Position Purpose:**

Performs complex administrative, supervisory and professional work in appraising and assessing real and personal property. Plans, manages, and directs the activities of the Assessing Department and assists the Board of Assessors with all municipal tax assessment activities. Also responsible for maintaining and improving upon the efficiency and effectiveness of all areas under his/her direction and control.

#### **Supervision:**

**Scope:** Performs varied and responsible duties requiring the exercise of considerable judgment and initiative in placing valuations on real and personal property and in administering the activities of the Assessing Department.

**Received:** Work is performed under the policy direction of the Board of Assessors and in accordance with state and local laws and regulations. Employee generally establishes own work plan and completes work in accordance with established departmental policies and standards. Only cases involving clarification of policies are referred to the Board. This position is subject to review and evaluation according to the Town's personnel rules and regulations.

**Given:** Supervises two department employees, sets job direction, assigns tasks, gives instructions, and evaluates employee performance.

#### **Job Environment:**

Typical office conditions with occasionally moderate noise levels. Incumbent must perform administrative work and be comfortable in a modern office environment with computers, productivity software such as Microsoft Office/Excel, use of computer assisted mass appraisal (CAMA) systems, printers/copiers, facsimile machines, and office telephones.

Position involves frequent contact with the general public, state/federal officials and agencies, attorneys, lending institutions, and property appraisers. Contacts with the public require courtesy and patience. Contacts may be in person, by telephone, or electronically and involve an information exchange dialogue. The incumbent is also required to attend regular evening meetings.

Incumbent has access to department-related confidential information, requiring the application of appropriate judgment, discretion, and professional protocols.

Errors in administration and judgment could result in reduced levels of service, inequitable assessments, loss of municipal tax revenue, and have financial and legal repercussions.



Fieldwork is conducted outdoors, exposing the incumbent to temperature extremes of hot and cold and inclement weather. During the course of fieldwork, the incumbent may be required to traverse uneven terrain and is subject to the hazards associated with construction sites. The incumbent must be capable of operating an automobile.

**Essential Functions:**

*The essential functions or duties listed below are intended to be illustrative. The omission of specific statements of duties does not exclude them from the position if the work is similar, related, or a logical assignment to the position.*

- Views real property, performing field measurements and inspections.
- Using proper appraisal methods and procedures, establishes values for property, with attention focused on equity in assessed values. Evaluates land and land changes.
- Confers with the Board of Assessors to arrive at assessed valuations of property for annual tax commitment.
- Implements, oversees, enters, and extracts data from the Town's CAMA system.
- Provides information on lot sizes, locations, and ownership to property owners, bank officials and professional appraisers regarding property valuations. Provides data to other town departments as requested.
- Processes and reviews applications for abatements and exemptions; provides information to the Board of Assessors for decision on applications. Informs the Board of changes in state statutes and regulations; provides information to the Board in connection with real property values, estimates of market value changes, revised assessments, tax abatements, complaints, special requests, reports, and priorities. Undertakes comparative studies to ensure equitable assessments.
- Prepares and presents material to the Board of Selectmen to determine whether to classify tax rates, and submits documentation relevant to the Tax Rate Recapitulation process to the Division of Local Services for certification.
- Provides contract review, administration, and quality control for work done by outside appraisal firms and contractors. Oversees and supervises all work performed by contractors.
- Administers the general business activities of the office including maintaining a variety of office records, charts, maps, assessing laws, and regulatory matters. Prepares the department's budget.
- Certifies list of abutters for various boards and officials requiring such lists.

- Supervises the commitment of real estate, personal property, motor vehicle and boat excise, and special assessment tax bills to the Tax Collector.
- Keeps the Board of Assessors and Town Administrator informed of the status of cases before the Appellate Tax Board. Prepares the Town's documentation and represents the Town at hearings.
- Analyzes real estate market conditions and events to determine trends and changes to the market. Collects data from Town boards/officials whose actions may influence changes in property values.
- Attends all Board of Assessors meetings.
- Attends professional meetings, training programs and seminars to maintain knowledge of the field.
- Performs similar or related work as required, directed, or as situation dictates.

