

# A Case for a Split Tax in Natick

Bob Caplin

11/3/2018

Draft

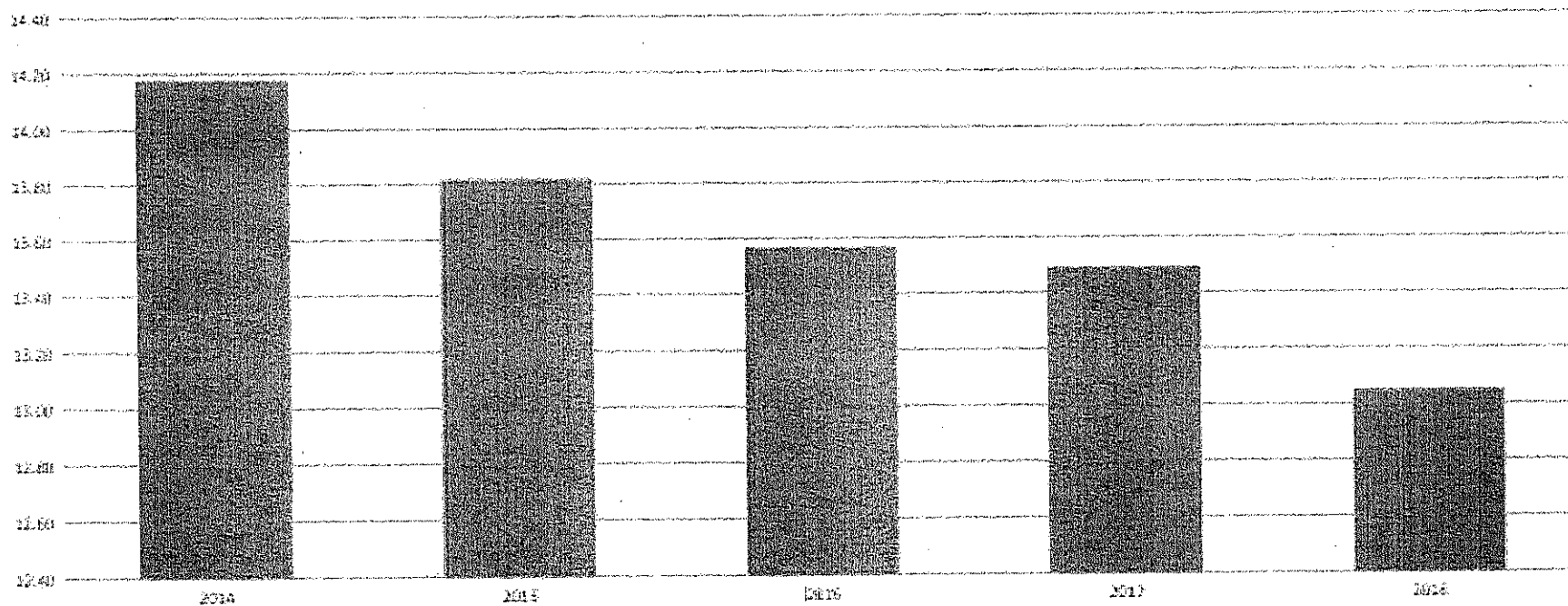
# Natick Real Estate Taxes

- Market conditions combined with a single tax rate have resulted in an increased percent of tax levy paid by residents and a decreased percent of tax levy paid by commercial property owners
- From 2014 to 2018 with a single tax rate:
  - commercial class share of the tax levy declined by 9%
  - taxes on average single family homes increased by 15%
- A split tax can:
  - provide tax savings for residents
  - increase the tax levy from new commercial growth which can fund infrastructure improvements to benefit both residents and businesses
  - provide a tool for Selectmen to manage levy split and respond to market variations

# Annual revaluations have caused tax rates to decline

- From 2014 -2018, revaluation adjustments have increased assessed property valuations by over 1.5 billion
- Tax rate per thousand =  $\text{Tax Levy} / \text{Total Assessed Property} * 1,000$
- Total assessed property is increasing at a faster rate than the tax levy resulting in a 9% decline in tax rates from 2014 - 2018

# Natick Tax Rates per thousand (2014 – 2018)

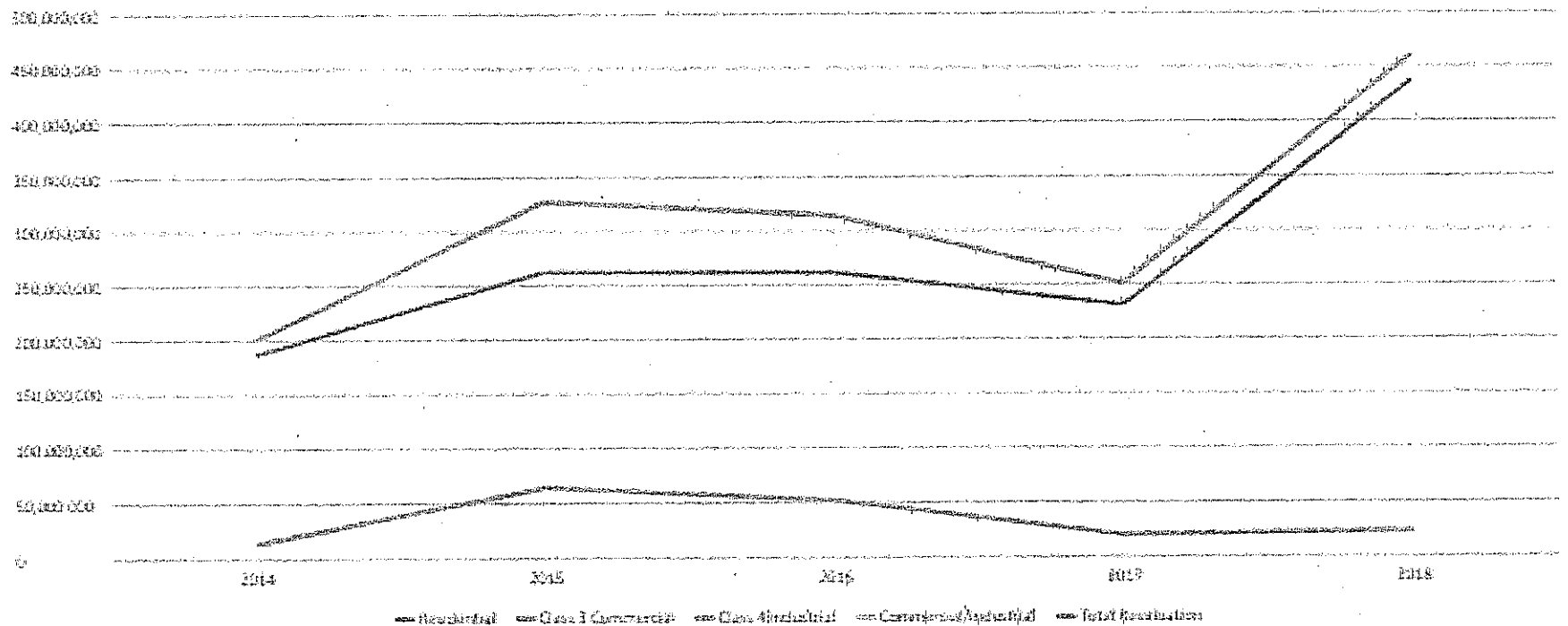


# Revaluation Adjustments

- With single tax rate, % of assessed property held by each class (classification percentage) is the same as the % of the tax levy paid by each class (levy allocation)
- Residential assessments are based on market resale value (market approach)
- Commercial assessments are based on net rental income (income approach)
- In current market conditions, residential property values are increasing while commercial rents have remained consistent
- Consequently, from 2014 – 2018, 89% of revaluation adjustments have been applied to the residential class

