TOWN of FOXBOROUGH
BOARD of SELECTMEN

CLASSIFICATION HEARING

November 22, 2011

Presented by:
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Hannelore Simonds, Chief Assessor
Foxborough Board of Assessors

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Articles: It's A Dual Tax Rate for North Attleboro
The Tax Levy
Fiscal 2011 Average Single-Family Tax Bills and Assessed Values
The Shift Was On - Split Tax Rates FY 1992 to FY 2006

EXECUTIVE SUMMARY

FY '12 TAX LEVY

- The Tax Levy is increasing by $1.81 million or 5.24%. The increase is comprised of:
  2.37%, or $821K, as allowed by Proposition 2 1/2
  1.18%, or 408K in increased Excluded Debt primarily related to the MSBA subsidy for the Igo School expiring.
  So the total tax increase on pre-existing property is 3.55% or $1.23 million.
  New Growth taxes add 1.69% to the levy, or $585K.

- We continue to tax to the limits allowed by proposition 2 1/2 for the 15th consecutive year
  However, Foxborough has no General Overrides built into the levy.
  Whereas 10 out of 15 area communities have an average additional General Override levy capacity of $4.1 million.

FY '12 PROPERTY VALUES

- FY '12 total taxable property value decreased by 2.86%
  - Avg. Single Family Residential values decreased by 2.36%
  - Avg. Commercial & Industrial values decreased by 4.89%, more than double the value decline experienced by Single Family Residential
  - Over the last 10 years the average Residential value has increased by $123K or 51%
  - Adjusted for inflation the increase has been much lower at $40K, or 19.5%
- The average Single Family property value *(including condominiums)* has decreased in FY '12 by $8.8K to ~$363.9K
- The average Single Family property value *(excluding Condos)* has decreased in FY '12 by $9.1K to $376.8K
- Residential class of property comprises 74.38% of total property value, up from 74.15% last year & 72.8% the prior year.
  - The remaining 25.62% of property value is associated with Commercial, Industrial and Personal Property classes
  - Over the last three years Residential property has increased from a low of 72.8% of the total valuation to 74.38%
  - This year's value shift results in the continuing trend of more of the tax burden falling on residential taxpayers than on business taxpayers.
- The tax impact to all Residential taxpayers in FY '12 resulting from this two year trend in value shifting away from business taxpayers, is an additional $832 thousand in additional tax burden in FY '12 alone. *(see page 6 for the analysis)*

FY '12 TAX RATE

- Assuming no split tax rate, then the tax rate per $1,000 in assessed value will increase by 8.35%, or $1.08, to $14.02
  - Over the last 10 years the tax rate has decreased in total by $0.13, from $14.15 to $14.02

FY '12 TAX BILL

- Average Single Family tax *(including condominiums & no new growth)* would increase by 5.49%, or $265, to $5,087
- Average Single Family tax *(excluding condominiums & new growth)* would increase by 5.71%, or $285, to $5,279
- Over the last 10 years the average Residential tax bill has increased by $1,693, or $169 per year
- Average Commercial tax *(excluding new growth)* would barely increase by 0.03%, or $7 to $23,675
- Average Industrial tax *(excluding new growth)* would increase by 3.47%, or $307 to $9,146
- Average Personal Property tax *(excluding new growth)* would increase by 3.16%, or $53 to $1,719
- In FY '12 the top 12 taxpayers comprise 16.29%, or $5.93 million, of the tax levy
- The remaining business taxpayers, comprise 11.51%, or $4.19 million, of the tax levy

AREA COMMUNITY COMPARISONS *(101 Class = Single Family excluding Condominiums)*

- Foxborough's FY '11 total valuation ($1.63 billion) of Single Family property is 13.9% less than the FY '11 average of the 15 area communities ($1.89 billion) listed on page 11
  - 10 of the 15 towns had higher total valuations than Foxborough in FY '11
- Foxborough's FY '11 total number of Single Family parcels (4,222) is 16.4% less than the average of the 15 area communities (5,049)
  - 12 of the 15 towns had higher total single family parcels than Foxborough in FY '11
- Foxborough's FY '11 average Single Family valuation ($386K) is 2.25% higher than the average of the 15 area communities ($377K)
  - 5 of the 15 towns had higher average single family values than Foxborough in FY '11
- Foxborough's FY '11 average Single Family tax bill ($4,994) is 3.4% less than the average of the 15 area communities ($5,169)
  - 8 of the 15 towns had higher average single family tax bills than Foxborough in FY '11
  - In FY '11 Foxborough's avg. residential tax bill ranked 89th in the State out of the 338 with certified tax rates
- **Eight of the 15 area communities adopted a "split" tax rate structure *(i.e., Residential rate lower than Business rate) in FY '11 and 1 more (North Attleboro) has also adopted the split rate in FY '12, brining the total to nine.***

SHIFTING THE FY '12 TAX BURDEN FROM RESIDENTIAL TO BUSINESS

- The Board of Selectmen has the option annually to maintain a single tax rate or establish a "split" tax rate *(see page 12 for Classification Considerations)*
- Shifts up to 17.2249% of the total tax burden can be approved by the Board
- For example: *(see page 12 for a wider range of options)*
  - A 0.34% shift would reduce the average Residential tax bill by $17.56 and conversely increase the average business tax bill by $90.44
  - A 3.45% shift would reduce the average Residential tax bill by $168.57 and conversely increase the average business tax bill by $904.44
  - A 5.17% shift would reduce the average Residential tax bill by $252.86 and conversely increase the average business tax bill by $1,356.66
  - A 17.22% shift would reduce the average Residential tax bill by $846.37 and conversely increase the average business tax bill by $4,528.68
- The Board of Assessors will make a recommendation at the meeting.

TAX LEVY COMPARISON
FY 2011 to FY 2012
Town of Foxborough

	FY 2011	FY 2012	Change $	Change %
All Property				
Tax Levy	34,594,937	36,409,360	1,814,424	5.24%
Property Values	2,673,488,160	2,596,958,660	(76,529,500)	-2.86%
Rate	12.94	14.02	1.08	8.35%
Residential & Condominium				
Average Value	372,646	363,867	(8,778)	-2.36%
Number of Parcels	4,688	4,704	16	0.34%
Average Tax	4,822	5,101	279	5.79%
Avg. Tax Excluding New Growth	4,822	5,087	265	**5.49%**
Residential (101)				
Average Value	385,903	376,827	(9,076)	-2.35%
Number of Parcels	4,222	4,235	13	0.31%
Average Tax	4,994	5,283	290	5.80%
Avg. Tax Excluding New Growth	4,994	5,279	285	**5.71%**
Commercial				
Average Value	1,829,041	1,738,426	(90,615)	-4.95%
Number of Accounts	294	294	-	0.00%
Average Tax	23,668	24,373	705	2.98%
Avg. Tax Excluding New Growth	23,668	23,675	7	**0.03%**
Industrial				
Average Value	683,089	653,254	(29,835)	-4.37%
Number of Accounts	91	91	-	0.00%
Average Tax	8,839	9,159	319	3.61%
Avg. Tax Excluding New Growth	8,839	9,146	307	**3.47%**
Personal Property				
Average Value	128,785	147,083	18,298	14.21%
Number of Accounts	708	645	(63)	-8.90%
Average Tax	1,666	2,062	396	23.74%
Avg. Tax Excluding New Growth	1,666	1,719	53	**3.16%**

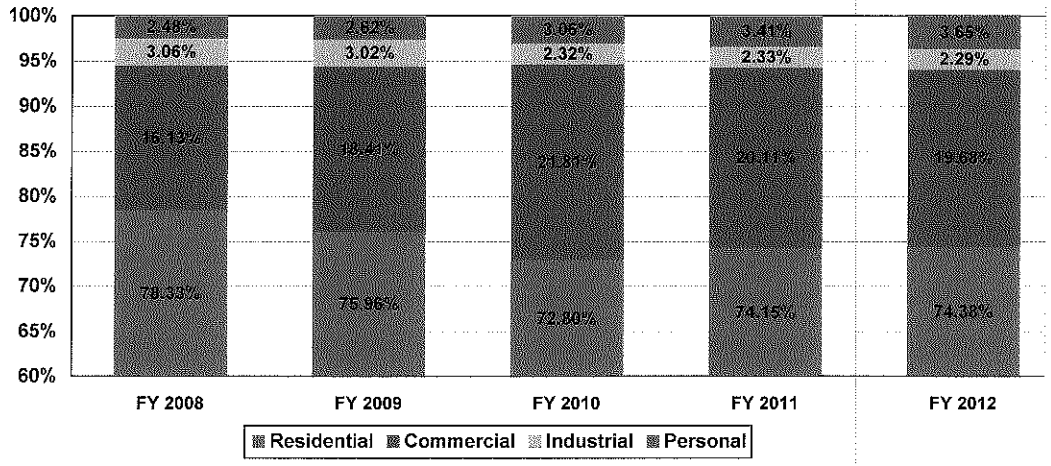
PROPERTY CLASSIFICATION & VALUATION HISTORY
FY 2008 - FY 2012

Town of Foxborough

Property Type	FY 2008 Assessed Valuation	FY 2008 % of Total	FY 2009 Assessed Valuation	FY 2009 % of Total	FY 2010 Assessed Valuation	FY 2010 % of Total	FY 2011 Assessed Valuation	FY 2011 % of Total	FY 2012 Assessed Valuation	FY 2012 % of Total	5 Year CAGR
Residential	2,100,175,015	78.33%	2,076,563,832	75.96%	2,031,070,206	72.80%	1,982,409,037	74.15%	1,931,546,888	74.38%	-2.21%
# of Accts.	5,507	84.39%	5,480	84.96%	5,481	83.31%	5,490	83.40%	5,500	84.23%	
Commercial	432,516,525	16.13%	503,179,568	18.41%	608,528,294	21.81%	537,738,063	20.11%	511,097,212	19.68%	3.20%
# of Accts.	349	5.35%	339	5.26%	294	4.47%	294	4.47%	294	4.50%	
Industrial	82,073,500	3.06%	82,496,000	3.02%	64,756,600	2.32%	62,161,100	2.33%	59,446,100	2.29%	-6.35%
# of Accts.	45	0.69%	47	0.73%	91	1.38%	91	1.38%	91	1.39%	
Personal	66,368,340	2.48%	71,593,300	2.62%	85,431,150	3.06%	91,179,960	3.41%	94,868,460	3.65%	9.74%
# of Accts.	625	9.58%	584	9.05%	713	10.84%	708	10.75%	645	9.88%	
Total Valuation	2,681,133,380	100.00%	2,733,832,700	100.00%	2,789,786,250	100.00%	2,673,488,160	100.00%	2,596,958,660	100.00%	-1.06%
Total Accounts	6,526	100.00%	6,450	100.00%	6,579	100.00%	6,583	100.00%	6,530	100.00%	1.57%

Please Note:
Fiscal Year 2010 was a revaluation year.

TREND IN PROPERTY VALUATION PERCENT of TOTAL



TAX IMPACT of PROPERTY VALUATION SHIFTS
From FY 2010 to FY 2012
Town of Foxborough

Property Type	FY 2010 Total Assessed Valuation	FY 2010 % of Total	FY 2011 Total Assessed Valuation	FY 2011 % of Total	FY 2012 Total Assessed Valuation	FY 2012 New Growth Valuation	FY 2012 Base Assessed Valuation	FY 2012 % of Total	FY 2010 - 2012 % Shift
Residential	2,031,070,206	72.80%	1,982,409,037	74.15%	1,931,546,888	14,490,900	1,917,055,988	75.13%	**2.32%**
Commercial (C)	608,528,294	21.81%	537,738,063	20.11%	511,097,212	14,749,300	496,347,912	19.45%	-2.36%
Industrial (I)	64,756,600	2.32%	62,161,100	2.33%	59,446,100	222,400	59,223,700	2.32%	0.00%
Personal (P)	85,431,150	3.06%	91,179,960	3.41%	94,868,460	15,775,930	79,092,530	3.10%	0.04%
Total CIP	758,716,044	27.20%	691,079,123	25.85%	665,411,772	30,747,630	634,664,142	24.87%	-2.32%
Total Valuation	2,789,786,250	100.00%	2,673,488,160	100.00%	2,596,958,660	45,238,530	2,551,720,130	100.00%	0.00%

FY '12 Tax Levy	36,409,360
Less Growth Tax Levy	585,387
Base FY '12 Tax Levy	35,823,974
2 Year % Shift to Residential	**2.32%**
Tax Burden Shift to Residential	**832,619**

A Split Tax Rate of $13.69 Residential and $14.96 Business would shift the $832K back to Business taxpayers and result in the following changes:

Average Residential Tax Reduction	**$**	**115.89**
Average CIP Tax Increase	**$**	**607.27**

The Residential Factor to effect this split tax rate would by 0.976758.