**Recommended Minimum Qualifications:**

**Education, Training and Experience:**

- Bachelor's degree with courses in business, finance, and property assessment.
- Four years of experience in the valuation of property for tax purposes in accordance with modern assessment principles or any equivalent combination of education and experience.

**Special Requirements:**

- Certification in municipal assessing, with a designation of Massachusetts Accredited Assessor (MAA) issued by the Massachusetts Association of Assessing Officers.
- Possession of a valid motor vehicle operator's license.

**Knowledge, Ability and Skill:**

- Complete *knowledge* of the Massachusetts laws relating to municipal finance and property assessment for tax purposes. Thorough knowledge of alternative formulae for determining assessment on various types of property. Complete familiarity with real estate styles, materials, and methods of construction. Working knowledge of computerized appraisal systems. Knowledge of mapping procedures.
- *Ability* to deal with the public in a courteous and tactful manner. Ability to work with little supervision. Aptitude and attention for details and accuracy. Ability to work effectively under time constraints to meet deadlines.
- Superior supervisory *skills*. Aptitude for working with numbers and details. Skill in typing and in the use of standard office software and equipment. Excellent verbal and written communication skills. Skill in all of the above listed tools and equipment.

### **Physical Requirements:**

The incumbent must meet the following physical requirements to successfully perform essential job functions. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- Sit, talk, and listen for long periods of time.
- Walk, use hands to finger, handle, or feel objects, tools, or controls.
- Reach with hands and arms, bend and stretch to reach low and high shelves.
- Use a computer keyboard at an efficient speed and navigate menus on a computer screen.
- Lifting print and other materials, office equipment and supplies weighing up to 10 pounds and being able to carry a reasonable quantity of materials from places where they are stored to places where they may be used.
- Traverse all levels of a construction site.
- Intermittent reaching, crouching, and similar activities as the job requires.
- Vision and hearing at or correctable to normal ranges.

*This job description does not constitute an employment agreement between the employer and employee. It is subject to change by the employer as the needs of the employer and requirements of the job change.*

## Appendix C:

### TOWN OF CHARLTON FINANCIAL RESERVES POLICY

#### **PURPOSE**

To help the Town stabilize finances and maintain operations during difficult economic periods, this policy establishes prudent practices for appropriating to and expending reserve funds. With well-planned sustainability, Charlton can use its reserves to finance emergencies and other unforeseen needs, to hold money for specific future purposes, or in limited instances, to serve as revenue sources for the annual budget. Reserve balances and policies can also positively impact the Town's credit rating and consequently its long-term cost to fund major projects.

#### **APPLICABILITY**

This policy pertains to short- and long-range budget decision making and applies to the Board of Selectmen, Town Administrator, and Finance Committee in those duties. It also applies to the related job duties of the Town Accountant, Water/Sewer Commissioners, and Board of Assessors.

#### **POLICY**

The Town of Charlton commits to building and maintaining its reserves so as to have budgetary flexibility for unexpected events and significant disruptions in revenue-expenditure patterns and to provide a source of available funds for future capital expenditures. The Town will strive to maintain overall reserves in the level of eight to ten percent of the annual operating budget. Adherence to this policy will help the Town withstand periods of decreased revenues and control spending during periods of increased revenues. There are multiple types of reserves, including free cash, stabilization funds, retained earnings, and overlay surplus.

#### **A. Free Cash**

The Division of Local Services (DLS) defines free cash as "the remaining, unrestricted funds from operations of the previous fiscal year, including unexpended free cash from the previous year." DLS must certify free cash before the Town can appropriate it.

By September 15<sup>th</sup> each year, the Town Accountant will submit to DLS a year-end balance sheet, free cash checklist, and year-end reporting checklist. Once DLS certifies free cash, the Town Accountant will review any reduction to the certified balance and provide the Town Administrator a detailed explanation and subsequent year remediation plan.