# Revaluation Adjustments by Property Class

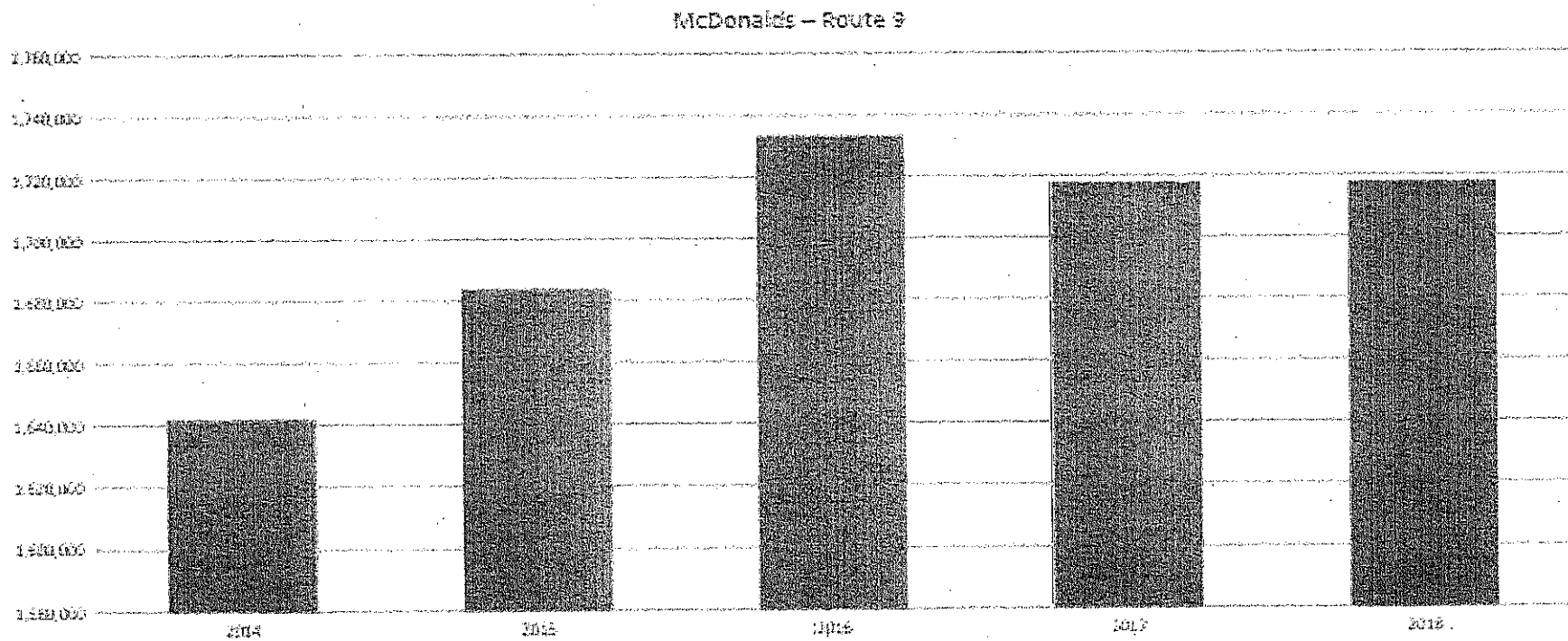
## 2014 - 2018



# Impact of Revaluation Adjustments

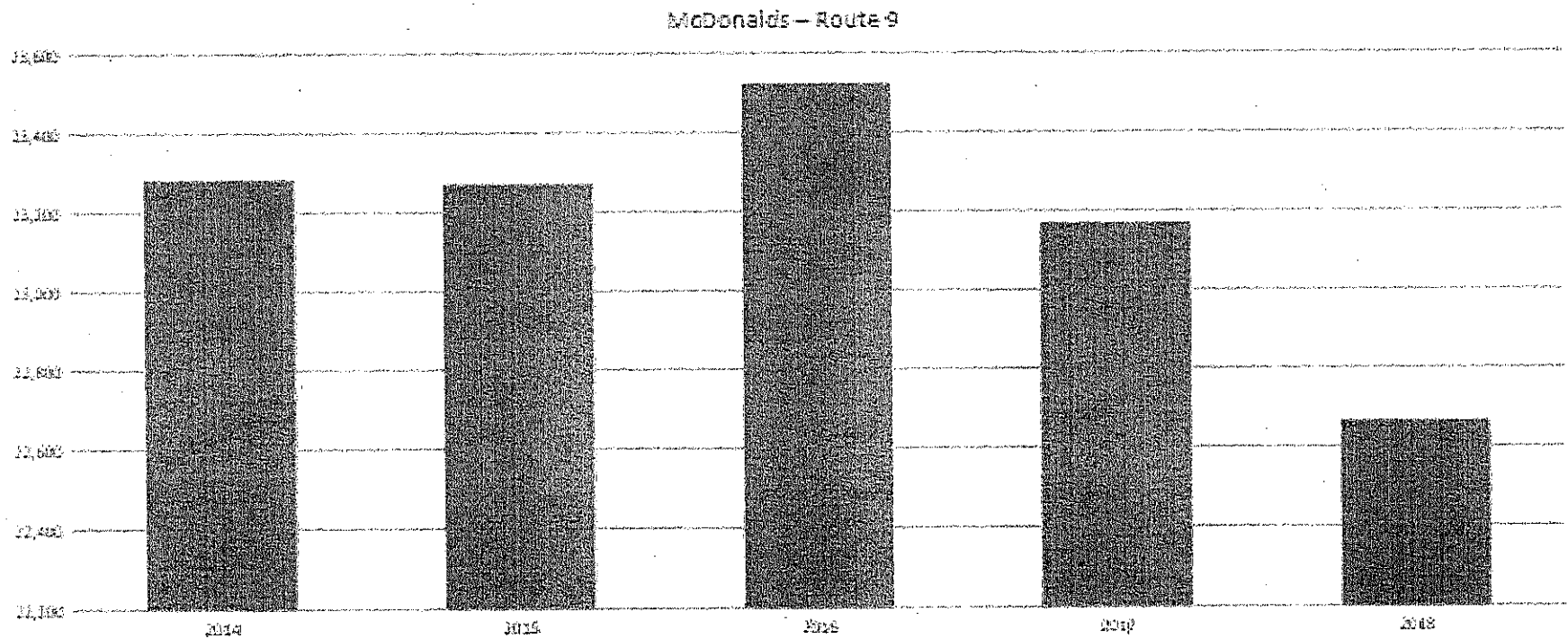
- From 2014 – 2018, revaluation adjustments caused a decline in the commercial classification % from 23% to 21%, a 9% decline
- With a single tax rate, the % of assessed property held by each class (classification %) is the same as the % of the tax levy paid by each class (levy allocation)
- Therefore, when the commercial class classification % declined by 9%, the commercial class levy allocation % also declined by 9%
- From 2014 – 2018, this caused a shift of over \$2 million from commercial to residential taxpayers