TAX LEVY RECAP
FY 2011 vs. FY 2012

Town of Foxborough

	FY 2011	FY 2012	Change $	Change %
REVENUE USES:				
Appropriations	59,869,345	59,963,283	93,938	0.16%
Debt Service Not Appropriated	-	-	-	0.00%
State Assessments	1,696,403	1,768,233	71,830	3.90%
Cherry Sheet Offsets	31,661	34,318	2,657	7.85%
Snow & Ice Deficit	303,363	343,897	40,534	8.75%
Prior Year Allowance for Abatements Deficit	31,743	458,130	426,387	17055.47%
Allowance for Abatements & Exemptions	440,000	483,394	43,394	9.86%
Total Revenue to be Raised	62,372,515	63,051,255	678,740	1.12%
REVENUE SOURCES:				
NON-TAX REVENUE SOURCES:				
Cherry Sheet Receipts	9,960,830	9,905,525	(55,305)	-0.54%
MSBA Receipts	665,554	-	(665,554)	-100.00%
Federal A.R.R.A. Grant	-	543,000	543,000	88.22%
Local Receipts	5,865,066	5,959,172	94,106	1.80%
Solid Waste Enterprise Fund	1,111,703	1,124,639	12,936	1.17%
Water Enterprise Fund	4,554,252	3,978,494	(575,758)	-14.68%
Sewer Enterprise Fund	1,210,229	1,211,705	1,476	0.12%
Total Enterprise Revenue	6,876,184	6,314,838	(561,347)	-9.05%
Free Cash	3,208,884	2,554,908	(653,976)	-24.37%
Available Funds	1,201,060	1,364,452	163,392	8.66%
Total Non-Tax Revenue Sources	27,777,579	26,641,895	(1,135,684)	-4.13%
TAX LEVY REQUIRED	34,594,937	36,409,360	1,814,424	5.52%
TOTAL TAX & NON-TAX REVENUE	62,372,515	63,051,255	678,740	1.12%

PROPOSITION 2 1/2 and TAX LEVY 10 YEAR HISTORY
FY 2003 - FY 2012
($ in 000's)

Town of Foxborough

	FY 03	FY 04	FY 05	FY 06	FY 07	FY 08	FY 09	FY 10	FY 11	FY 12	10 Year CAGR
Prior Year's Levy Limit	20,273	21,207	22,249	23,295	24,403	25,619	26,708	28,545	31,490	32,571	
ADD: 2 1/2%	507	530	556	582	610	640	668	714	787	814	
ADD: New Growth	427	511	491	525	606	449	1,146	2,231	294	585	
Subtotal Levy Limit	21,207	22,249	23,295	24,403	25,619	26,708	28,522	31,490	32,571	33,971	5.30%
ADD: Debt Exclusions	905	755	816	1,550	1,574	1,853	1,306	1,420	2,036	2,444	
TOTAL Levy Available	22,112	23,004	24,111	25,952	27,193	28,561	29,828	32,909	34,607	36,414	5.44%
Actual Levy	22,096	22,999	24,098	25,933	27,167	28,554	29,826	32,892	34,595	36,409	5.45%
Unused Levy	16	5	14	20	26	7	2	18	12	5	
Tax Rate	13.74	10.83	10.93	10.32	9.92	10.65	10.91	11.79	12.94	14.02	-0.09%
Total Property Valuation	1,608,168	2,123,625	2,204,720	2,512,857	2,738,599	2,684,450	2,733,833	2,789,786	2,673,488	2,596,959	5.55%
Levy Ceiling (Outside Limit)	40,204	53,091	55,118	62,821	68,465	67,111	68,346	69,745	66,837	64,924	5.55%

LARGEST PROPERTY TAXPAYERS
FY 2012

Town of Foxborough

Business Name	Nature of Business	FY 2012 Assessed Valuation	FY 2012 Estimated Tax Levy	FY 2012 % of Tax Levy
Foxboro Realty Associates Et Al	Sports, Entertainment & Mixed Use Real Estate	194,058,500	2,720,700	7.47%
Invensys Systems, Inc.	Process Controls	46,675,100	654,385	1.80%
Foxborough Lodge, L.P. (1)	Apartments	28,562,100	400,441	1.10%
Mayfair Realty Et Al (1)	Apartments	27,848,300	390,433	1.07%
Chestnut Green ET Al	Mix Used Real Estate	21,396,800	299,983	0.82%
Hub Properties Trust	Office Buildings	19,958,700	279,821	0.77%
Verizon	Communications	15,922,300	223,231	0.61%
Quincy Foxboro, LLC	Office Buildings	15,038,000	210,833	0.58%
Panagopoulos, D & N	Real Estate	14,446,700	202,543	0.56%
Rodman Et Al	Auto & Real Estate	14,229,100	199,492	0.55%
Massachusetts Electric Co.	Electric Utility	13,851,240	194,194	0.53%
208 North St., LLC	Truck Terminal	10,969,300	153,790	0.42%
Sub-Total - Top 12 Accounts		422,956,140	5,929,845	16.29%
All Other Commercial, Industrial & Personal Property		298,866,032	4,190,102	11.51%
Total Commercial, Industrial & Personal Property (1)		721,822,172	10,119,947	27.79%

(1) Foxborough Lodge & Mayfair's real estate is technically classified as residential, but is included in this commercial listing due to its significance to the tax base.

AVERAGE RESIDENTIAL TAX HISTORY
Single Family, Including Condominiums & Mixed Use
FY 2002 - FY 2012

Town of Foxborough

FY	# Parcels	Avg. Value	% Change	Tax Rate	Avg. Tax	% Change	$ Change
2011	4,704	363,867	-2.36%	14.02	5,101.42	5.79%	279.38
2011	4,688	372,646	-2.29%	12.94	4,822.04	7.24%	325.71
2010	4,654	381,368	-4.60%	11.79	4,496.33	3.09%	134.97
2009	4,535	399,758	-1.03%	10.91	4,361.37	1.38%	59.57
2008	4,516	403,924	-4.23%	10.65	4,301.79	2.82%	117.96
2007	4,456	421,757	2.77%	9.92	4,183.83	-1.21%	(51.22)
2006	4,423	410,372	14.50%	10.32	4,235.04	8.11%	317.54
2005	4,371	358,418	6.89%	10.93	3,917.50	7.87%	285.94
2004	4,336	335,324	30.23%	10.83	3,631.56	2.65%	93.72
2003	4,258	257,485	6.89%	13.74	3,537.84	3.80%	129.43
2002	4,258	240,877	8.96%	14.15	3,408.41	3.06%	101.08
ACTUAL DOLLARS							
Cumulative Change	446	122,990	51.1%	(0.13)	1,693.01	49.7%	1,693.01
10 Year Avg. Change	45	12,299	5.1%	(0.01)	169.30	5.0%	169.30
INFLATION ADJUSTED DOLLARS							
Cumulative Change	NA	39,834	19.5%	NA	531.88	18.4%	531.88
10 Year Avg. Change	NA	3,983	1.9%	NA	53.19	1.8%	53.19

COMMUNITY COMPARISONS of
FY 2009, 2010 & 2011 AVERAGE SINGLE FAMILY PROPERTY (101) TAX BILLS

Town	FY	Total Value Single Family Properties	% Change	# of Parcels	Average Value per Parcel	Residential Tax Rate	Average Tax Bill	% Change	Residential % of Property Value	Shift Rate	Residential Factor	State Rank
Bellingham	2011	1,197,278,095	-3.70%	4,519	264,943	13.11	3,473	5.21%	69.43	Yes	0.94	206
	2010	1,243,306,415	-9.41%	4,505	275,984	11.96	3,301	3.67%	71.42	Yes	0.89	219
	2009	1,372,465,115	-1.98%	4,500	304,992	10.44	3,184	4.74%	72.56	Yes	0.89	218
Canton	2011	2,455,543,230	0.34%	5,307	462,699	11.55	5,344	6.71%	76.60	Yes	0.81	75
	2010	2,447,122,930	-5.27%	5,292	462,419	10.83	5,008	2.33%	76.00	Yes	0.80	78
	2009	2,583,381,000	0.66%	5,268	490,391	9.98	4,894	7.18%	77.50	Yes	0.82	77
Easton	2011	2,079,289,900	-4.71%	5,538	375,459	14.51	5,448	2.25%	85.77	No		68
	2010	2,182,087,600	-4.38%	5,525	394,948	13.49	5,328	4.27%	86.72	No		63
	2009	2,281,924,600	-3.12%	5,515	413,767	12.35	5,110	3.84%	87.00	No		69
Franklin	2011	2,744,081,800	-1.78%	7,599	361,111	12.95	4,676	5.41%	79.41	No		105
	2010	2,793,914,300	-3.87%	7,577	368,736	12.03	4,436	3.21%	78.07	No		107
	2009	2,906,337,200	-5.98%	7,553	384,792	11.17	4,298	2.09%	78.16	No		112
Mansfield	2011	1,918,426,600	-3.31%	5,304	361,694	14.31	5,176	3.69%	76.94	Yes	0.94	83
	2010	1,984,199,800	-7.23%	5,298	374,519	13.33	4,992	2.95%	75.96	Yes	0.97	82
	2009	2,138,873,500	-5.09%	5,298	403,713	12.01	4,849	0.54%	77.09	Yes	0.97	82
Norfolk	2011	1,224,054,600	-4.45%	2,892	423,255	15.10	6,391	2.08%	93.00	No		47
	2010	1,281,045,100	1.43%	2,879	444,962	14.07	6,261	2.72%	93.37	No		47
	2009	1,262,962,000	-4.52%	2,874	439,444	13.87	6,095	3.41%	93.77	No		47
North Attleborough	2011	2,136,357,600	-6.75%	6,731	317,391	11.72	3,720	4.35%	77.34	No*	*0.97 for FY '12	178
	2010	2,291,008,600	-4.00%	6,710	341,432	10.44	3,565	1.89%	77.72	No		173
	2009	2,386,439,700	-4.82%	6,698	356,291	9.82	3,499	2.70%	77.96	No		174
Norton	2011	1,321,629,960	-5.63%	4,372	302,294	12.68	3,833	3.29%	83.59	No		171
	2010	1,400,451,160	-1.82%	4,370	320,469	11.58	3,711	3.95%	84.06	No		165
	2009	1,426,421,930	-6.65%	4,359	327,236	10.91	3,570	1.10%	84.79	No		168
Norwood	2011	2,110,003,800	-1.58%	5,819	362,606	10.10	3,662	6.39%	69.30	Yes	0.79	181
	2010	2,143,883,600	-4.33%	5,812	368,872	9.33	3,442	5.32%	69.95	Yes	0.79	190
	2009	2,240,982,300	-0.68%	5,801	386,310	8.46	3,268	3.32%	70.37	Yes	0.79	204
Plainville	2011	625,436,200	-5.57%	1,905	328,313	13.57	4,455	0.97%	76.46	No		118
	2010	662,349,300	-3.00%	1,887	351,007	12.57	4,412	1.73%	77.65	No		109
	2009	682,806,800	-4.63%	1,872	364,747	11.89	4,337	5.09%	77.92	No		109
Sharon	2011	2,155,888,600	-3.53%	5,228	412,373	19.47	8,029	4.52%	92.34	No		24
	2010	2,234,673,300	-2.89%	5,213	428,673	17.92	7,682	-1.93%	92.37	No		27
	2009	2,301,283,700	-2.57%	5,206	442,045	17.72	7,833	2.71%	92.20	No		25
Stoughton	2011	1,850,538,700	-5.33%	6,508	284,348	13.57	3,859	3.07%	78.13	Yes	0.86	169
	2010	1,954,739,900	-8.95%	6,505	300,498	12.46	3,744	3.00%	78.40	Yes	0.87	161
	2009	2,146,865,000	-8.54%	6,503	330,135	11.01	3,635	2.83%	80.46	Yes	0.87	164
Walpole	2011	2,555,112,500	-2.53%	6,312	404,802	13.68	5,538	4.83%	86.13	Yes	0.96	63
	2010	2,621,420,800	-4.84%	6,272	417,956	12.64	5,283	2.40%	86.02	Yes	0.96	64
	2009	2,754,737,500	-2.77%	6,231	442,102	11.67	5,159	4.45%	86.93	Yes	0.96	66
Westwood	2011	2,779,570,900	-2.37%	4,473	621,411	13.83	8,594	3.23%	86.55	Yes	0.90	20
	2010	2,847,022,200	3.49%	4,470	636,918	13.07	8,325	5.01%	86.60	Yes	0.89	20
	2009	2,949,874,500	0.09%	4,469	660,075	12.01	7,928	2.38%	85.60	Yes	0.89	22
Wrentham	2011	1,220,454,000	-4.60%	3,224	378,553	14.08	5,330	2.26%	80.97	Yes	0.97	76
	2010	1,279,257,300	-3.16%	3,220	397,285	13.12	5,212	3.68%	81.66	Yes	0.97	71
	2009	1,320,999,280	-4.14%	3,211	411,398	12.22	5,027	3.84%	81.66	Yes	0.97	74
Average	**2011**	**1,891,577,766**	**-3.38%**	**5,049**	**377,417**	**13.62**	**5,169**	**3.78%**	**80.80**	**8 Yes / 7 No***		**106**
Average	**2010**	**1,957,765,487**	**-4.52%**	**5,036**	**392,312**	**12.59**	**4,980**	**2.77%**	**81.06**	**8 Yes / 7 No**		**105**
Average	**2009**	**2,050,423,608**	**-3.48%**	**5,024**	**410,496**	**11.70**	**4,846**	**3.30%**	**81.60**	**8 Yes / 7 No**		**107**
FOXBOROUGH	**2012**	**1,595,863,400**	**-2.05%**	**4,235**	**376,827**	**14.02**	**5,283**	**5.80%**	**74.38%**	**??**		**NA**
FOXBOROUGH	**2011**	**1,629,281,800**	**-1.51%**	**4,222**	**385,903**	**12.94**	**4,994**	**7.79%**	**74.15%**	**No**		**89**
FOXBOROUGH	**2010**	**1,654,236,600**	**-2.48%**	**4,210**	**392,930**	**11.79**	**4,633**	**2.78%**	**72.80%**	**No**		**100**
FOXBOROUGH	**2009**	**1,696,271,000**	**-0.20%**	**4,106**	**413,120**	**10.91**	**4,507**	**1.88%**	**75.96%**	**No**		**99**

Source: Massachusetts DOR Division of Local Services Municipal Databank.