The Town will set a year-to-year goal of maintaining its free cash in the range of three to five percent of the annual budget. To achieve this, the Town Accountant will propose budgets with conservative revenue projections, and department heads will carefully manage their appropriations to produce excess income and budget turn backs.

The Town will endeavor to transfer a minimum of 50 percent of the certified free cash to the general stabilization fund. As much as practicable, the Town will limit its use of free cash to funding one-time expenditures (like capital projects or emergencies and other unanticipated expenditures). Alternatively, budget decision makers may reserve a portion of the remaining 50 percent to avoid

fully depleting the Town's free cash so that the succeeding year's calculation can begin with a positive balance.

#### B. Stabilization Funds

A stabilization fund is a reserve account allowed by state law to set aside monies to be available for future spending purposes, including emergencies or capital expenditures, although it may be appropriated for any lawful purpose. Prior to the adoption of this policy, the Town established and appropriated to a general stabilization fund.

**General Stabilization:** The Town will endeavor to maintain a minimum balance of five percent of the current operating budget in its general stabilization fund. Withdrawals from general stabilization should only be used to mitigate emergencies or other unanticipated events that cannot be supported by current general fund appropriations. When possible, withdrawals of funds should be limited to the amount available above the five percent minimum reserve target level. If any necessary withdrawal drives the balance below the minimum level, the withdrawal should be limited to one-third of the general stabilization fund balance. Further, the Town Accountant will develop a detailed plan to replenish the fund to the minimum level within the next two fiscal years.

**Capital Stabilization:** The Town will establish and appropriate annually to the capital stabilization fund so that over time it achieves a target balance sufficient to cover the Town's cash outlay for capital. Doing so enables the Town to pay outright for moderate-range capital expenditures and thereby preserve debt capacity for major, higher-dollar purchases or projects. This approach balances debt with pay-as-you-go practices and protects against unforeseen costs.

#### C. Retained Earnings

The Town has separate enterprise funds to provide water and sewer utilities. By accounting for each utility's revenues and expenditures in individual funds segregated from the general fund, the Town can identify the true costs of each service—direct, indirect, and capital—and recover these through user fees and other fees. Under this accounting, the Town may reserve each operation's generated surplus (referred to as retained earnings or, alternatively, as net assets unrestricted) rather than closing the amount out to the general fund at year-end.

For each enterprise fund, the Town will maintain a reserve amount at 20 percent of the utility's total budget, at minimum, but any reserve may be significantly higher if major infrastructure improvements are necessary. These reserves shall be used to provide rate stabilization and to fund major, future capital projects. To maintain the target reserve levels for each enterprise requires the Water and Sewer departments to periodically review, and when necessary, adjust user rates.

#### D. Overlay Surplus

The overlay is a reserve the Town uses to offset unrealized revenues resulting from property tax abatements and exemptions. Charlton officials will prudently manage the overlay in accordance with the Town's Overlay policy to avoid the need to raise overlay deficits in the tax levy.

At the conclusion of each fiscal year, the Board of Assessors will submit to the Town Administrator and the Town Accountant an update of the overlay reserve with data that includes, but is not limited to, the gross balance, potential abatement liabilities, and any transfers to surplus. If the balance exceeds the amount of potential liabilities, the Board of Selectmen may request that the Board of Assessors vote to declare those balances surplus available for use in the Town's capital improvement plan or for any other one-time expense.

#### **REFERENCES**

[M.G.L. c. 40, §5B](#)

[M.G.L. c. 59, §25](#)

[M.G.L. c. 44, §53F½](#)

DLS Best Practice: [Free Cash](#)

DLS Best Practice: [Reserve Policies](#)

DLS Best Practice: [Special Purpose Stabilization Funds](#)

DLS Informational Guideline Release 08-101: [Enterprise Funds](#)

DLS Informational Guideline Release 16-104: [Overlay and Overlay Surplus](#)

DLS Informational Guideline Release 04-201: [Creation of Multiple Stabilization Funds](#)

Government Finance Officers Association Best Practice: [Appropriate Level of Unrestricted Fund Balance in the General Fund](#)

#### **EFFECTIVE DATE**

This policy was adopted on [ ].