# Commercial Assessment - Example 1 (2014 – 2018)

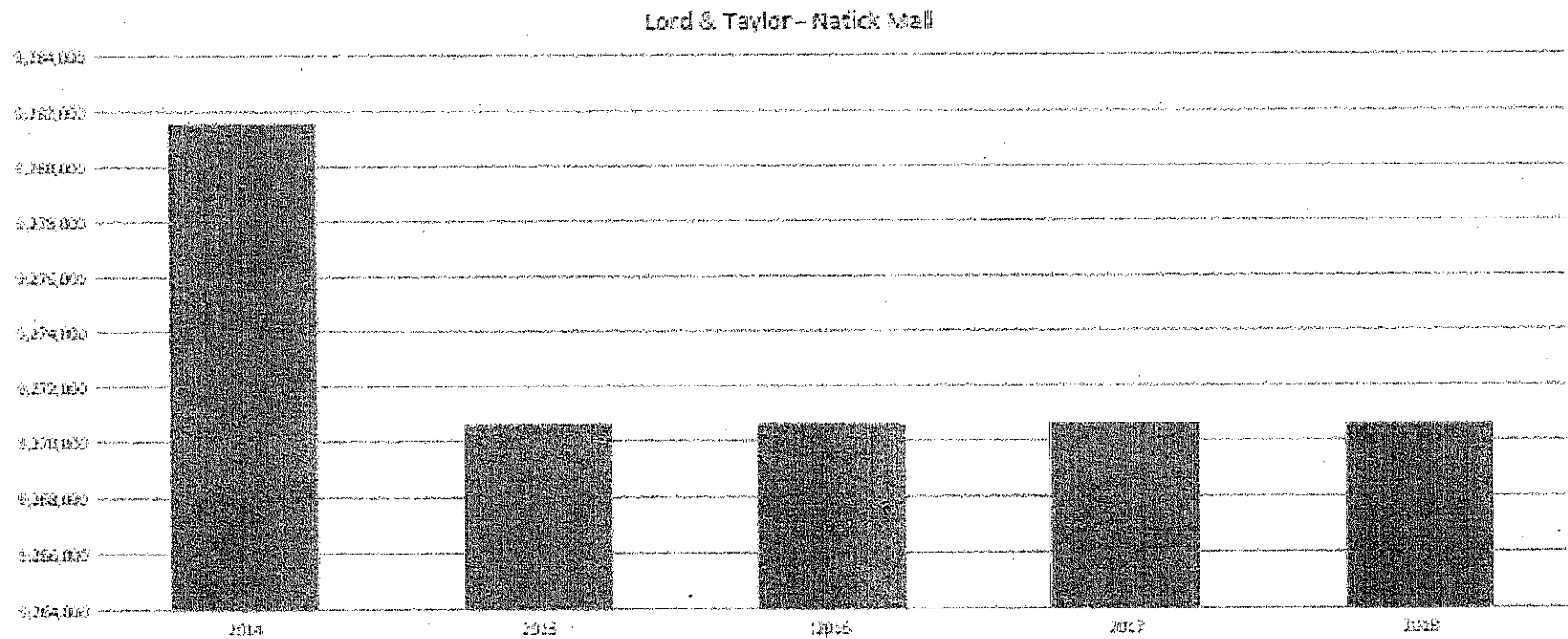




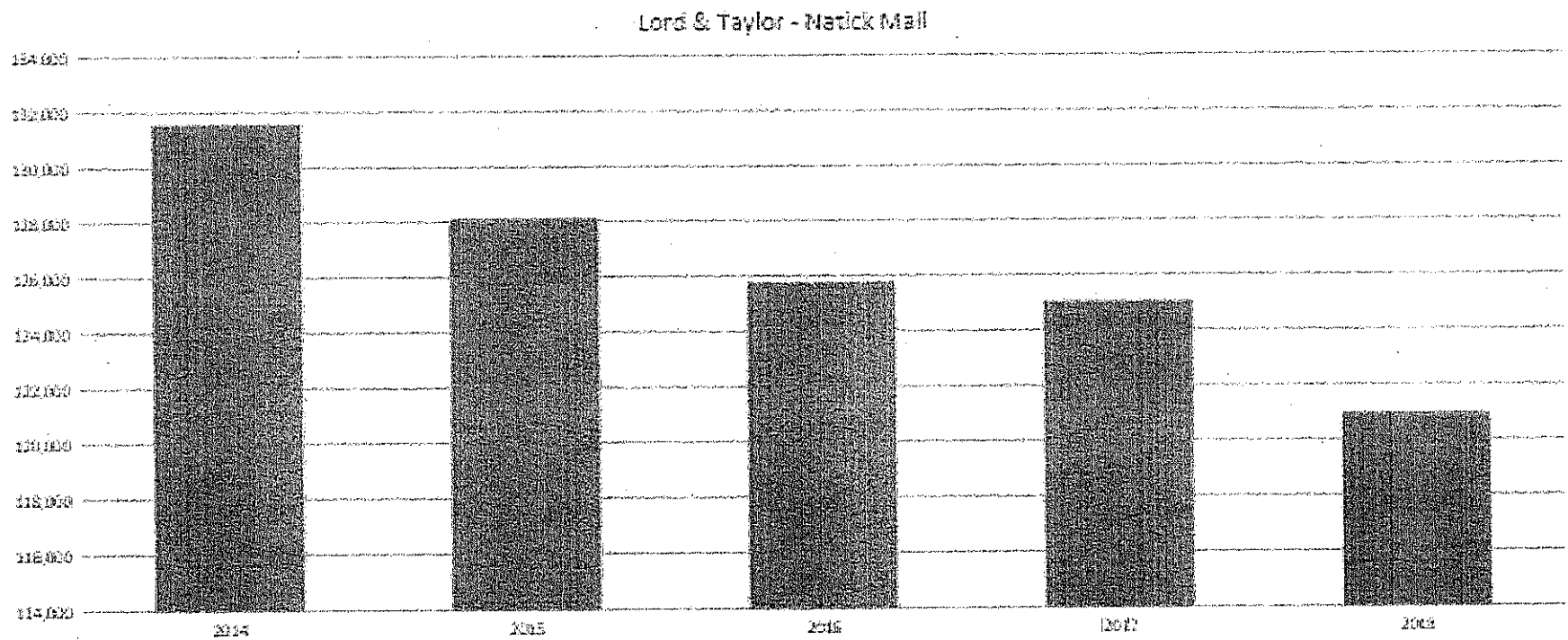
# Commercial Tax Bill - Example 1 (2014 – 2018)