ANALYSIS of TAX BURDEN SHIFTING from RESIDENTIAL to COMMERCIAL, INDUSTRIAL, & PERSONAL PROPERTY (CIP)

Town of Foxborough

	Value	Tax Rate	Tax	% Change	$ Change	Voted Res Factor	Tax Burden % Shift
No Classification							
Average Residential	351,190	14.02	4,923.69	0.00%	-	1.000000	0.00%
Average CIP	646,031	14.02	9,057.35	0.00%	-		
1.01 CIP Shift							
Average Residential	351,190	13.97	4,906.13	-0.36%	(17.56)	0.996555	0.34%
Average CIP	646,031	14.16	9,147.80	1.00%	90.44		
1.02 CIP Shift							
Average Residential	351,190	13.92	4,888.57	-0.71%	(35.12)	0.993110	0.69%
Average CIP	646,031	14.30	9,238.24	2.00%	180.89		
1.03 CIP Shift							
Average Residential	351,190	13.88	4,874.52	-1.00%	(49.17)	0.989665	1.03%
Average CIP	646,031	14.44	9,328.69	3.00%	271.33		
1.04 CIP Shift							
Average Residential	351,190	13.83	4,856.96	-1.36%	(66.73)	0.986220	1.38%
Average CIP	646,031	14.58	9,419.13	3.99%	361.78		
1.05 CIP Shift							
Average Residential	351,190	13.78	4,839.40	-1.71%	(84.29)	0.982775	1.72%
Average CIP	646,031	14.72	9,509.57	4.99%	452.22		
1.06 CIP Shift							
Average Residential	351,190	13.73	4,821.84	-2.07%	(101.85)	0.979330	2.07%
Average CIP	646,031	14.86	9,600.02	5.99%	542.67		
1.07 CIP Shift							
Average Residential	351,190	13.68	4,804.28	-2.43%	(119.40)	0.975885	2.41%
Average CIP	646,031	15.00	9,690.46	6.99%	633.11		
1.08 CIP Shift							
Average Residential	351,190	13.63	4,786.72	-2.78%	(136.96)	0.972440	2.76%
Average CIP	646,031	15.14	9,780.91	7.99%	723.55		
1.10 CIP Shift							
Average Residential	351,190	13.54	4,755.12	-3.42%	(168.57)	0.965550	3.45%
Average CIP	646,031	15.42	9,961.80	9.99%	904.44		
1.15 CIP Shift							
Average Residential	351,190	13.30	4,670.83	-5.14%	(252.86)	0.948325	5.17%
Average CIP	646,031	16.12	10,414.02	14.98%	1,356.66		
1.20 CIP Shift							
Average Residential	351,190	13.05	4,583.03	-6.92%	(340.65)	0.931101	6.89%
Average CIP	646,031	16.82	10,866.24	19.97%	1,808.89		
1.25 CIP Shift							
Average Residential	351,190	12.81	4,498.75	-8.63%	(424.94)	0.913876	8.61%
Average CIP	646,031	17.52	11,318.46	24.96%	2,261.11		
1.30 CIP Shift							
Average Residential	351,190	12.57	4,414.46	-10.34%	(509.23)	0.896651	10.33%
Average CIP	646,031	18.23	11,777.14	30.03%	2,719.79		
1.40 CIP Shift							
Average Residential	351,190	12.09	4,245.89	-13.77%	(677.80)	0.862201	13.78%
Average CIP	646,031	19.63	12,681.59	40.01%	3,624.23		
1.50 CIP Shift							
Average Residential	351,190	11.61	4,077.32	-17.19%	(846.37)	0.827752	17.22%
Average CIP	646,031	21.03	13,586.03	50.00%	4,528.68		

CLASSIFICATION CONSIDERATIONS

Economic & Political Issues

1. Consider the percentage of Commercial & Industrial (C & I) properties compared to Residential.
   Will an increased tax burden on C & I significantly lower the Residential tax burden?

2. What is the mix of Commercial & Industrial properties?
   How much of the tax burden falls on large business vs. small business?

3. Will a change adversely effect small / large business and drive them out of the community?

4. Will a change slow economic development?

5. Does business significantly contribute in a "non-tax" way to the community?

6. Are the town's businesses of the type that require an extraordinary amount of municipal services & resources?

7. Is the timing appropriate for a move to a split tax rate?

8. **Will a shift to Commercial & Industrial maintain or increase the historical ratio of the tax burden?**

9. Is a change a matter of principle or economics?

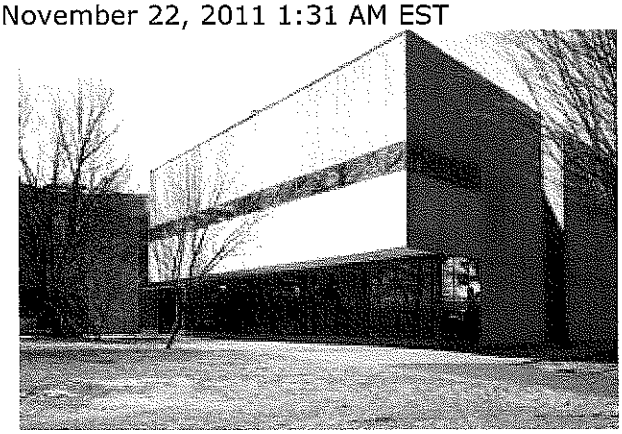
THE SUN CHRONICLE

Print Page

WEDNESDAY NOVEMBER 23, 2011 Last modified: Tuesday, November 22, 2011 1:31 AM EST

It's a dual tax rate for North

BY AMY DeMELIA SUN CHRONICLE STAFF



North Attleboro town hall

NORTH ATTLEBORO - Residential and business properties will be taxed at different rates for the first time since 2007, selectmen decided on Monday.

The board voted 3-2 with Selectmen Christopher Sweet and Paul Belham opposed, to switch to a dual tax rate.

A dual tax rate does not raise any additional revenue for the town. It merely shifts a bigger portion of the tax burden onto businesses.

Selectmen can vote for a shift of up to 50 percent, but settled for a 3 percent shift, meaning the residential tax rate will be about $12.24 while the commercial tax rate will be around $12.71 for every thousand dollars of a property's value. Those rates could change by a few pennies as the figures are finalized.

At that rate, a residential property owner with an assessed value of $325,000 would pay a tax bill of $3,978. Assuming that property had the same value last year, the homeowner would have paid a tax bill of $3,809.

Contrary to popular notions, a property owner's tax bill can increase more than 2.5 percent.

The tax-limiting law Proposition 2 1/2 says the town can only increase the overall revenue it collects from property taxes by 2.5 percent each year, plus any additional money generated from the construction of new buildings.

When property values decrease, the tax rate increases so the town can still collect all of that revenue.

Assessor John Bellissimo said residential values remained mostly flat, while commercial values declined by about 8 percent. As a result, the tax bills for residential properties would mostly increase, while tax bills for businesses would mostly decrease under a single tax rate.

Emerald Square mall, the town's largest taxpayer, saw a $26 million drop in its value, and is now assessed at $148 million. As a result, its annual tax bill will drop from $2 million to $1.8 million under the new commercial tax rate.

Looking over the impact of the tax rate, Selectwoman Joan Marchitto argued for a dual tax rate with a 5 percent shift.

"It makes it even; everyone takes a little hit here," she said.

Belham, who leases property in the industrial park for his business, disagreed, arguing it was unfair to tax businesses more because their property values dropped by thousands of dollars.

"A single rate draws business," he said. "In the three years we had a dual rate, six businesses left the industrial park. Call it a coincidence if you want, but we have a single rate now and the industrial park is full,

with the exception of two small buildings," he said.

Selectmen Chairman John Rhyno said residents are having difficulty making ends meet and can ill afford the higher tax bills.

"Heating costs are going up and there's no more water in the well. They have to choose between food, heat and medicine," he said.

Sweet said the proposed single tax rate of $12.34 would be below the statewide average of $12.55.

"As much as it pains me to have an increase in my tax rate - my property tax bill is going to go up 5.3 percent - the single tax rate has helped attract businesses to this town," he said.

Selectman Michael Thompson initially said he would vote for a single tax rate, but was swayed by the discussion to change his vote.

"A 3 percent shift evens everything out," he said.

Focus on Municipal Finance

The Tax Levy

by Debbie Wagner and Terry Williams

The tax levy is the revenue a community raises through real and personal property taxes. Property taxes are levied against all non-exempt real and personal property, which is classified into residential, open space, commercial, industrial or personal property classes. The tax rate is expressed as dollars per thousand dollars of the property valuation. These tax rates apply singly to all property classes in a municipality or are "split" between residential/open space and commercial/industrial/personal property.

The property tax levy is the largest source of revenue for most communities. Other revenue sources are state aid, local receipts, and other available funds, such as free cash and stabilization funds. While the levy is the largest source of revenue for cities and towns, there are vast differences in the level of contribution to the total budget of communities in Massachusetts. Statewide in FY03, the levy was responsible for an average of 50.8 percent of municipal revenue, but varied from almost 84 percent in Alford and Dover to only 15 percent in Lawrence. This is because formulas for the distribution of state aid generally are weighted to give greater assistance to communities with lower property wealth and incomes.

The Effects of Proposition 2½

Proposition 2½ is a law that places two constraints on the amount of the tax levy that can be raised by a city or town and how much the levy can be increased from year to year. These constraints are called the levy ceiling and the levy limit. The levy ceiling is determined by multiplying the total full and fair cash value of all taxable real and personal property in a community by 2.5 percent. The levy ceiling may change annually as property is added or deleted from the tax rolls and due to adjustments for market value fluctuations. Secondly, and more importantly, is the levy limit, which is the maximum amount that a community can raise through taxation in any given year. The levy limit must be below, or at most equal to, the levy ceiling.

The following is the levy limit calculation: *Prior Year's Levy Limit* x *1.025* + *New Growth* = *Current Year Levy Limit*

The levy limit is increased from year to year as long as it remains below that year's levy ceiling. Each year, a community's levy limit automatically increases by 2.5 percent over the previous year's levy limit. New growth is defined as a calculation of the net increase in municipal property values because of new construction/subdivision or return of exempt property to the tax roles. A community is not obligated to tax to the limit annually. The difference between the actual tax levy and the levy limit is called excess capacity.

Proposition 2½ does, however, allow a community to increase its levy limit through the passage of an override and exceed its levy limit, or levy ceiling, through passage of a debt or capital outlay expenditure exclusion.

Prior to the passage of Proposition 2½, there was no limitation on the amount of taxes that could be levied by a community. Municipal budgets were, therefore, expenditure driven. The limitations imposed by Proposition 2½ have caused municipal budgeting to be a revenue driven process. This is illustrated below.

Tax Levy Trends

Prior to Proposition 2½:
Total Municipal Budget – State Aid – Other Available Sources – Local Receipts = Tax Levy

After Proposition 2½: Tax Levy + State Aid + Other Available Sources + Local Receipts = Total Municipal Budget

In Massachusetts, over the past 10 years, the total tax levy has increased 61.8 percent as illustrated by the top line of *Figure 1*. Taxes on residential/open space property increased 69.5 percent in the 10-year period from 1993 to 2003 while commercial, industrial and personal property saw an increase of 46.7 percent. The percentage of taxes derived from the various classes of property has shifted during this period, becoming more reliant on residential and open space property classes. The residential sector comprised 66.73 percent of the total tax levy in 1993, while taxes in commercial, industrial and personal property classes made up 33.27 percent.

continued on page six

FY2003 Quarterly vs. Semi-Annual Tax Billing

	Number of communities	FY2003 tax levy
Quarterly communities with split tax rate	79	$4,700,127,419
Quarterly communities with single tax rate	143	$2,311,144,714
Total quarterly communities	222	$7,011,272,133
Semi-annual communities with split tax rate	21	$ 499,075,192
Semi-annual communities with single tax rate	108	$ 983,673,788
Total Semi-annual communities	129	$1,482,748,980
Total communities	**351**	**$8,494,021,113**

Table 1

 continued from page three

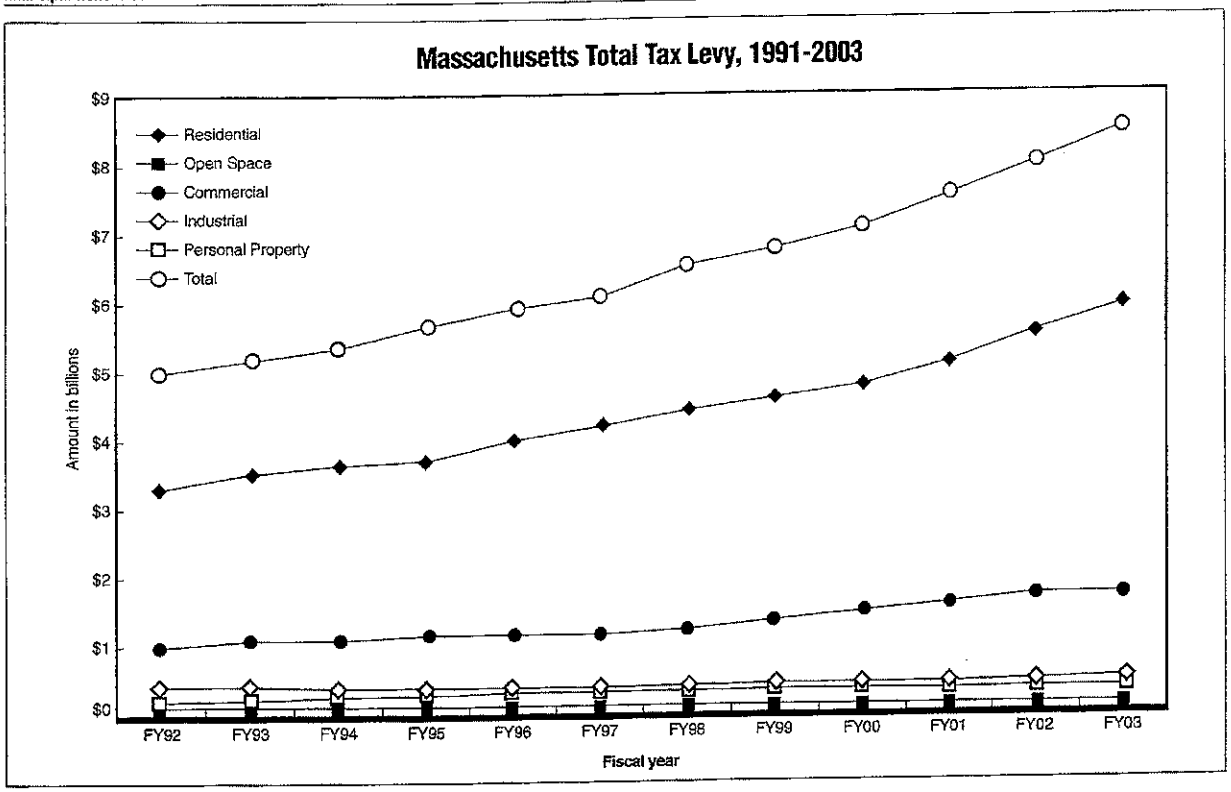


Figure 1

Today the residential/open space portion provides 69.84 percent and the remaining classes have fallen to 30.16 percent of the total tax levy. This shift is occurring for two reasons. Residential parcel counts have increased about 5 percent over the past 10 years while commercial/industrial property counts have remained constant. At the same time, residential valuations have increased at a faster rate than rates in the commercial, industrial, and personal property sectors.