## Appendix D:

### TOWN OF CHARLTON OVERLAY POLICY

#### **PURPOSE**

To ensure the proper treatment of the overlay account, this policy sets guidelines for determining the annual overlay amount in the Town's budget and for deciding whether any overlay balance can be certified as surplus. The allowance for abatements and exemptions, commonly referred to as the overlay, is an account to offset anticipated abatements and exemptions of committed real and personal property taxes. The account may also be charged in the event property taxes are deemed to be uncollectable.

Effective November 7, 2016, the Municipal Modernization Act ([Chapter 218 of the Acts of 2016](#)) (Municipal Modernization Act) provides for a single overlay account. Previously, a community had to maintain separate overlay reserves for each fiscal year and could not use the surplus from one year to cover another year's deficit without a multistep process involving the assessors, accounting officer, and local legislative body. However, the Act allows all existing overlay balances to be transferred to a single account. Although this policy treats overlay as a single account, to continue historical information and facilitate reconciliations, the Town Accountant may elect to maintain subsidiary ledgers by levy year for overlay balances.

#### **APPLICABILITY**

This policy applies to the job duties of the Board of Assessors, Director of Assessing, Town Accountant, Town Administrator, as well as to the Board of Selectmen and Finance Committee's role as budget decision makers.

#### **POLICY**

##### A. Annual Overlay

Each year, the Board of Assessors will vote in an open meeting to authorize a contribution to the overlay account as part of the budget process and to raise it without appropriation on the Town's Tax Recapitulation Sheet. The Director of Assessing will determine the amount to be added to the overlay account based on the following:

- Current balance in the overlay account
- Three-year average of granted abatements and exemptions
- Potential abatement liability in cases pending before, or on appeal from, the Appellate Tax Board (ATB)
- Timing of the next certification review by the Division of Local Services

The Board of Assessors will notify the Town Administrator and the Town Accountant of the amount of overlay voted.

## B. Excess Overlay

Annually, the Director of Assessing and Town Accountant will conduct an analysis to see if there is any excess in the overlay account balance by factoring the following:

- Current balance in the overlay account after reconciling with the Town Accountant's records
- Balance of the property tax receivables, which represents the total real and personal property taxes still outstanding for all levy years
- Estimated amount of potential abatements, including any cases subject to ATB hearings or other litigation

Upon determining any excess in the overlay account, the Director of Assessing will present the analysis to the Board of Assessors for its review and will also notify the Town Administrator.

## C. Overlay Surplus

If there is an excess balance in the overlay account, the Board of Assessors will formally vote in an open meeting to certify an amount to transfer to overlay surplus and will notify the Board of Selectmen, Town Administrator, and Town Accountant in writing of its vote. If the Board of Selectmen makes a written request for a determination of overlay surplus, the Board of Assessors will vote on the matter within the next 10 days and notify the Board of Selectmen of the result in writing.

After being certified, Town Meeting may appropriate overlay surplus for any lawful purpose until the end of the fiscal year. However, the appropriation should be as prescribed in the Town's Forecasting policy (re: treatment of one-time revenues) and its Financial Reserves policy (re: overlay surplus). Overlay surplus not appropriated by year-end closes to the general fund's undesignated fund balance.

### **REFERENCES**

[Chapter 218 of the Acts of 2016](#), Sections 131, 133, 152, and 249  
[M.G.L. c. 59, §25](#)

DLS Informational Guideline Release 16-104: [Overlay and Overlay Surplus](#)

### **EFFECTIVE DATE**

This policy was adopted on [ ]