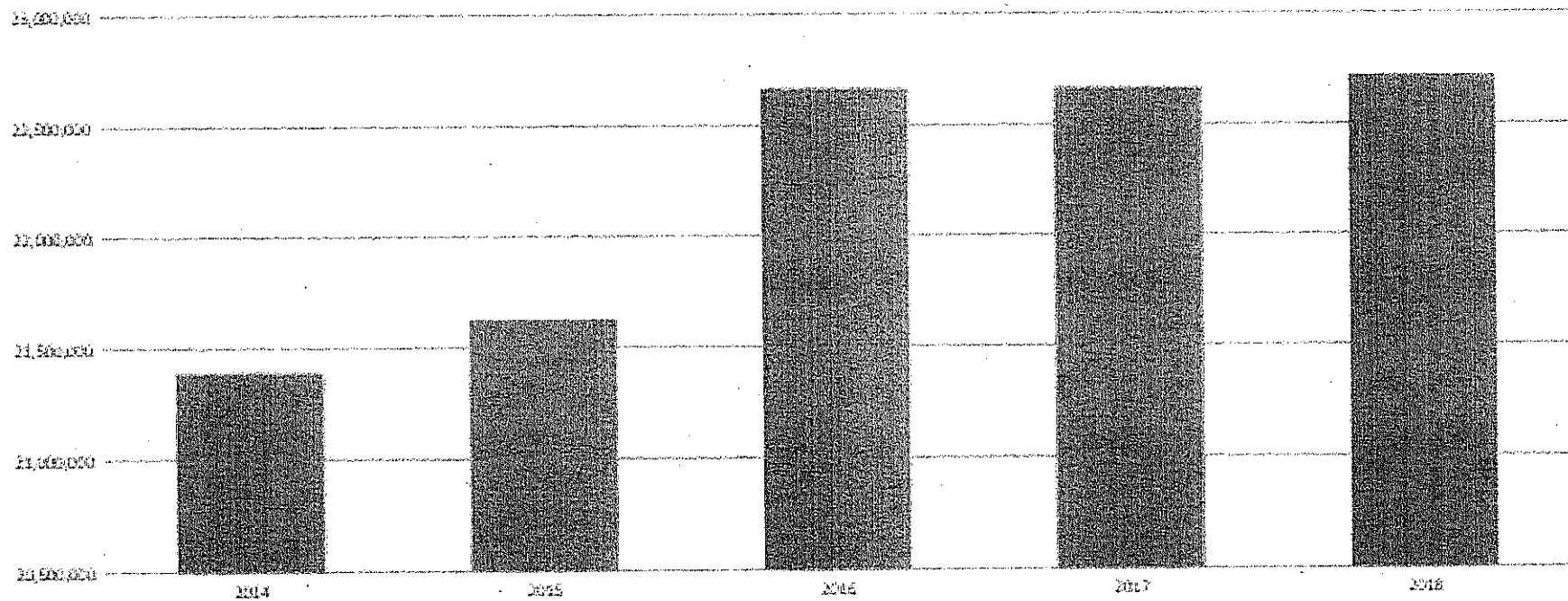
# Commercial Assessment - Example 2 (2014 – 2018)



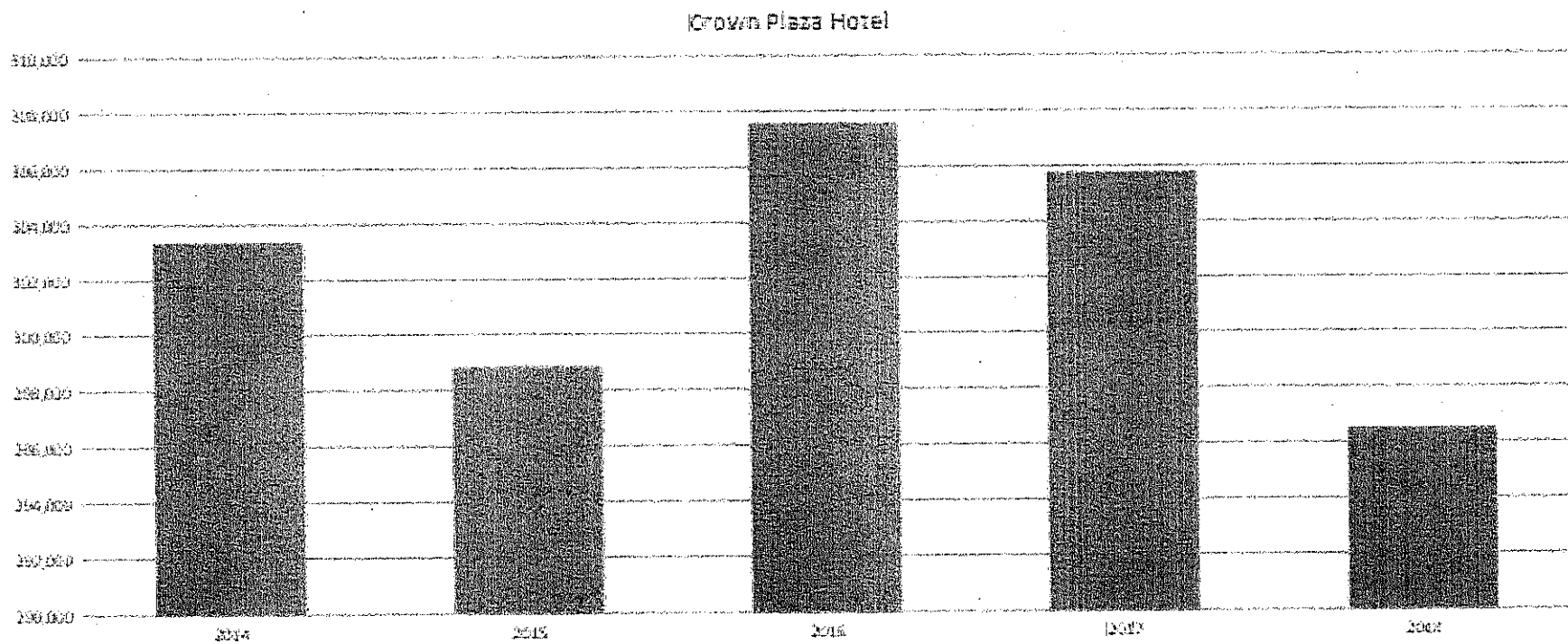
# Commercial Tax Bill - Example 2 (2014 – 2018)



# Commercial Assessment - Example 3 (2014 – 2018)



# Commercial Tax Bill - Example 3 (2014 – 2018)



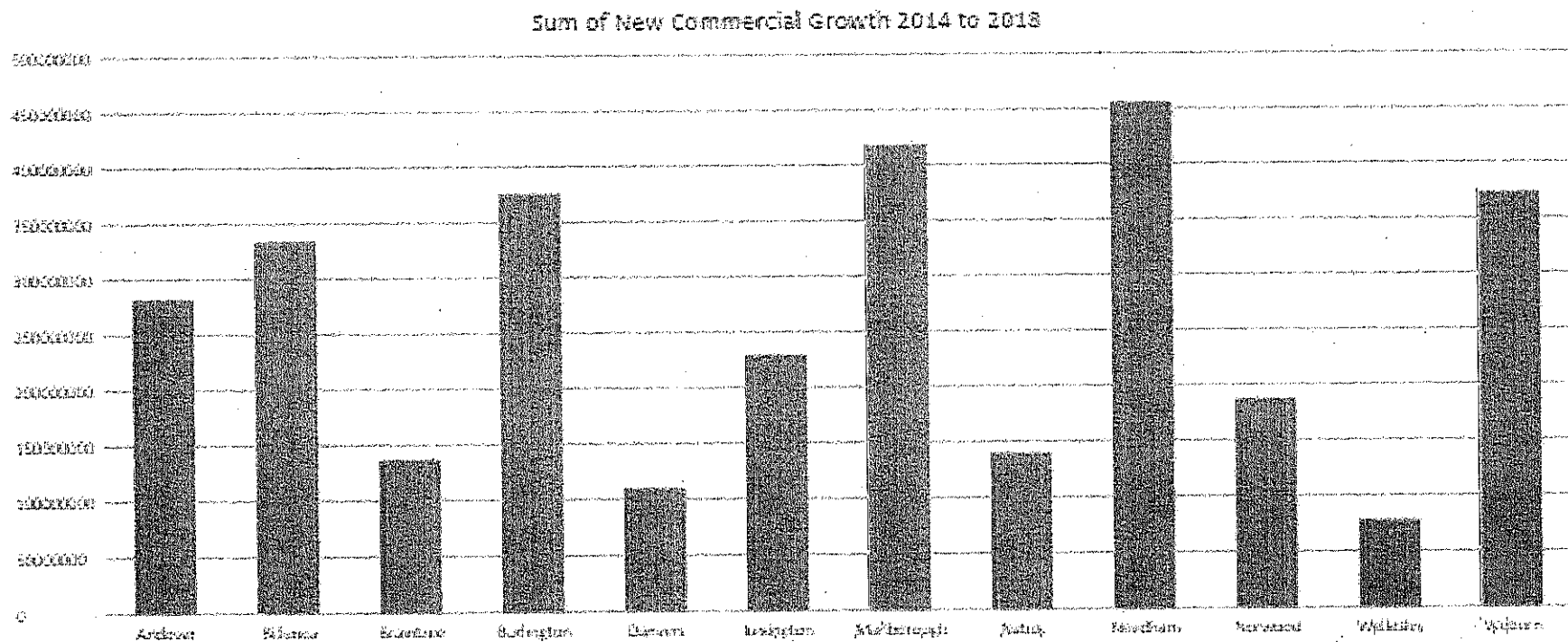
# **Virtually All Similar Municipalities Use a Split Tax**