Quarterly Tax Billing

Another aspect of the tax levy is the ability of a community to adopt quarterly tax billing (M.G.L. Ch. 59 Sec. 57C) in place of semi-annual billing. Since 1990, 222 (or 63 percent) of the 351 communities in the state have accepted this provision. Those municipalities had a combined levy in FY03 of $7,011,272,133 (or 82.5 percent) of the total $8,494,021,113 property tax levy. This can be an attractive option for many cities and towns because it results in a more even cash flow, and consequently reduces the need to borrow in anticipation of tax receipts. Communities taking advantage of this option tend to be larger ones, which accounts for the fact that they levy a greater percentage of the total.

"Shifting" the Tax Burden

Larger communities, or those with an appreciable percentage of commercial and industrial property, often take advantage of the annual option to shift a larger portion of the levy to that segment. This gives the residential owner a lower bill than if the tax rate was assessed equally to all classes. A review of the FY03 tax levy shows that 28.5 percent of communities have shifted the tax burden or "split" the tax rate as shown in *Table 1*. Those cities and towns make up over $4.7 billion or 55 percent of the $8.5 billion statewide property tax levy.

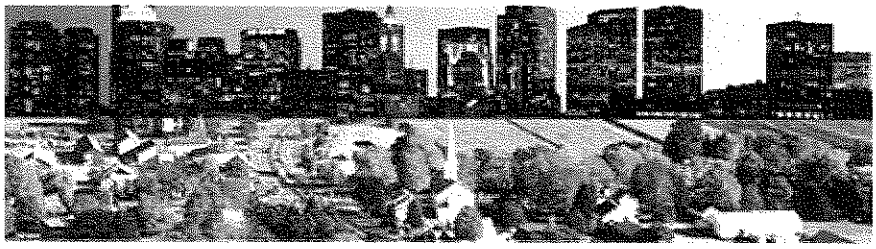
Table 2 compares tax levy information for FY02 and FY03 in each community. Statewide the total tax levy increased by nearly one-half billion dollars or 6.12 percent over FY02. Four of the communities added to their tax levy more than 25 percent (Monroe, Dunstable, Petersham, and Aquinnah). Another 48 approved increases of between 10 and 20 percent. Large increases such as these tend to occur in communities that have levied property taxes below the levy limit and then in the subsequent year, assessed additional taxes to the limit without the necessity of a ballot vote. On the other hand, some of these larger increases could have resulted from successful override or debt/capital outlay expenditure exclusion votes. ■

Randy Scollins

From: <dls_alerts@dor.state.ma.us>
To: <rscollins@mail.town.foxborough.ma.us>
Cc:
Date: 11/17/11 4:45 PM
Subject: City and Town - November 17, 2011

City and Town

Amy Pitter, Commissioner • Robert G. Nunes, Deputy Commissioner & Director of Municipal Affairs



A Publication of the Massachusetts Department of Revenue's Division of Local Services

Fiscal 2011 Average Single-Family Tax Bills and Assessed Values

Amy Handfield and Terry Williams, Bureau of Accounts and James Paquette, Bureau of Local Assessment

This article reviews fiscal year 2011 (FY11) single-family tax bills and property values across the Commonwealth. The average tax bill increased 3.35 percent while the average assessment declined 3.23 percent.

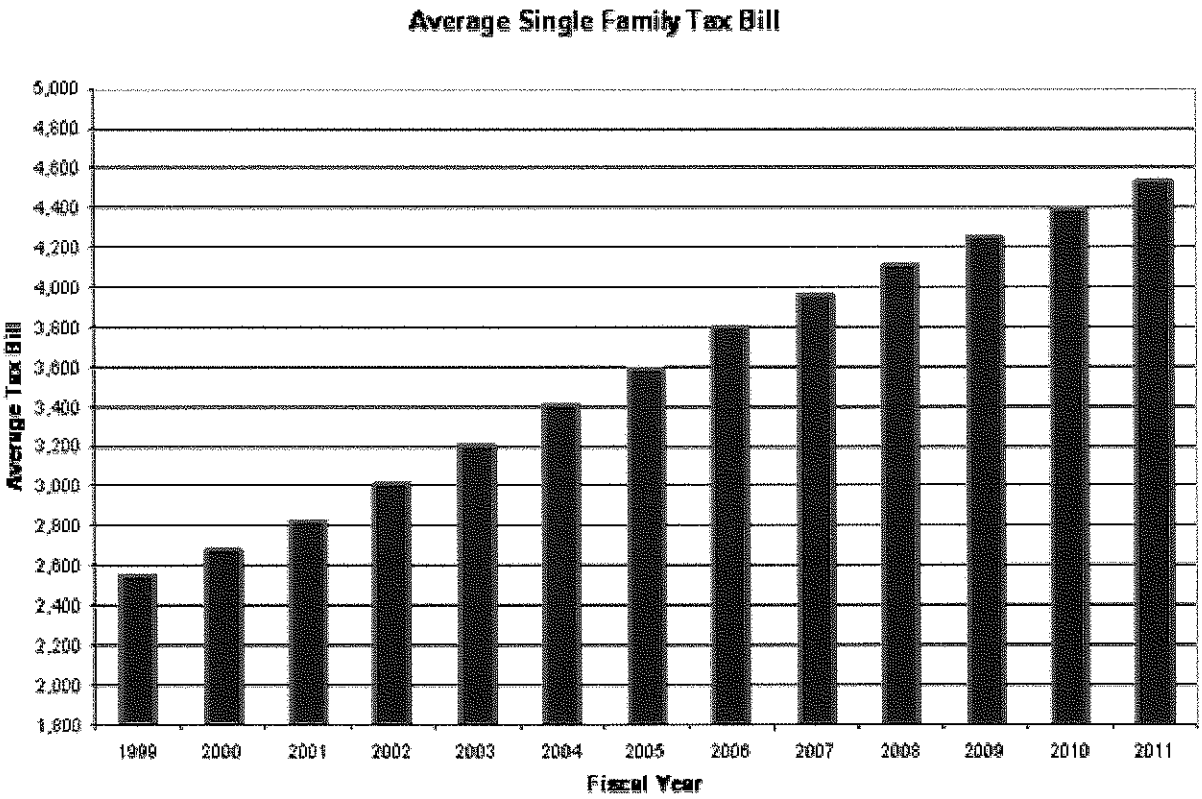
As in previous years, this article ranks communities statewide. It also highlights trends and discusses their impact on single-family tax bills. The analyses are based on FY11 data reported to the Department of Revenue□s Division of Local Services (DLS) by local assessors.

The data demonstrates little change across the Commonwealth since previous analysis in August of 2010. While home values have not plummeted, average home values are continuing a steady decline while property taxes continue to rise in accordance with Proposition 2 ½ .

Average single-family tax bills are calculated by summing the assessed value of all of the single-family parcels of each community. This total is divided by the number of parcels and results in the average single-family property value. This average value is divided by one thousand (as tax rates are expressed as per $1,000 of assessed property value) and then multiplied by the community□s residential tax rate.

The 13 cities and towns that have adopted a residential exemption are excluded from this analysis because they do not submit sufficiently detailed data to DLS to determine their average tax bills. Therefore, our analysis covers the remaining 338 communities.

In 2011 the average tax bill increased by $147 or 3.35 percent, to $4,537, a slight increase from 2010. The below chart shows the steady upward trend of average tax bills since FY99:



A community□s tax rate is often foremost in the average taxpayer□s mind when comparing tax burdens amongst neighboring towns, yet it comprises only half of the formula when computing an average tax bill. While this average tax bill is the more important number on which to focus, tax rate trends are reflective of movements in both values and tax levies and their movements can be instructive. The average single-family tax rate steadily decreased from a high of $14.73 per $1,000 in 1999 to a low of $9.74 per $1,000 in 2007. The direction changed in 2008 when it increased to $10.00 per $1,000. It has continued to move up annually to the current $12.55 per $1,000 primarily due to decreasing valuations.

The valuation of property represents the other half of the tax rate formula. The statewide average values of single-family homes steadily increased each year from 1994 to 2007. In 2008, those values began to drop and the average value decreased 0.73 percent in 2008 to $403,705 from $406,673 in 2007. (The $406,673 had been a 5.5 percent increase in value from $385,502 in 2006.) The downward trend has continued; the average value in 2011 was $361,629, 3.23 percent lower than the 2010 average value of $373,702. Overall the average home value has sunk $45,044 or 11.1 percent since 2007.

Over the past year, 266 of the 338 communities reviewed (78 percent) dropped in average value. Boylston□s decrease was the highest at 14.17 percent. The remaining 72 communities had increased home values, but only nine of those gained more than two percent in value. Those nine communities are Middleton, Reading, Sherborn, Lanesborough, Hancock, Rowe, Plainfield, Peru and Mount Washington.

This table details the average assessed value, and tax bill of single-family homes for fiscal years 2010 and 2011, the 2011 tax rate, ranks the 338 communities from high to low for the 2011 average tax bill and shows the percentage change in assessed value and tax bills.

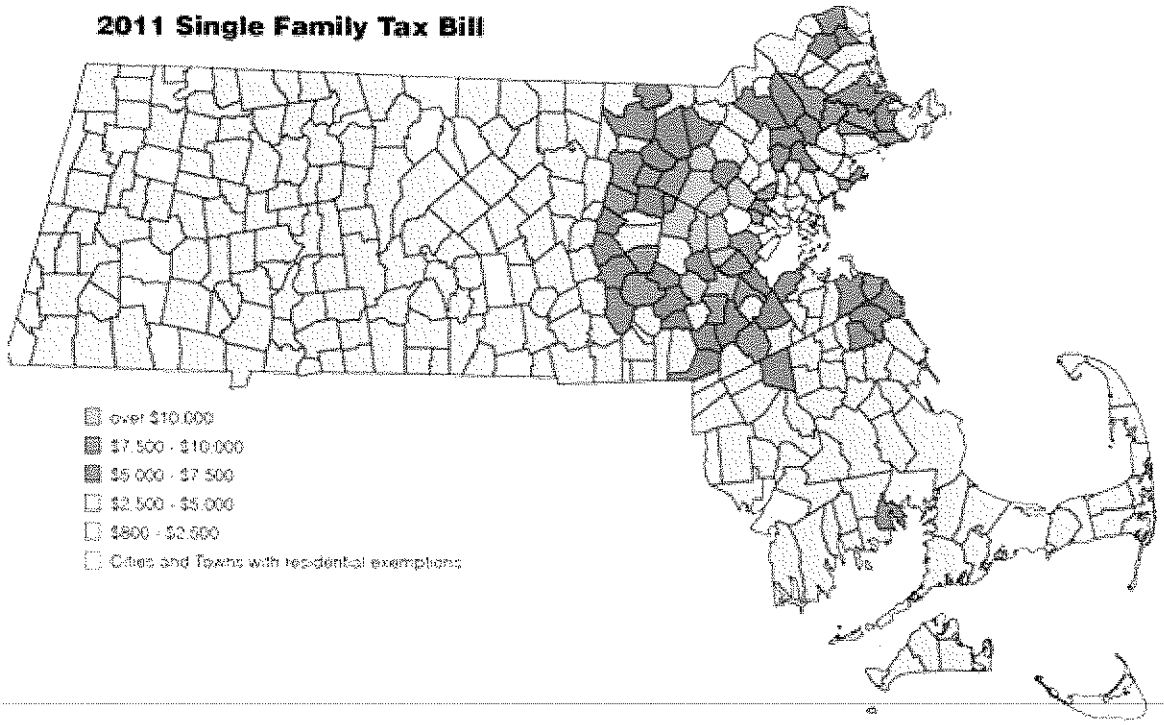
The six communities with the highest average tax bills in FY10 retained their rankings in FY11. Each of these six has average bills that exceed $10,000. Those included are: Weston ($15,535), Sherborn ($13,119), Lincoln ($12,378), Dover ($12,074), Carlisle ($11,650), and Wayland ($11,471). The six communities with the lowest average tax bills also remained the same: Hancock ($757), Rowe ($1,108), Monroe ($1,112), Florida ($1,246), Erving ($1,348) and Tolland ($1,713).

During the past four years statewide average bills have moved up annually at a rate of three to four percent. This is reflective of the statutory 2 ½ percent increase plus a factor for new growth. However, communities can have increases greater than this by passage of overrides, new debt exclusions or use of existing excess capacity. In

FY2011, six communities experienced increases in their average tax bills that were greater than ten percent, ranging from Clarksburg with a 10.37 percent increase to Berkley with a 19.4 percent increase. Berkley□s increase was due in part to a general Proposition 2 ½ override and a stabilization fund override. The other four communities are Bedford (11.03 percent), Bridgewater (12.15 percent), Tolland (13.52 percent) and Orange (14.93 percent). Bridgewater and Orange also had general Proposition 2 ½ overrides while Tolland added a large debt exclusion.

Similar to past results, communities on the Cape and Islands tend to have high assessed values but lower tax bills due to the large number of seasonal properties. Seasonal residents often demand fewer municipal services. Again, Chilmark has the highest single-family home value in the state ($1,848,833) and has the second lowest tax rate of $2.13 per thousand. Aquinnah has the third highest value ($1,256,205) and has the fifth lowest tax rate of $3.86 per thousand. Edgartown has the fourth highest value ($1,103,328) and fourth lowest tax rate of $3.40 per thousand.

This year□s analysis shows that only four of the nine communities with value increases over two percent completed a triennial recertification in 2011. Annual interim adjustments soften abrupt changes in value every third year during scheduled certification and became a BLA requirement for all communities beginning in FY10.



Community Innovation Challenge Grant Applications Now Available!

DLS is pleased to announce that the Patrick-Murray Administration, through the Executive Office for Administration and Finance, is soliciting plans and proposals for a multi-year competitive grants program to provide incentives and financial support for one-time or transitional costs to improve local government service delivery, efficiency, quality, and cost savings.

In the FY2012 budget, Governor Patrick authorized the development of a competitive grant program to encourage and incentivize regionalization based upon the belief that the most crucial and visible interactions between government and citizen occur locally. The Community Innovation Challenge Grant Program was proposed in the Governor□s budget and supported by the Legislature. It provides $4 million for regionalization and other initiatives.

Municipalities, regional schools, school districts considering forming a regional school district or regionalizing services, and planning agencies and councils of governments are all encouraged to apply. Ideal projects for the grant program include those with the potential for the greatest impact, high levels of innovation and substantial potential cost savings for municipalities.

Two informational meetings have been held in Ashland and Plymouth. Two more are scheduled for the following

Municipality	2010 Average Value	2011 Average Value	Pct. Change Value	2010 Single Family Tax Bill	2011 Single Family Tax Bill	Pct. Change Bill	2011 Hi-Lo Rank	2011 Tax Rate
ABINGTON	312,264	298,094	-4.54%	4,328	4,513	4.27%	112	15.14
ACTON	512,103	500,492	-2.27%	8,767	9,049	3.22%	16	18.08
ACUSHNET	300,340	281,912	-6.14%	3,145	3,217	2.29%	240	11.41
ADAMS	141,746	142,377	0.45%	2,173	2,278	4.83%	320	16.00
AGAWAM	226,851	217,672	-4.05%	2,935	3,047	3.82%	258	14.00
ALFORD	652,551	662,523	1.53%	2,936	2,849	-2.96%	281	4.30
AMESBURY	319,201	310,557	-2.71%	5,672	5,733	1.08%	60	18.46
AMHERST	334,327	334,568	0.07%	5,667	6,089	7.45%	51	18.20
ANDOVER	548,860	529,775	-3.48%	7,239	7,480	3.33%	31	14.12
ARLINGTON	477,218	479,345	0.45%	5,779	5,949	2.94%	55	12.41
ASHBURNHAM	228,072	218,512	-4.19%	3,683	3,747	1.74%	175	17.15
ASHBY	242,536	227,091	-6.37%	3,308	3,384	2.30%	223	14.90
ASHFIELD	238,932	240,308	0.58%	3,235	3,350	3.55%	229	13.94
ASHLAND	373,619	364,552	-2.43%	5,642	5,800	2.80%	59	15.91
ATHOL	154,121	148,611	-3.58%	2,050	2,101	2.49%	327	14.14
ATTLEBORO	281,562	265,167	-5.82%	3,153	3,235	2.60%	238	12.20
AUBURN	225,198	222,492	-1.20%	3,229	3,422	5.98%	218	15.38
AVON	284,629	268,134	-5.80%	3,097	3,290	6.23%	236	12.27
AYER	275,964	272,354	-1.31%	3,171	3,293	3.85%	234	12.09
BARNSTABLE*								
BARRE	215,574	205,589	-4.63%	2,662	2,782	4.51%	291	13.53
BECKET	255,277	247,200	-3.16%	2,029	2,180	7.44%	324	8.82
BEDFORD	506,620	513,497	1.36%	6,627	7,358	11.03%	35	14.33
BELCHERTOWN	256,549	251,488	-1.97%	3,812	3,936	3.25%	162	15.65
BELLINGHAM	275,984	264,943	-4.00%	3,301	3,473	5.21%	206	13.11
BELMONT	757,904	730,849	-3.57%	9,216	9,676	4.99%	12	13.24
BERKLEY	353,869	335,389	-5.22%	3,093	3,693	19.40%	179	11.01
BERLIN	383,436	385,321	0.49%	5,127	5,352	4.39%	74	13.89
BERNARDSTON	215,080	215,998	0.43%	3,327	3,419	2.77%	220	15.83
BEVERLY	430,457	421,262	-2.14%	5,006	5,228	4.43%	79	12.41
BILLERICA	325,397	315,186	-3.14%	4,077	4,246	4.15%	134	13.47
BLACKSTONE	266,938	254,561	-4.64%	3,750	3,948	5.28%	158	15.51
BLANDFORD	223,957	221,737	-0.99%	2,826	2,945	4.21%	266	13.28
BOLTON	485,135	455,777	-6.05%	8,543	8,851	3.61%	17	19.42
BOSTON*								
BOURNE	446,624	422,510	-5.40%	3,368	3,469	3.00%	207	8.21
BOXBOROUGH	506,349	507,184	0.16%	8,370	8,815	5.32%	18	17.38
BOXFORD	618,372	573,875	-7.20%	7,649	7,868	2.86%	28	13.71
BOYLSTON	389,418	334,225	-14.17%	4,992	5,234	4.85%	78	15.66
BRAINTREE	365,241	352,009	-3.62%	3,532	3,590	1.64%	191	10.20
BREWSTER	500,612	458,251	-8.46%	3,104	3,180	2.45%	245	6.94
BRIDGEWATER	327,645	313,691	-4.26%	4,033	4,523	12.15%	110	14.42
BRIMFIELD	262,139	236,521	-9.77%	3,127	3,278	4.83%	237	13.86
BROCKTON	197,037	193,187	-1.95%	2,713	2,954	8.88%	265	15.29
BROOKFIELD	236,930	237,394	0.20%	3,383	3,445	1.83%	214	14.51
BROOKLINE*								
BUCKLAND	218,605	218,061	-0.25%	3,012	3,077	2.16%	254	14.11
BURLINGTON	383,265	374,382	-2.32%	4,178	4,305	3.04%	130	11.50
CAMBRIDGE*								
CANTON	462,419	462,699	0.06%	5,008	5,344	6.71%	75	11.55
CARLISLE	771,254	722,226	-6.36%	11,276	11,650	3.32%	5	16.13
CARVER	282,701	266,699	-5.66%	3,814	3,942	3.36%	159	14.78
CHARLEMONT	199,973	196,183	-1.90%	3,158	3,139	-0.60%	247	16.00

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CHARLTON	276,208	253,628	-8.17%	2,828	2,934	3.75%	268	11.57
CHATHAM	861,926	793,290	-7.96%	3,293	3,395	3.10%	222	4.28
CHELMSFORD	347,659	324,573	-6.64%	5,267	5,427	3.04%	70	16.72
CHELSEA*								
CHESHIRE	209,708	209,477	-0.11%	1,957	1,980	1.18%	328	9.45
CHESTER	176,269	161,595	-8.32%	2,951	3,012	2.07%	261	18.64
CHESTERFIELD	223,423	213,419	-4.48%	3,409	3,447	1.11%	211	16.15
CHICOPEE	182,709	179,496	-1.76%	2,490	2,631	5.66%	304	14.66
CHILMARK	1,841,890	1,848,833	0.38%	3,739	3,938	5.32%	161	2.13
CLARKSBURG	170,002	170,597	0.35%	1,717	1,895	10.37%	332	11.11
CLINTON	232,076	219,816	-5.28%	3,098	3,106	0.26%	251	14.13
COHASSET	858,006	853,994	-0.47%	9,627	9,898	2.81%	11	11.59
COLRAIN	186,348	187,253	0.49%	2,786	2,790	0.14%	290	14.90
CONCORD	835,697	839,569	0.46%	10,939	11,074	1.23%	8	13.19
CONWAY	300,939	300,525	-0.14%	3,948	3,901	-1.19%	165	12.98
CUMMINGTON	223,110	223,138	0.01%	2,659	2,778	4.48%	292	12.45
DALTON	213,020	201,953	-5.20%	3,366	3,510	4.28%	200	17.38
DANVERS	374,517	349,879	-6.58%	4,577	4,688	2.43%	103	13.40
DARTMOUTH	377,859	360,295	-4.65%	2,966	3,041	2.53%	259	8.44
DEDHAM	385,198	381,557	-0.95%	5,227	5,483	4.90%	66	14.37
DEERFIELD	283,854	278,588	-1.86%	3,367	3,432	1.93%	217	12.32
DENNIS	423,534	407,314	-3.83%	2,232	2,277	2.02%	321	5.59
DIGHTON	312,069	299,334	-4.08%	3,589	3,625	1.00%	189	12.11
DOUGLAS	283,419	259,008	-8.61%	3,336	3,447	3.33%	212	13.31
DOVER	1,071,801	1,031,967	-3.72%	11,704	12,074	3.16%	4	11.70
DRACUT	284,026	271,782	-4.31%	3,354	3,449	2.83%	210	12.69
DUDLEY	226,508	214,732	-5.20%	2,168	2,268	4.61%	323	10.56
DUNSTABLE	416,275	408,249	-1.93%	5,740	5,969	3.99%	54	14.62
DUXBURY	611,353	584,588	-4.38%	7,220	7,366	2.02%	34	12.60
EAST BRIDGEWATER	329,440	318,331	-3.37%	4,078	4,205	3.11%	139	13.21
EAST BROOKFIELD	242,309	225,973	-6.74%	2,954	3,130	5.96%	249	13.85
EAST LONGMEADOW	260,660	258,379	-0.88%	4,530	4,566	0.79%	108	17.67
EASTHAM	486,521	462,912	-4.85%	2,681	2,736	2.05%	299	5.91
EASTHAMPTON	229,151	228,693	-0.20%	2,844	2,902	2.04%	274	12.69
EASTON	394,948	375,459	-4.93%	5,328	5,448	2.25%	68	14.51
EDGARTOWN	1,148,542	1,103,328	-3.94%	3,549	3,751	5.69%	174	3.40
EGREMONT	435,307	403,780	-7.24%	3,021	2,879	-4.70%	276	7.13
ERVING	186,613	186,154	-0.25%	1,308	1,348	3.06%	334	7.24
ESSEX	545,337	515,462	-5.48%	6,686	7,021	5.01%	40	13.62
EVERETT*								
FAIRHAVEN	284,772	271,169	-4.78%	2,532	2,592	2.37%	309	9.56
FALL RIVER	236,579	226,655	-4.19%	2,139	2,319	8.42%	318	10.23
FALMOUTH	492,809	490,714	-0.43%	3,326	3,533	6.22%	196	7.20
FITCHBURG	186,056	174,093	-6.43%	2,687	2,820	4.95%	285	16.20
FLORIDA	159,507	154,242	-3.30%	1,276	1,246	-2.35%	335	8.08
FOXBOROUGH	392,930	385,903	-1.79%	4,633	4,994	7.79%	89	12.94
FRAMINGHAM	342,887	324,214	-5.45%	4,979	5,197	4.38%	82	16.03
FRANKLIN	368,736	361,111	-2.07%	4,436	4,676	5.41%	105	12.95
FREETOWN	312,786	288,771	-7.68%	3,222	3,292	2.17%	235	11.40
GARDNER	180,050	174,163	-3.27%	2,676	2,729	1.98%	300	15.67
AQUINNAH	1,248,895	1,256,205	0.59%	4,733	4,849	2.45%	96	3.86
GEORGETOWN	412,477	378,843	-8.15%	4,364	4,421	1.31%	120	11.67
GILL	210,389	210,627	0.11%	2,884	2,928	1.53%	269	13.90
GLOUCESTER	475,858	466,043	-2.06%	4,992	5,271	5.59%	77	11.31