- The Department of Revenue Division of Local Services Municipal Databank collects data on all 351 cities and towns
- Criteria of comparison to Natick:
  - 2018 commercial property greater than \$1 billion
  - 2018 population between 25,00 and 45,000
- 13 meet these criteria
- 10 of these communities use a split tax rate
- Exceptions are Natick, Wellesley and Chelmsford

# 2018 Tax Rate Comparison

Municipality	Residential Tax Rate	Commercial Tax Rate
Andover	15.64	27.61
Billerica	14.19	33.65
Braintree	10.54	23.37
Burlington	10.62	27.56
Chelmsford	17.96	17.96
Danvers	13.54	21.15
Lexington	14.30	27.69
Marlborough	14.63	25.73
Natick	13.05	13.05
Needham	11.88	23.46
Norwood	11.09	22.47
Wellesley	11.95	11.95
Woburn	9.89	24.95

# New Commercial Growth Comparison





# Leveraging FY 2018

Municipality	Residential Assessment %	Residential Tax %	Commercial Assessment %	Commercial Tax %
Andover	81.40%	71.24%	18.60%	28.76%
Billerica	74.10%	54.70%	25.90%	45.30%
Braintree	78.40%	62.15%	21.60%	37.85%
Burlington	61.60%	38.15%	38.40%	61.85%
Chelmsford	81.70%	81.70%	18.30%	18.30%
Danvers	76.10%	67.07%	23.90%	32.93%
Lexington	88.60%	80.12%	11.40%	19.88%
Marlborough	68.60%	55.35%	31.40%	44.65%
Natick	79.00%	79.00%	21.00%	21.00%
Needham	86.80%	76.92%	13.20%	23.08%
Norwood	71.70%	55.53%	28.30%	44.47%
Wellesley	87.30%	87.33%	12.70%	12.67%
Woburn	71.00%	49.27%	29.00%	50.73%

# Split Tax Myths

- *A split tax just shifts the tax burden from residential to commercial and does not increase the tax levy* – this statement fails to consider the additional tax revenue generated from new commercial growth
- *Businesses choose to locate in communities with the lowest tax rate* – studies (including Natick's) indicate that real estate taxes are not a significant factor in business location decisions. From 2014 – 2018, data from the DOR Municipal Databank indicates that municipalities that use a split tax and have higher commercial tax rates have much greater new commercial growth than Natick.
- *Businesses will flee Natick* – municipalities that have elected a split tax rate such as Hudson, Maynard and Marlborough have seen recent booms in downtown areas. Even with the maximum 150% split, Natick's commercial tax rate is lower than other similar municipalities.

# Impact of Selectmen Vote

- If Natick retains a single tax rate and market conditions continue, commercial taxes will continue to decline and residential taxes will continue to increase
- In 2019, average single family home taxes will likely exceed \$8,000
- FY 2018 tax impact on average single family home (\$570,732)

Rate Factor	100%	110%	120%	130%	140%	150%
Tax	7,448	7,248	7,054	6,854	6,655	6,461
Tax Decrease	0	(200)	(394)	(594)	(793)	(987)

## Chelmsford Split Tax Links

### Question 6 ballot question

<http://www.townofchelmsford.us/documentcenter/view/8791>

### Lowell Sun Opinion

[http://www.lowellsun.com/opinion/ci\\_31775956/chelmsford-voters-end-tax-status-quo](http://www.lowellsun.com/opinion/ci_31775956/chelmsford-voters-end-tax-status-quo)

### Question 6 Results

[http://www.lowellsun.com/breakingnews/ci\\_31780062/chelmsford-voters-elect-dixon-antul-newcomb-back-split](http://www.lowellsun.com/breakingnews/ci_31780062/chelmsford-voters-elect-dixon-antul-newcomb-back-split)

### Chelmsford Tax Classification Presentations

<http://www.townofchelmsford.us/668/Tax-Classification-Presentations>

DOR Code	Municipality	Fiscal Year	Residential	Commercial	Industrial	Personal Property	Total	Residential % of Total	CIP % of Total	Total CIP
198	Natick	2014	5,071,958,730	1,359,882,270	36,485,100	121,001,510	6,589,327,610	76.97	23.03	1,517,368,880
198	Natick	2015	5,405,281,800	1,418,781,400	38,307,700	122,478,000	6,984,848,900	77.39	22.61	1,579,567,100
198	Natick	2016	5,710,234,800	1,470,137,200	39,968,900	135,373,370	7,355,714,270	77.63	22.37	1,645,479,470
198	Natick	2017	6,001,827,900	1,509,933,900	41,810,700	150,081,170	7,703,653,670	77.91	22.09	1,701,825,770
198	Natick	2018	6,501,392,400	1,529,803,200	43,934,900	153,871,720	8,229,002,220	79.01	20.99	1,727,609,820

Change  
2014 to  
2018

	1,429,433,670		1,639,674,610	2.03	-2.03	210,240,940
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% Change

	28.18%		24.88%	2.64%	-8.83%	13.86%
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Commercial % of total assessed property (Classification %) declined by 8.83% from 2014 to 2018.

Fiscal Year	Residential Levy	Total CIP	Total Levy	Residential Levy %	CIP Levy %
2014	71,920,375	21,516,291	93,436,666	76.97	23.03
2015	74,700,994	21,829,617	96,530,611	77.39	22.61
2016	77,487,886	22,329,157	99,817,043	77.63	22.37
2017	80,964,658	22,957,629	103,922,287	77.91	22.09
2018	84,843,171	22,545,308	107,388,479	79.01	20.99
Change					
2014 to 2018	12,922,796	1,029,017	13,951,813	2.04	-2.04
% Change	17.97%	4.78%	14.93%	2.64%	-8.84%

Commercial % of tax levy (levy allocation) declined by 8.84% from 2014 to 2018.