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GOSHEN	194,294	195,569	0.66%	2,782	2,861	2.84%	278	14.63
GOSNOLD	1,116,434	1,079,265	-3.33%	2,021	2,115	4.65%	326	1.96
GRAFTON	344,408	329,497	-4.33%	4,281	4,491	4.91%	114	13.63
GRANBY	232,096	233,149	0.45%	3,368	3,493	3.71%	201	14.98
GRANVILLE	277,502	269,519	-2.88%	3,108	3,207	3.19%	241	11.90
GREAT BARRINGTON	406,276	387,756	-4.56%	4,680	4,715	0.75%	102	12.16
GREENFIELD	190,928	185,305	-2.95%	3,376	3,361	-0.44%	227	18.14
GROTON	403,710	396,318	-1.83%	6,371	6,492	1.90%	46	16.38
GROVELAND	362,032	355,526	-1.80%	4,319	4,462	3.31%	117	12.55
HADLEY	306,965	312,992	1.96%	2,861	3,105	8.53%	252	9.92
HALIFAX	321,409	286,353	-10.91%	4,497	4,516	0.42%	111	15.77
HAMILTON	492,915	474,991	-3.64%	8,030	8,165	1.68%	23	17.19
HAMPDEN	273,753	273,756	0.00%	4,336	4,282	-1.25%	131	15.64
HANCOCK	236,890	243,477	2.78%	824	757	-8.13%	338	3.11
HANOVER	428,538	416,145	-2.89%	5,747	5,901	2.68%	57	14.18
HANSON	324,316	325,547	0.38%	3,885	3,939	1.39%	160	12.10
HARDWICK	236,660	214,563	-9.34%	2,617	2,661	1.68%	301	12.40
HARVARD	595,195	561,415	-5.68%	8,529	8,685	1.83%	19	15.47
HARWICH	477,993	448,342	-6.20%	3,360	3,452	2.74%	209	7.70
HATFIELD	291,797	297,126	1.83%	3,172	3,221	1.54%	239	10.84
HAVERHILL	272,260	261,853	-3.82%	3,474	3,648	5.01%	184	13.93
HAWLEY	212,233	213,433	0.57%	3,109	3,127	0.58%	250	14.65
HEATH	198,307	187,470	-5.46%	3,367	3,530	4.84%	197	18.83
HINGHAM	659,994	651,950	-1.22%	7,108	7,224	1.63%	37	11.08
HINSDALE	224,301	225,275	0.43%	2,496	2,573	3.08%	312	11.42
HOLBROOK	257,603	241,758	-6.15%	4,070	4,197	3.12%	142	17.36
HOLDEN	277,156	270,789	-2.30%	4,102	4,238	3.32%	136	15.65
HOLLAND	210,996	195,444	-7.37%	2,787	2,850	2.26%	280	14.58
HOLLISTON	394,464	376,486	-4.56%	6,434	6,754	4.97%	41	17.94
HOLYOKE	184,495	184,739	0.13%	2,764	2,915	5.46%	273	15.78
HOPEDALE	326,085	302,314	-7.29%	4,409	4,350	-1.34%	126	14.39
HOPKINTON	487,768	472,457	-3.14%	7,687	7,904	2.82%	26	16.73
HUBBARDSTON	261,104	244,828	-6.23%	2,791	2,774	-0.61%	293	11.33
HUDSON	314,755	297,303	-5.54%	4,098	4,210	2.73%	138	14.16
HULL	390,280	371,230	-4.88%	4,477	4,585	2.41%	106	12.35
HUNTINGTON	200,847	200,577	-0.13%	2,830	2,940	3.89%	267	14.66
IPSWICH	456,271	446,416	-2.16%	5,265	5,357	1.75%	72	12.00
KINGSTON	359,435	342,428	-4.73%	4,867	5,017	3.08%	88	14.65
LAKEVILLE	324,041	306,535	-5.40%	3,312	3,433	3.65%	216	11.20
LANCASTER	309,536	298,986	-3.41%	4,974	5,122	2.98%	85	17.13
LANESBOROUGH	213,094	218,463	2.52%	3,473	3,635	4.66%	186	16.64
LAWRENCE	188,862	178,249	-5.62%	2,374	2,397	0.97%	316	13.45
LEE	252,971	254,689	0.68%	3,190	3,326	4.26%	231	13.06
LEICESTER	232,377	225,518	-2.95%	2,726	2,805	2.90%	287	12.44
LENOX	410,607	400,265	-2.52%	4,073	4,199	3.09%	141	10.49
LEOMINSTER	238,471	225,632	-5.38%	3,296	3,477	5.49%	204	15.41
LEVERETT	319,344	321,418	0.65%	5,046	5,207	3.19%	81	16.20
LEXINGTON	691,470	696,677	0.75%	9,584	10,032	4.67%	10	14.40
LEYDEN	227,708	222,677	-2.21%	3,780	3,659	-3.20%	183	16.43
LINCOLN	1,018,661	1,000,638	-1.77%	11,684	12,378	5.94%	3	12.37
LITTLETON	370,111	368,977	-0.31%	5,415	5,656	4.45%	61	15.33
LONGMEADOW	349,758	351,150	0.40%	6,394	6,584	2.97%	44	18.75
LOWELL	231,515	224,616	-2.98%	3,072	3,205	4.33%	242	14.27
LUDLOW	218,477	215,448	-1.39%	3,238	3,383	4.48%	224	15.70

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LUNENBURG	281,062	251,469	-10.53%	3,991	4,064	1.83%	150	16.16
LYNN	223,153	223,882	0.33%	3,466	3,631	4.76%	187	16.22
LYNNFIELD	538,718	527,219	-2.13%	6,917	7,112	2.82%	39	13.49
MALDEN*								
MANCHESTER	1,112,485	1,042,435	-6.30%	9,056	9,424	4.06%	13	9.04
MANSFIELD	374,519	361,694	-3.42%	4,992	5,176	3.69%	83	14.31
MARBLEHEAD	685,562	653,474	-4.68%	6,561	6,672	1.69%	43	10.21
MARION	606,290	569,873	-6.01%	5,184	5,357	3.34%	73	9.40
MARLBOROUGH*		307,047			4,280		132	13.94
MARSHFIELD	392,400	383,681	-2.22%	4,218	4,332	2.70%	128	11.29
MASHPEE	467,482	448,639	-4.03%	3,642	3,755	3.10%	173	8.37
MATTAPOISETT	478,815	451,345	-5.74%	4,951	5,082	2.65%	86	11.26
MAYNARD	320,390	315,237	-1.61%	5,171	5,517	6.69%	64	17.50
MEDFIELD	578,363	564,396	-2.41%	8,236	8,477	2.93%	22	15.02
MEDFORD	358,006	346,547	-3.20%	3,931	4,023	2.34%	151	11.61
MEDWAY	362,246	350,395	-3.27%	5,901	5,992	1.54%	52	17.10
MELROSE	395,233	397,704	0.63%	4,770	4,955	3.88%	92	12.46
MENDON	371,748	356,395	-4.13%	4,636	4,872	5.09%	95	13.67
MERRIMAC	351,972	334,956	-4.83%	4,604	4,686	1.78%	104	13.99
METHUEN	281,335	265,596	-5.59%	3,337	3,370	0.99%	226	12.69
MIDDLEBOROUGH	294,751	276,643	-6.14%	3,487	3,610	3.53%	190	13.05
MIDDLEFIELD	189,868	193,377	1.85%	3,139	2,924	-6.85%	270	15.12
MIDDLETON	479,050	488,757	2.03%	5,672	5,948	4.87%	56	12.17
MILFORD	299,354	278,342	-7.02%	4,215	4,236	0.50%	137	15.22
MILLBURY	242,801	228,152	-6.03%	3,268	3,320	1.59%	232	14.55
MILLIS	365,060	338,837	-7.18%	4,979	5,221	4.86%	80	15.41
MILLVILLE	300,877	276,721	-8.03%	3,547	3,489	-1.64%	202	12.61
MILTON	519,035	507,054	-2.31%	6,929	7,134	2.96%	38	14.07
MONROE	86,856	86,856	0.00%	1,113	1,112	-0.09%	336	12.80
MONSON	235,781	221,223	-6.17%	3,171	3,192	0.66%	244	14.43
MONTAGUE	194,927	191,244	-1.89%	2,770	2,922	5.49%	272	15.28
MONTEREY	519,005	522,467	0.67%	2,777	2,759	-0.65%	297	5.28
MONTGOMERY	244,125	247,769	1.49%	3,213	3,422	6.50%	219	13.81
MOUNT WASHINGTON	321,116	423,382	31.85%	2,129	2,269	6.58%	322	5.36
NAHANT	560,265	539,188	-3.76%	5,278	5,392	2.16%	71	10.00
NANTUCKET*								
NATICK	452,621	441,357	-2.49%	5,282	5,561	5.28%	62	12.60
NEEDHAM	700,739	708,194	1.06%	7,379	7,719	4.61%	29	10.90
NEW ASHFORD	259,425	262,935	1.35%	1,774	1,914	7.89%	330	7.28
NEW BEDFORD	235,946	214,410	-9.13%	2,838	2,762	-2.68%	296	12.88
NEW BRAINTREE	268,794	251,274	-6.52%	3,758	3,880	3.25%	167	15.44
NEW MARLBOROUGH	388,571	365,065	-6.05%	2,980	3,092	3.76%	253	8.47
NEW SALEM	239,314	231,364	-3.32%	2,944	3,054	3.74%	255	13.20
NEWBURY	461,116	434,744	-5.72%	4,390	4,426	0.82%	119	10.18
NEWBURYPORT	451,108	456,553	1.21%	5,260	5,511	4.77%	65	12.07
NEWTON	799,218	788,246	-1.37%	8,320	8,592	3.27%	21	10.90
NORFOLK	444,962	423,255	-4.88%	6,261	6,391	2.08%	47	15.10
NORTH ADAMS	138,963	135,449	-2.53%	1,729	1,896	9.66%	331	14.00
NORTH ANDOVER	469,012	455,687	-2.84%	5,975	6,161	3.11%	49	13.52
NORTH ATTLEBOROUGH	341,432	317,391	-7.04%	3,565	3,720	4.35%	178	11.72
NORTH BROOKFIELD	211,013	211,488	0.23%	2,650	2,868	8.23%	277	13.56
NORTH READING	446,021	447,718	0.38%	6,008	6,268	4.33%	48	14.00
NORTHAMPTON	302,155	303,473	0.44%	3,819	3,933	2.99%	163	12.96
NORTHBOROUGH	416,665	395,221	-5.15%	5,992	5,972	-0.33%	53	15.11

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NORTHBRIDGE	288,555	271,154	-6.03%	3,001	3,173	5.73%	246	11.70
NORTHFIELD	216,645	218,239	0.74%	3,014	2,994	-0.66%	263	13.72
NORTON	320,469	302,294	-5.67%	3,711	3,833	3.29%	171	12.68
NORWELL	569,881	533,617	-6.36%	7,266	7,401	1.86%	33	13.87
NORWOOD	368,872	362,606	-1.70%	3,442	3,662	6.39%	181	10.10
OAK BLUFFS	640,870	585,792	-8.59%	4,037	4,118	2.01%	147	7.03
OAKHAM	262,292	256,281	-2.29%	2,707	2,799	3.40%	288	10.92
ORANGE	164,677	158,307	-3.87%	2,284	2,625	14.93%	306	16.58
ORLEANS	751,795	712,928	-5.17%	3,872	3,971	2.56%	156	5.57
OTIS	319,539	325,372	1.83%	2,023	2,154	6.48%	325	6.62
OXFORD	236,496	227,783	-3.68%	2,909	2,979	2.41%	264	13.08
PALMER	188,955	184,481	-2.37%	2,836	2,924	3.10%	271	15.85
PAXTON	301,283	283,629	-5.86%	4,911	4,830	-1.65%	98	17.03
PEABODY	311,748	300,295	-3.67%	3,273	3,477	6.23%	205	11.58
PELHAM	321,727	321,004	-0.22%	5,900	5,842	-0.98%	58	18.20
PEMBROKE	333,182	325,746	-2.23%	4,295	4,388	2.17%	122	13.47
PEPPERELL	301,105	296,834	-1.42%	3,788	3,897	2.88%	166	13.13
PERU	177,624	188,561	6.16%	2,723	2,842	4.37%	282	15.07
PETERSHAM	261,832	250,754	-4.23%	3,482	3,553	2.04%	195	14.17
PHILLIPSTON	218,215	207,924	-4.72%	2,723	2,842	4.37%	283	13.67
PITTSFIELD	187,519	183,972	-1.89%	2,663	2,795	4.96%	289	15.19
PLAINFIELD	201,150	211,174	4.98%	2,925	3,132	7.08%	248	14.83
PLAINVILLE	351,007	328,313	-6.47%	4,412	4,455	0.97%	118	13.57
PLYMOUTH	314,154	307,975	-1.97%	3,902	4,016	2.92%	152	13.04
PLYMPTON	332,675	316,374	-4.90%	4,993	5,052	1.18%	87	15.97
PRINCETON	332,168	305,473	-8.04%	5,109	4,839	-5.28%	97	15.84
PROVINCETOWN	796,630	729,094	-8.48%	4,875	4,965	1.85%	91	6.81
QUINCY	330,755	325,774	-1.51%	4,373	4,372	-0.02%	123	13.42
RANDOLPH	267,015	252,901	-5.29%	3,722	3,912	5.10%	164	15.47
RAYNHAM	326,393	310,065	-5.00%	3,946	4,204	6.54%	140	13.56
READING	432,939	442,655	2.24%	5,953	6,109	2.62%	50	13.80
REHOBOTH	390,338	369,543	-5.33%	3,638	3,743	2.89%	176	10.13
REVERE	250,334	233,515	-6.72%	3,347	3,372	0.75%	225	14.44
RICHMOND	439,569	442,364	0.64%	3,921	3,999	1.99%	153	9.04
ROCHESTER	355,504	348,197	-2.06%	3,836	4,185	9.10%	144	12.02
ROCKLAND	254,027	258,129	1.61%	3,655	3,838	5.01%	170	14.87
ROCKPORT	526,739	524,965	-0.34%	4,720	5,145	9.00%	84	9.80
ROWE	200,845	207,832	3.48%	1,048	1,108	5.73%	337	5.33
ROWLEY	387,562	374,646	-3.33%	4,845	4,975	2.68%	90	13.28
ROYALSTON	215,346	207,351	-3.71%	1,871	1,924	2.83%	329	9.28
RUSSELL	197,517	197,266	-0.13%	3,530	3,582	1.47%	192	18.16
RUTLAND	267,982	253,032	-5.58%	3,462	3,578	3.35%	193	14.14
SALEM	311,918	296,827	-4.84%	4,370	4,467	2.22%	116	15.05
SALISBURY	328,169	313,541	-4.46%	3,236	3,333	3.00%	230	10.63
SANDISFIELD	278,230	279,578	0.48%	2,401	2,631	9.58%	305	9.41
SANDWICH	376,765	358,225	-4.92%	4,235	4,363	3.02%	125	12.18
SAUGUS	343,052	324,493	-5.41%	3,321	3,446	3.76%	213	10.62
SAVOY	158,982	159,084	0.06%	2,526	2,582	2.22%	311	16.23
SCITUATE	505,815	487,302	-3.66%	5,341	5,482	2.64%	67	11.25
SEEKONK	318,320	305,985	-3.88%	3,365	3,485	3.57%	203	11.39
SHARON	428,673	412,373	-3.80%	7,682	8,029	4.52%	24	19.47
SHEFFIELD	318,923	319,158	0.07%	3,897	3,989	2.36%	155	12.50
SHELBURNE	241,154	240,762	-0.16%	3,058	3,048	-0.33%	256	12.66
SHERBORN	723,985	740,373	2.26%	12,626	13,119	3.90%	2	17.72