# Split Tax Rate Impact on a Commercial Property Owner and Tenant

Property                      25 Main St  
Assessment FY 2019        1,463,091  
Gross Rent Area            16,182

Impact on Property Owner	Single Tax Rate	Split Tax Rate	Split Tax Rate	Split Tax Rate	Split Tax Rate	Split Tax Rate
	100%	110%	120%	130%	140%	150%
FY 2018 Rate	13.05	14.36	15.66	16.97	18.27	19.58
Tax	19,093	21,003	22,912	24,821	26,731	28,640
\$ Change from single rate		1,909	3,819	5,728	7,637	9,547
% Change from single rate		10.00%	20.00%	30.00%	40.00%	50.00%
Tax per square foot	1.18	1.30	1.42	1.53	1.65	1.77

## Impact on Tenant

Assumption: Real taxes are charged to tenants in direct proportion to their rented square footage

	Single Tax Rate	Split Tax Rate	Split Tax Rate	Split Tax Rate	Split Tax Rate	Split Tax Rate
	100%	110%	120%	130%	140%	150%
Rented square feet (Lemon Tree)	3,000					
Annual real estate costs	3,540	3,894	4,248	4,602	4,956	5,310
\$ Change from single rate		354	708	1,062	1,416	1,770
% Change from single rate		10.00%	20.00%	30.00%	40.00%	50.00%
Monthly real estate costs	295	324	354	383	413	442
\$ Change from single rate		29	59	88	118	147
% Change from single rate		10.00%	20.00%	30.00%	40.00%	50.00%

**TAX BASE LEVY GROWTH FY 2014 - LA13**  
Retain documentation for 5 years in case of DOR audit

PROPERTY CLASS	[A] FY 2013 VALUE BY CLASS (Committed/LA4)	No.	[B] FY 2013 REVISED & OMITTED VALUES	No.	[C] ABATEMENT VALUES	No.	[D] OTHER ADJUSTMENT VALUES	[E] FY 2013 ADJ VALUE BASE
<b>RESIDENTIAL</b>								
SINGLE FAMILY (101)	3,676,320,700	0	0	21	1,983,698	40	-2,219,400	3,672,117,602
CONDOMINIUM (102)	612,880,030	0	0	3	533,700	55	2,160,700	614,507,030
TWO & THREE FAMILY (104 & 105)	258,920,100	0	0	1	76,300	16	5,732,800	264,576,600
MULTI - FAMILY (111-125)	123,774,700	0	0	0	0	1	4,230,500	128,005,200
VACANT LAND (130-132 & 106)	61,976,800	0	0	1	137,000	55	-5,937,900	55,901,900
ALL OTHERS (103, 109, 012-018)	45,205,090	0	0	0	0	0	0	45,205,090
<b>TOTAL RESIDENTIAL</b>	<b>4,779,077,420</b>	<b>0</b>	<b>0</b>	<b>26</b>	<b>2,730,698</b>	<b>167</b>	<b>3,966,700</b>	<b>4,780,313,422</b>
OPENSOURCE	0	0	0	0	0	0	0	0
OPEN SPACE - CHAPTER 61, 61A, 61B	0	0	0	0	0	0	0	0
<b>TOTAL OPEN SPACE</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
COMMERCIAL	1,290,015,551	0	0	12	1,203,400	7	1,745,200	1,290,557,351
COMMERCIAL - CHAPTER 61, 61A, 61B	1,264,559	0	0	0	0	3	-4,300	1,260,259
<b>TOTAL COMMERCIAL</b>	<b>1,291,280,110</b>	<b>0</b>	<b>0</b>	<b>12</b>	<b>1,203,400</b>	<b>10</b>	<b>1,740,900</b>	<b>1,291,817,610</b>
INDUSTRIAL	40,213,000	0	0	6	601,700	3	-3,469,400	36,141,900
PERSONAL PROPERTY	118,400,530							
<b>TOTAL REAL &amp; PERSONAL</b>	<b>6,228,971,060</b>							

Actual ( )  
Pro Forma ( )



**TAX BASE LEVY GROWTH FY 2014 - LA13**  
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PROPERTY CLASS	REVAL %	[F] + or - REVAL ADJUSTMENT VALUES	[G] TOTAL ADJUSTED VALUE BASE	[H] FY 2014 PROPOSED VALUES	[I] NEW GROWTH VALUATION	[J] PRIOR YEAR TAX RATE	[K] TAX LEVY GROWTH
<b>RESIDENTIAL</b>							
SINGLE FAMILY (101)	0.04300	157,907,698	3,830,025,300	3,862,863,400	32,838,100		
CONDOMINIUM (102)	0.02156	13,251,470	627,758,500	645,625,800	17,867,300		
TWO & THREE FAMILY (104 & 105)	0.04451	11,775,100	276,351,700	276,960,100	608,400		
MULTI - FAMILY (111-125)	0.01623	2,077,400	130,082,600	181,306,000	51,223,400		
VACANT LAND (130-132 & 106)	0.01216	679,900	56,581,800	59,037,100	2,455,300		
ALL OTHERS (103, 109, 012-018)	0.01877	848,640	46,053,730	46,166,330	112,600		
<b>TOTAL RESIDENTIAL</b>	<b>0.03902</b>	<b>186,540,208</b>	<b>4,966,853,630</b>	<b>5,071,958,730</b>	<b>105,105,100</b>	<b>14.34</b>	<b>1,507,207</b>
<b>OPENSOURCE</b>	<b>0.00000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
OPEN SPACE - CHAPTER 61, 61A, 61B	0.00000	0	0	0	0		
<b>TOTAL OPEN SPACE</b>	<b>0.00000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>
<b>COMMERCIAL</b>	<b>0.01027</b>	<b>13,251,660</b>	<b>1,303,809,011</b>	<b>1,358,621,611</b>	<b>54,812,600</b>		
COMMERCIAL - CHAPTER 61, 61A, 61B	0.00032	400	1,260,659	1,260,659	0		
<b>TOTAL COMMERCIAL</b>	<b>0.01026</b>	<b>13,252,060</b>	<b>1,305,069,670</b>	<b>1,359,882,270</b>	<b>54,812,600</b>	<b>14.34</b>	<b>786,013</b>
<b>INDUSTRIAL</b>	<b>0.00950</b>	<b>343,200</b>	<b>36,485,100</b>	<b>36,485,100</b>	<b>0</b>	<b>14.34</b>	<b>0</b>
<b>PERSONAL PROPERTY</b>				<b>121,001,510</b>	<b>14,642,161</b>	<b>14.34</b>	<b>209,969</b>
<b>TOTAL REAL &amp; PERSONAL</b>				<b>6,589,327,610</b>	<b>174,559,861</b>		<b>2,503,189</b>

Actual ( )  
Pro Forma ( )

NOTE : The information was Approved on 10/11/2013.

Janice Dangelo, Dir. of Assessing, Natick, 508-647-6420  
assessors signature

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date

Signing for the BOA as chairman. Signatures on file.  
(comments)

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Actual ( )  
Pro Forma ( )