Municipality	2010 Average Value	2011 Average Value	Pct. Change Value	2010 Single Family Tax Bill	2011 Single Family Tax Bill	Pct. Change Bill	2011 Hi-Lo Rank	2011 Tax Rate
SHIRLEY	290,234	265,968	-8.36%	3,573	3,641	1.90%	185	13.69
SHREWSBURY	377,640	370,711	-1.83%	3,893	3,955	1.59%	157	10.67
SHUTESBURY	243,814	244,755	0.39%	4,574	4,741	3.65%	100	19.37
SOMERSET*								
SOMERVILLE*								
SOUTH HADLEY	232,576	233,581	0.43%	3,254	3,354	3.07%	228	14.36
SOUTHAMPTON	280,205	282,597	0.85%	3,463	3,662	5.75%	182	12.96
SOUTHBOROUGH	548,620	509,780	-7.08%	7,714	7,942	2.96%	25	15.58
SOUTHBRIDGE	183,421	166,412	-9.27%	2,781	2,852	2.55%	279	17.14
SOUTHWICK	254,771	255,557	0.31%	3,424	3,435	0.32%	215	13.44
SPENCER	236,431	217,694	-7.92%	2,322	2,410	3.79%	314	11.07
SPRINGFIELD	137,709	135,329	-1.73%	2,685	2,638	-1.75%	303	19.49
STERLING	311,328	296,439	-4.78%	4,449	4,417	-0.72%	121	14.90
STOCKBRIDGE	514,281	499,371	-2.90%	3,595	3,735	3.89%	177	7.48
STONEHAM	401,628	386,565	-3.75%	4,615	4,720	2.28%	101	12.21
STOUGHTON	300,498	284,348	-5.37%	3,744	3,859	3.07%	169	13.57
STOW	445,062	428,744	-3.67%	7,379	7,310	-0.94%	36	17.05
STURBRIDGE	277,918	269,927	-2.88%	4,044	4,370	8.06%	124	16.19
SUDBURY	650,508	627,988	-3.46%	10,460	10,695	2.25%	9	17.03
SUNDERLAND	276,988	274,967	-0.73%	3,507	3,520	0.37%	198	12.80
SUTTON	340,638	326,616	-4.12%	4,197	4,328	3.12%	129	13.25
SWAMPSCOTT	475,930	474,810	-0.24%	7,843	7,882	0.50%	27	16.60
SWANSEA	280,209	269,979	-3.65%	2,656	2,835	6.74%	284	10.50
TAUNTON	251,614	236,133	-6.15%	2,612	2,765	5.86%	295	11.71
TEMPLETON	189,512	183,776	-3.03%	2,227	2,306	3.55%	319	12.55
TEWKSBURY	321,473	309,097	-3.85%	4,034	4,160	3.12%	145	13.46
TISBURY*								
TOLLAND	317,043	314,812	-0.70%	1,509	1,713	13.52%	333	5.44
TOPSFIELD	532,305	512,872	-3.65%	7,383	7,606	3.02%	30	14.83
TOWNSEND	248,492	246,194	-0.92%	3,804	3,875	1.87%	168	15.74
TRURO	771,042	723,718	-6.14%	4,156	4,118	-0.91%	148	5.69
TYNGSBOROUGH	324,403	318,054	-1.96%	4,525	4,507	-0.40%	113	14.17
TYRINGHAM	513,092	498,577	-2.83%	2,935	3,011	2.59%	262	6.04
UPTON	394,661	372,015	-5.74%	5,040	5,446	8.06%	69	14.64
UXBRIDGE	311,507	291,388	-6.46%	3,909	3,998	2.28%	154	13.72
WAKEFIELD	395,826	400,087	1.08%	4,307	4,585	6.45%	107	11.46
WALES	190,073	188,149	-1.01%	2,756	2,755	-0.04%	298	14.64
WALPOLE	417,956	404,802	-3.15%	5,283	5,538	4.83%	63	13.68
WALTHAM*								
WARE	194,218	194,829	0.31%	2,806	2,897	3.24%	275	14.87
WAREHAM	282,306	261,221	-7.47%	2,290	2,333	1.88%	317	8.93
WARREN	193,569	183,193	-5.36%	3,006	2,807	-6.62%	286	15.32
WARWICK	181,706	180,871	-0.46%	2,936	3,021	2.90%	260	16.70
WASHINGTON	209,413	207,373	-0.97%	2,601	2,642	1.58%	302	12.74
WATERTOWN*								
WAYLAND	617,648	592,825	-4.02%	10,982	11,471	4.45%	6	19.35
WEBSTER	248,626	231,496	-6.89%	2,429	2,583	6.34%	310	11.16
WELLESLEY	1,009,640	986,935	-2.25%	10,581	11,281	6.62%	7	11.43
WELLFLEET	567,314	567,903	0.10%	3,455	3,459	0.12%	208	6.09
WENDELL	170,532	169,412	-0.66%	2,860	3,048	6.57%	257	17.99
WENHAM	585,126	536,273	-8.35%	9,105	9,208	1.13%	14	17.17
WEST BOYLSTON	276,357	260,055	-5.90%	4,192	4,260	1.62%	133	16.38
WEST BRIDGEWATER	311,359	287,108	-7.79%	4,048	4,192	3.56%	143	14.60
WEST BROOKFIELD	234,453	224,285	-4.34%	2,645	2,454	-7.22%	313	10.94

Municipality	2010 Average Value	2011 Average Value	Pct. Change Value	2010 Single Family Tax Bill	2011 Single Family Tax Bill	Pct. Change Bill	2011 Hi-Lo Rank	2011 Tax Rate
WEST NEWBURY	491,224	475,787	-3.14%	6,347	6,509	2.55%	45	13.68
WEST SPRINGFIELD	223,945	216,923	-3.14%	3,583	3,627	1.23%	188	16.72
WEST STOCKBRIDGE	469,540	427,317	-8.99%	4,414	4,530	2.63%	109	10.60
WEST TISBURY	1,066,313	1,013,407	-4.96%	4,756	4,793	0.78%	99	4.73
WESTBOROUGH	422,996	408,241	-3.49%	7,182	7,446	3.68%	32	18.24
WESTFIELD	236,945	231,315	-2.38%	3,478	3,565	2.50%	194	15.41
WESTFORD	450,723	441,145	-2.13%	6,594	6,719	1.90%	42	15.23
WESTHAMPTON	291,668	285,833	-2.00%	4,270	4,479	4.89%	115	15.67
WESTMINSTER	257,901	249,781	-3.15%	3,719	3,782	1.69%	172	15.14
WESTON	1,400,149	1,390,240	-0.71%	15,542	15,835	1.89%	1	11.39
WESTPORT	405,747	388,991	-4.13%	2,544	2,610	2.59%	308	6.71
WESTWOOD	636,918	621,411	-2.43%	8,325	8,594	3.23%	20	13.83
WEYMOUTH	299,544	292,042	-2.50%	3,322	3,414	2.77%	221	11.69
WHATELY	276,231	263,225	-4.71%	4,008	4,072	1.60%	149	15.47
WHITMAN	287,022	274,099	-4.50%	3,559	3,681	3.43%	180	13.43
WILBRAHAM	295,952	297,426	0.50%	4,791	4,955	3.42%	93	16.66
WILLIAMSBURG	277,290	277,850	0.20%	4,001	4,137	3.40%	146	14.89
WILLIAMSTOWN	385,009	387,467	0.64%	4,736	4,921	3.91%	94	12.70
WILMINGTON	356,075	357,067	0.28%	4,106	4,242	3.31%	135	11.88
WINCHENDON	194,280	186,412	-4.05%	2,564	2,621	2.22%	307	14.06
WINCHESTER	762,067	757,580	-0.59%	8,771	9,167	4.51%	15	12.10
WINDSOR	203,453	186,657	-8.26%	2,262	2,408	6.45%	315	12.90
WINTHROP	324,714	313,983	-3.30%	4,124	4,333	5.07%	127	13.80
WOBURN	341,718	341,627	-0.03%	3,527	3,519	-0.23%	199	10.30
WORCESTER	206,517	205,937	-0.28%	3,129	3,307	5.69%	233	16.06
WORTHINGTON	255,408	257,071	0.65%	3,126	3,193	2.14%	243	12.42
WRENTHAM	397,285	378,553	-4.72%	5,212	5,330	2.26%	76	14.08
YARMOUTH	339,537	321,016	-5.45%	2,621	2,774	5.84%	294	8.64
Total	**373,702**	**361,629**	**-3.23%**	**4,390**	**4,537**	**3.35%**		

*Cities and towns with residential exemptions do not provide sufficient data for this analysis.

The Shift Was On

Split Tax Rates FY1992 to FY2006

James Paquette

During the past 15 years growth in residential property values has run far ahead of growth in commercial, industrial and personal property (CIP) values. The Classification Act of 1979 established shift limits so that communities could utilize split or dual tax rates to balance the property tax burden among different classes of property, even as this trend continued. The adoption of different rates for CIP and residential property does not change the total tax levy but does determine the share of the levy each property class is to bear.

Many communities using the split tax rate and its shift limits have approached their maximum shift. Trends, since the advent of shifting, have shown that as the growth of residential values in the marketplace slows down and an "uptick" in CIP values takes place, those communities may get some breathing room rather than bumping against their maximum shift factor.

Other communities which still employ the single tax rate, but whose residential taxpayers have experienced the stress of higher property tax bills, may want to review the experience of the nearly 100 communities that have opted to use the split rate and its shift limits. (See table of communities that shifted, available on the DLS website.)

Shift limits of the "Split Tax Rate" were established by the Classification Act of 1979. The share of the levy raised by the commercial and industrial classes and personal property class (CIP) may be increased 50 percent as long as the residential (R) and open space (O) classes raise at least 65 percent of what they would have raised without the shift. The "minimum residential factor" established by the Commissioner of Revenue is used to make certain that the shift of the tax burden complies with the Classification Act. If the minimum residential factor would be less than .65, the community cannot choose the maximum shift and must use a CIP factor less than 1.50. The .65 limitation is important because it directly affects communities with larger CIP values as a portion of their total value. In the instance of a community that has 20 percent of their value as CIP; a shift in the CIP by the 50 percent would result in a MRF (minimum residential factor) of .875. In the instance of a community that has 45 percent of their value as CIP; an attempt to shift 50 percent would produce a MRF of .59, which would be lower than the permitted .65, meaning that they could not shift the entire 50 percent.

Many cities and towns use the split rate and its shift limits.

Chapter 200 of the Acts of 1988 provides relief for those communities in which the maximum shift results in a residential share which is larger than that of the prior year. For those communities, the limits have been raised. They may increase the CIP share of the levy by 75 percent as long as the residential class would not be reduced to less than 50 percent of its original share. However, this new residential share cannot be less than the residential share in any year since the community's values were first certified at full and fair cash value.

A change in circumstances

The CIP as a percent of total value decreased from 22.2 percent to 15.4 percent during the time period from FY1992 to FY2006 for all 351 Massachusetts communities (Figure 1). During the same time period 98 selected communities (communities that had shifted each year: FY1992-FY2006), had shown a similar large decrease (Figure 2). The most significant drop occurred during the period of FY2000 to FY2006. During that time period there was a decrease in the CIP as a percent of total value of 27.6 percent for all communities and a similar decrease for the selected communities. While there was

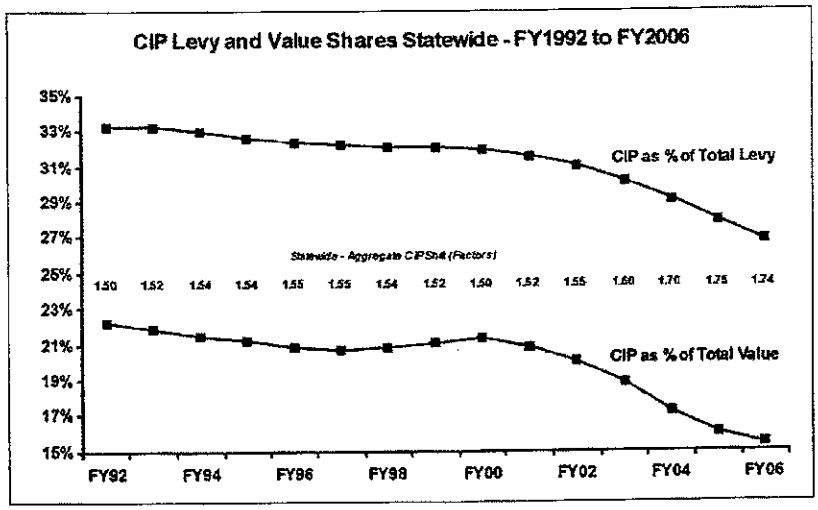

Figure 1

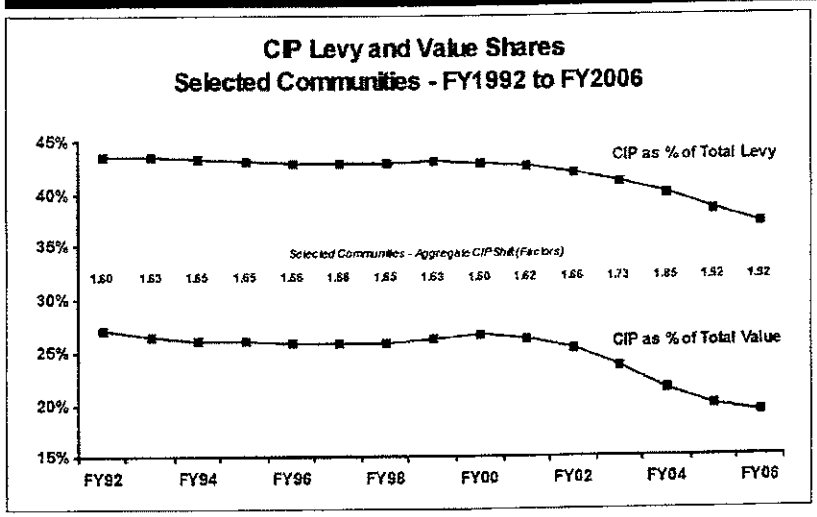

Figure 2

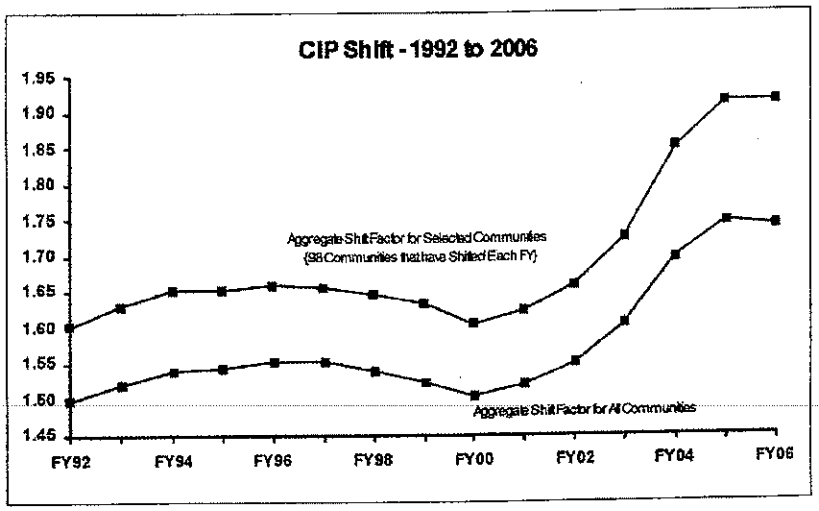

Figure 3

a somewhat parallel pattern shown by the statewide figures and the selected community figures, a comparison of Figure 1 and Figure 2 demonstrates the higher overall figures for the selected communities. The selected communities were running 5 percent higher on the percent of total value and 10 percent higher on the percent of total levy. This is significant because it has an effect on the ability to shift. If a community has an extraordinary proportion of their value in the CIP classes they can't shift that much because the residential share would drop too low.

Additionally, in the instance of a community that has, for example, 20 percent of their value as CIP; the maximum shift in the CIP of 50 percent (under the acts of 1979) would result in a CIP as a percent of the levy of 30 percent. If the CIP as a percent of total value dropped to 18 percent, the maximum shift in the CIP of 50 percent (under the acts of 1979) would result in a CIP as a percent of the levy of 27 percent, a change in the balance between R+O and CIP.

The purpose of Chapter 200 was to help keep the CIP percent of total levy somewhat constant. Using the example above, if the CIP as a percent of total value dropped to 18 percent, the maximum shift in the CIP of 75 percent (under Chapter 200) would result in a CIP as a percent of the levy of 31.5 percent, a chance to maintain the balance between R+O and CIP.

Through Figure 2, it can be seen that this was, for the most part, what occurred from FY1992 through FY2000. The situation shows a dramatic change, though, from FY 2000 through FY 2006. The rapid decrease in the CIP as a percent of total value was in turn causing a rapid decrease in the CIP as a total percent of total levy.

A reaction to the changing circumstances

The decrease in the CIP as a percent of total value resulted in a reciprocal increase in the aggregate shift factor. The aggregate shift factor of the selected communities moved quite rapidly from 1.60 in FY2000 to 1.92 in FY2006 (Figure 3). This is opposite of the movement of the CIP as a percent of total value during the same period (Figures 2) which moved, again, quite rapidly downward during the same time period. The communities were attempting to keep the CIP as a percent of total levy stable, thereby keeping the existing balance between the residential portion of the levy and CIP portion of the levy. There was a need to shift more and more to the shrinking CIP base to keep the same balance. Communities were doing this by shifting to even greater degrees but they were losing ground. The upward movement of the shift factor was not able to keep pace with the downward movement of the CIP as a percent of value. This resulted in a drop in the CIP as a percent of the levy from 43.4 percent in FY1992 to 36.9 percent in FY2006.

The impact

The number of communities shifting to their maximum had ranged from a low of 13 in FY1993 to a high of 24 in

FY2003 and the number of communities within 5 points of their maximum shift ranged from a low of 27 in FY1996 to a high of 44 in FY2004. While these variations may initially seem small, there was an almost 63 percent increase in the number of communities that were within 5 points of their maximum allowable shift. The largest number of communities, within 5 points of their maximum shift, occurred in the years of FY 2003 (40 of 99 communities shifting), just before Chapter 3 of the Acts of 2004 (see explanation below), and in FY2004 (44 of 103 communities shifting), the first year a shift greater than 1.75 could be utilized. (See Figure 4.)

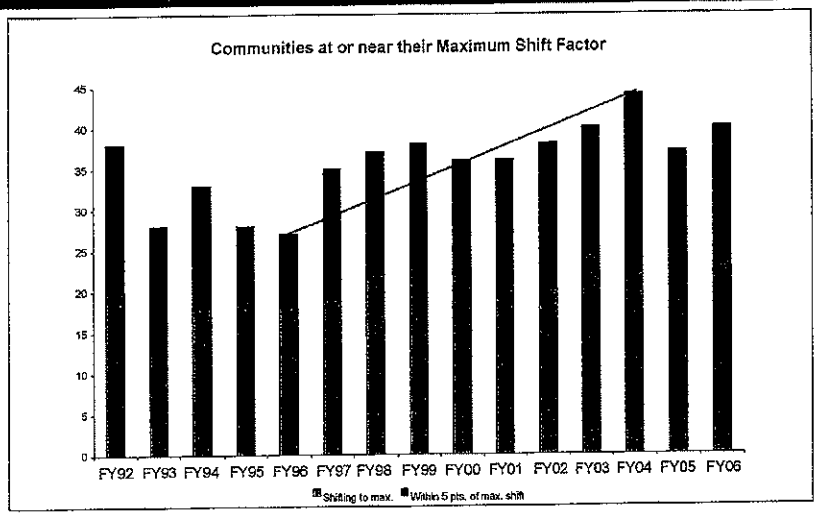

Figure 4

Under Chapter 3 of the Acts of 2004, there were expanded parameters for fiscal years 2004, 2005, 2006 and 2007. A community continued to have its maximum shift computed under current law in each of those years. If adopting that shift resulted in residential taxpayers paying a greater share of the tax levy than the prior year, the shift was then further adjusted upward using that year's expanded parameters.

The expanded parameters for determining the maximum shifts for communities that qualify would be:

Fiscal year	Maximum business share (pct.)	Minimum residential share (pct.)
2004	200	45
2005	197	47
2006	190	49
2007	183	50

There was an additional limitation that residential taxpayers could not pay a lower share of the tax levy than in the prior year.

In fiscal year 2008, communities that used expanded parameters in any of these years will have their maximum shift determined as under current law. Based on the current legislation, beginning in fiscal year 2009, the maximum shift in these communities will be based on business taxpayers paying no more than 170 percent of their fair cash value share of the tax levy.

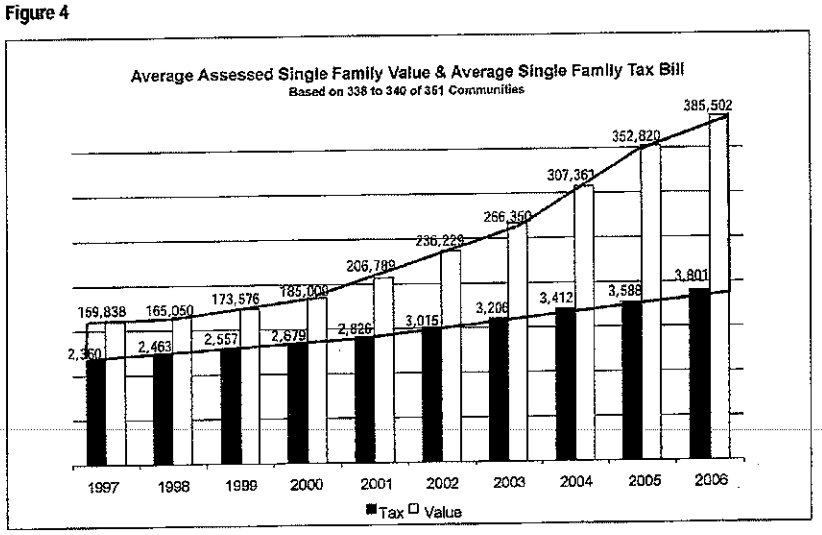

Figure 5

It's important to note the impact on the average residential tax bill that was mitigated by the use of shifting (Figure 5). While the average single family assessed value had increased from $159,838 in FY1997 to $385,502 in FY2006, an increase of 141 percent, the increase in the average tax bill for these properties, during the same period was from $2,360 to $3,801, an increase of 61 percent (based on 338 to 340 communities out of the total 351 communities*). During the time frame, FY2001 to FY2005, when there was a rapid increase in single family assessed value, the average valuation increase was 12 percent per year while the average increase in the corresponding tax bill was 5.7 percent per year.

The statistics surrounding the decreasing CIP values and the corresponding decreasing CIP share along with the increasing shift factors demonstrates the changes confronting communities in an environment of rapidly increasing residential values along with the stagnant

continued on page eight

w pellets. On a $/BTU basis, bulk wo ellets priced at about $200 per ton equivalent of paying $1.72/ gallon lo. 2 heating oil. It is worth noting th e average residential heating oil pr as not been lower than $1.80/gallo e late 2004.

To help educa tential commercial/ institutional scale s on the benefits of wood pellets, D is developing a Wood Pellet Heating de, which will soon be available for load on the DOER website.

Additional Resources

Massachusetts Division of E Resources: www.mass.gov/do

Massachusetts Procurement — Statewide Contracts and Solicitatio www.comm-pass.com/

National Biodiesel Board: www.biodiesel.org/

Pellet Fuels Institute: www.pelletheat.org/2/index/index

Energy Efficiency Opportunities

Consistent with its mission as ency (to improve and streamline y regulation, promote greater e cy in all energy uses, reduce en costs and mobilize energy educa DOER coordinates and leads s l energy efficiency deployment grams including Energy Manage t Services and Rebuild Massach ts. DOER conducts outreach t get communities, publicizes local nership results and success stori ecruits other state agencies, a entifies relevant state technical a ancial resources.

The spec bjective is to provide support leadership to state and local e s focusing on energy efficiency d sustainability, provide ongoin hnical and logistical support and seminate the results as models to munities and stakeholders to s ate further adoption of resource iency as a standard part of plan g and implementing energy efficiency investments. This compre sive approach identifies oppor s where, 1) action has alread en place, 2) have current or po l projects in target sectors, or ve the potential for municipal energy management planning.

In response to comm es that have organized Energy C ittees or Commissions, DOER r ly launched the Energy Smart C unities Network to advance state community energy-savings effor fostering connections between ci d towns, disseminating informati d facilitating discussions focuse energy efficiency projects. The rk listserv brings together co ities and individuals seeking s able energy solutions with their s in other cities and towns.

here is something particular you are king for, or if you are just interested hat other communities have done, irectory will be able to assist you. A s must be willing to, 1) share infor n on local activities with other mem , and 2) keep contact informatio to-date.

Any co nity that has an Energy and/or E nmental Committee or Commissi lead office dedicated to energy m ement can become a member of t etwork. Communities are asked to information about their goals and ities.

DOER maintains edits an address list of everyone w bscribes to the Energy Smart Net When someone wants to post a r age, s/he just sends an e-mail to t t address. Everyone on the list wi that message. If the topic is of ge interest, list members are encou d to respond or comment by rep to the list. Anyone interested may j nline at www.mass.gov/doer. ■

Editor's note: This article represents the s and conclusions of the authors and not tho the Department of Revenue.

and sometimes declining commercial values. Chapter 3 of the Acts of 2004, in allowing a greater level of shift, helped in the effort to stabilize the CIP as a percent of total levy. While the increasing level of shifting was a tool, a reversal of the decreasing CIP value as a percent of total value would address the root of the situation causing the need for greater and greater shifting levels. That reversal could be in the form of a "slow down" in the rate of increase of residential real estate values, which has taken place, in the market, during last year and into this year. Additionally, there has been a simultaneous increase in commercial and industrial property values. These market conditions should help decrease the need to shift to greater levels to stabilize the CIP as a percent of the total levy. ■

***Data for the 11 communities that have adopted a residential exemption are excluded from this file because they do not submit adequate data to determine an average tax bill. The 11 communities are Boston, Brookline, Cambridge, Chelsea, Marlborough, Nantucket, Somerset, Somerville, Tisbury, Waltham, and Watertown. The residential exemption reduces the taxable valuation of each residential parcel that is a taxpayer's principal residence. Granting the exemption raises the residential tax rate and shifts the residential tax burden from low and moderately valued homes to apartments and higher valued homes. In FY06, Barnstable and Everett adopted a residential exemption to make 13 communities.**