**TAX BASE LEVY GROWTH FY 2015 - LA13**  
Retain documentation for 5 years in case of DOR audit

PROPERTY CLASS	[A] FY 2014 VALUE BY CLASS (Committed/LA4)	No.	[B] FY 2014 REVISED & OMITTED VALUES	No.	[C] ABATEMENT VALUES	No.	[D] OTHER ADJUSTMENT VALUES	[E] FY 2014 ADJ VALUE BASE
<b>RESIDENTIAL</b>								
SINGLE FAMILY (101)	3,862,863,400	0	0	22	-943,800	66	-2,369,845	3,859,549,755
CONDOMINIUM (102)	645,625,800	0	0	1	111,600	19	3,089,400	648,603,600
TWO & THREE FAMILY (104 & 105)	276,960,100	0	0	1	20,000	15	-853,600	276,086,500
MULTI - FAMILY (111-125)	181,306,000	0	0	1	400,000	3	1,029,800	181,935,800
VACANT LAND (130-132 & 106)	59,037,100	0	0	0	0	75	2,614,210	61,651,310
ALL OTHERS (103, 109, 012-018)	46,166,330	0	0	0	0	3	-1,333,000	44,833,330
<b>TOTAL RESIDENTIAL</b>	<b>5,071,958,730</b>	<b>0</b>	<b>0</b>	<b>25</b>	<b>1,475,400</b>	<b>181</b>	<b>2,176,965</b>	<b>5,072,660,295</b>
OPENSOURCE	0	0	0	0	0	0	0	0
OPEN SPACE - CHAPTER 61, 61A, 61B	0	0	0	0	0	0	0	0
<b>TOTAL OPEN SPACE</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
COMMERCIAL	1,358,621,611	0	0	6	1,995,200	6	-2,947,000	1,353,679,411
COMMERCIAL - CHAPTER 61, 61A, 61B	1,260,659	0	0	0	0	1	-165	1,260,494
<b>TOTAL COMMERCIAL</b>	<b>1,359,882,270</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>1,995,200</b>	<b>7</b>	<b>-2,947,165</b>	<b>1,354,939,905</b>
INDUSTRIAL	36,485,100	0	0	0	0	3	-1,473,600	35,011,500
PERSONAL PROPERTY	121,001,510							
<b>TOTAL REAL &amp; PERSONAL</b>	<b>6,589,327,610</b>							

Actual ( )  
Pro Forma ( )

**TAX BASE LEVY GROWTH FY 2015 - LA13**  
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<b>RESIDENTIAL</b>							
SINGLE FAMILY (101)	0.04607	177,817,045	4,037,366,800	4,067,880,400	30,513,600		
CONDOMINIUM (102)	0.07000	45,401,400	694,005,000	724,440,300	30,435,300		
TWO & THREE FAMILY (104 & 105)	0.08018	22,136,000	298,222,500	299,227,100	1,004,600		
MULTI - FAMILY (111-125)	0.08056	14,656,800	196,592,600	202,660,100	6,067,500		
VACANT LAND (130-132 & 106)	-0.00724	-446,410	61,204,900	62,654,900	1,450,000		
ALL OTHERS (103, 109, 012-018)	0.07883	3,534,370	48,367,700	48,419,000	51,300		
<b>TOTAL RESIDENTIAL</b>	<b>0.05187</b>	<b>263,099,205</b>	<b>5,335,759,500</b>	<b>5,405,281,800</b>	<b>69,522,300</b>	<b>14.18</b>	<b>985,826</b>
<b>OPENSOURCE</b>	<b>0.00000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
OPEN SPACE - CHAPTER 61, 61A, 61B	0.00000	0	0	0	0		
<b>TOTAL OPEN SPACE</b>	<b>0.00000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>
<b>COMMERCIAL</b>	<b>0.04529</b>	<b>61,312,339</b>	<b>1,414,991,750</b>	<b>1,417,520,900</b>	<b>2,529,150</b>		
COMMERCIAL - CHAPTER 61, 61A, 61B	0.00000	6	1,260,500	1,260,500	0		
<b>TOTAL COMMERCIAL</b>	<b>0.04525</b>	<b>61,312,345</b>	<b>1,416,252,250</b>	<b>1,418,781,400</b>	<b>2,529,150</b>	<b>14.18</b>	<b>35,863</b>
<b>INDUSTRIAL</b>	<b>0.09415</b>	<b>3,296,200</b>	<b>38,307,700</b>	<b>38,307,700</b>	<b>0</b>	<b>14.18</b>	<b>0</b>
<b>PERSONAL PROPERTY</b>				<b>122,478,000</b>	<b>7,553,984</b>	<b>14.18</b>	<b>107,115</b>
<b>TOTAL REAL &amp; PERSONAL</b>				<b>6,984,848,900</b>	<b>79,605,434</b>		<b>1,128,804</b>

Actual ( )  
Pro Forma ( )

**NOTE : The information has not been Approved and is subject to change.**

Janice Dangelo, Dir. of Assessing, Natick 508-647-6420  
assessors signature

10/2/2014 6:24 PM  
date

Signing for the Board signatures on file, Dangelo, Reed, Hansen  
(comments)

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<b>RESIDENTIAL</b>								
SINGLE FAMILY (101)	4,067,880,400	0	0	14	467,400	28	1,863,100	4,069,276,100
CONDOMINIUM (102)	724,440,300	0	0	2	250,000	21	4,488,400	728,678,700
TWO & THREE FAMILY (104 & 105)	299,227,100	0	0	3	123,000	4	2,328,000	301,432,100
MULTI - FAMILY (111-125)	202,660,100	0	0	2	895,900	1	-1,658,300	200,105,900
VACANT LAND (130-132 & 106)	62,654,900	0	0	2	130,700	53	-6,583,400	55,940,800
ALL OTHERS (103, 109, 012-018)	48,419,000	0	0	0	0	7	-919,800	47,499,200
<b>TOTAL RESIDENTIAL</b>	<b>5,405,281,800</b>	<b>0</b>	<b>0</b>	<b>23</b>	<b>1,867,000</b>	<b>114</b>	<b>-482,000</b>	<b>5,402,932,800</b>
OPENSOURCE	0	0	0	0	0	0	0	0
OPEN SPACE - CHAPTER 61, 61A, 61B	0	0	0	0	0	0	0	0
<b>TOTAL OPEN SPACE</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
COMMERCIAL	1,417,520,900	0	0	8	4,114,100	4	152,000	1,413,558,800
COMMERCIAL - CHAPTER 61, 61A, 61B	1,260,500	0	0	0	0	0	0	1,260,500
<b>TOTAL COMMERCIAL</b>	<b>1,418,781,400</b>	<b>0</b>	<b>0</b>	<b>8</b>	<b>4,114,100</b>	<b>4</b>	<b>152,000</b>	<b>1,414,819,300</b>
INDUSTRIAL	38,307,700	0	0	0	0	1	379,400	38,687,100
PERSONAL PROPERTY	122,478,000							
<b>TOTAL REAL &amp; PERSONAL</b>	<b>6,984,848,900</b>							

Actual ( )  
Pro Forma ( )

**TAX BASE LEVY GROWTH FY 2016 - LA13**  
Retain documentation for 5 years in case of DOR audit

PROPERTY CLASS	REVAL %	[F] + or - REVAL ADJUSTMENT VALUES	[G] TOTAL ADJUSTED VALUE BASE	[H] FY 2016 PROPOSED VALUES	[I] NEW GROWTH VALUATION	[J] PRIOR YEAR TAX RATE	[K] TAX LEVY GROWTH
<b>RESIDENTIAL</b>							
SINGLE FAMILY (101)	0.04908	199,712,600	4,268,988,700	4,305,760,000	36,771,300		
CONDOMINIUM (102)	0.05900	42,990,200	771,668,900	776,377,500	4,708,600		
TWO & THREE FAMILY (104 & 105)	0.01347	4,060,900	305,493,000	306,470,300	977,300		
MULTI - FAMILY (111-125)	0.06733	13,473,000	213,578,900	213,578,900	0		
VACANT LAND (130-132 & 106)	-0.01422	-795,400	55,145,400	57,337,700	2,192,300		
ALL OTHERS (103, 109, 012-018)	0.06306	2,995,200	50,494,400	50,710,400	216,000		
<b>TOTAL RESIDENTIAL</b>	<b>0.04857</b>	<b>262,436,500</b>	<b>5,665,369,300</b>	<b>5,710,234,800</b>	<b>44,865,500</b>	<b>13.82</b>	<b>620,041</b>
<b>OPENSOURCE</b>	<b>0.00000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
OPEN SPACE - CHAPTER 61, 61A, 61B	0.00000	0	0	0	0		
<b>TOTAL OPEN SPACE</b>	<b>0.00000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>
<b>COMMERCIAL</b>	<b>0.03626</b>	<b>51,254,800</b>	<b>1,464,813,600</b>	<b>1,468,870,400</b>	<b>4,056,800</b>		
COMMERCIAL - CHAPTER 61, 61A, 61B	0.00500	6,300	1,266,800	1,266,800	0		
<b>TOTAL COMMERCIAL</b>	<b>0.03623</b>	<b>51,261,100</b>	<b>1,466,080,400</b>	<b>1,470,137,200</b>	<b>4,056,800</b>	<b>13.82</b>	<b>56,065</b>
<b>INDUSTRIAL</b>	<b>0.03313</b>	<b>1,281,800</b>	<b>39,968,900</b>	<b>39,968,900</b>	<b>0</b>	<b>13.82</b>	<b>0</b>
<b>PERSONAL PROPERTY</b>				<b>135,373,370</b>	<b>4,712,234</b>	<b>13.82</b>	<b>65,123</b>
<b>TOTAL REAL &amp; PERSONAL</b>				<b>7,355,714,270</b>	<b>53,634,534</b>		<b>741,229</b>

Actual ( )  
Pro Forma ( )

**NOTE : The information was Approved on 08/31/2015.**

Janice Dangelo, Dir. of Assessing, Natick, 508-647-6420  
assessors signature

8/19/2015 9:44 AM  
date

Signing for the Board of Assessors as chair, signatures on file.  
(comments)

.....

Actual ( )  
Pro Forma ( )



LA13 Tax Base Levy Growth

Retain documentation for 5 years in case of DOR audit - Fiscal Year 2017

Property Class	(A)PFY LA4 Values	Omitted and Revised No.	(B) Omitted and Revised Values	Abatement No.	(C) Abatement Values	Other Adjustment No.	(D) Other Adjustment Values	(E) Adjusted Value Base
<b>RESIDENTIAL</b>								
SINGLE FAMILY (101)	4,305,760,000	0	0	22	1,995,400	38	1,746,600	4,305,511,200
CONDOMINIUM (102)	776,377,500	0	0	1	12,900	0	0	776,364,600
TWO & THREE FAMILY (104 & 105)	306,470,300	0	0	2	89,900	19	-11,453,200	294,927,200
MULTI - FAMILY (111-125)	213,578,900	0	0	0	0	4	2,896,300	216,475,200
VACANT LAND (130-132 & 106)	57,337,700	0	0	1	316,200	43	-6,507,700	50,513,800
ALL OTHERS (103, 109, 012-018)	50,710,400	0	0	0	0	1	-652,400	50,058,000
<b>TOTAL RESIDENTIAL</b>	<b>5,710,234,800</b>	<b>0</b>	<b>0</b>	<b>26</b>	<b>2,414,400</b>	<b>105</b>	<b>-13,970,400</b>	<b>5,693,850,000</b>
OPEN SPACE	0	0	0	0	0	0	0	0
OPEN SPACE - CHAPTER 61, 61A, 61B	0	0	0	0	0	0	0	0
<b>TOTAL OPEN SPACE</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
COMMERCIAL	1,468,870,400	0	0	12	2,646,900	10	3,054,500	1,469,278,000
COMMERCIAL - CHAPTER 61, 61A, 61B	1,266,800	0	0	0	0	0	0	1,266,800
<b>TOTAL COMMERCIAL</b>	<b>1,470,137,200</b>	<b>0</b>	<b>0</b>	<b>12</b>	<b>2,646,900</b>	<b>10</b>	<b>3,054,500</b>	<b>1,470,544,800</b>
INDUSTRIAL	39,968,900	0	0	0	0	0	0	39,968,900
PERSONAL PROPERTY	135,373,370	0	0					
<b>TOTAL REAL &amp; PERSONAL</b>	<b>7,355,714,270</b>	<b>0</b>	<b>0</b>					

NOTE : The information was Approved on 8/17/2016

**LA13 Tax Base Levy Growth**  
**Retain documentation for 5 years in case of DOR audit - Fiscal Year 2017**

Property Class	Reval Perct	(F) + or - Reval Adj Values	(G) Total Adjusted Value Base	(H) CFY LA4	(I) New Growth Valuation	(J) PY Tax Rate	(K) Tax Levy Growth
<b>RESIDENTIAL</b>							
SINGLE FAMILY (101)	0.03664	157,760,900	4,463,272,100	4,510,662,800	47,390,700		
CONDOMINIUM (102)	0.02905	22,555,100	798,919,700	803,429,300	4,509,600		
TWO & THREE FAMILY (104 & 105)	0.08710	25,687,500	320,614,700	321,997,300	1,382,600		
MULTI - FAMILY (111-125)	0.10758	23,289,200	239,764,400	261,437,700	21,673,300		
VACANT LAND (130-132 & 106)	-0.00710	-358,600	50,155,200	50,996,700	841,500		
ALL OTHERS (103, 109, 012-018)	0.04513	2,259,100	52,317,100	53,304,100	987,000		
<b>TOTAL RESIDENTIAL</b>	<b>0.04060</b>	<b>231,193,200</b>	<b>5,925,043,200</b>	<b>6,001,827,900</b>	<b>76,784,700</b>	<b>13.57</b>	<b>1,041,968</b>
OPEN SPACE	0.00000	0	0	0	0		
OPEN SPACE - CHAPTER 61, 61A, 61B	0.00000	0	0	0	0		
<b>TOTAL OPEN SPACE</b>	<b>0.00000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>
<b>COMMERCIAL</b>	0.01248	18,330,700	1,487,608,700	1,508,656,800	21,048,100		
COMMERCIAL - CHAPTER 61, 61A, 61B	0.00813	10,300	1,277,100	1,277,100	0		
<b>TOTAL COMMERCIAL</b>	<b>0.01247</b>	<b>18,341,000</b>	<b>1,488,885,800</b>	<b>1,509,933,900</b>	<b>21,048,100</b>	<b>13.57</b>	<b>285,623</b>
INDUSTRIAL	0.04275	1,708,700	41,677,600	41,810,700	133,100	13.57	1,806
PERSONAL PROPERTY				150,081,170	13,076,567	13.57	177,449
<b>TOTAL REAL &amp; PERSONAL</b>				<b>7,703,653,670</b>	<b>111,042,467</b>		<b>1,506,846</b>

Community Comments:

**Signatures**

**Board of Assessors**

Janice Dangelo, Dir. of Assessing , Natick , dangelo@natickma.org 508-647-6420 | 8/15/2016 4:48 PM

Comment: Signing for BOA, signatures on file

NOTE : The information was Approved on 8/17/2016

LA13 Tax Base Levy Growth

Retain documentation for 5 years in case of DOR audit - Fiscal Year 2018

Property Class	(A) PFY LA4 Values	Omitted and Revised No.	(B) Omitted and Revised Values	Abatement No.	(C) Abatement Values	Other Adjustment No.	(D) Other Adjustment Values	(E) Adjusted Value Base
<b>RESIDENTIAL</b>								
SINGLE FAMILY (101)	4,510,662,800	0	0	22	663,000	40	2,128,400	4,512,128,200
CONDOMINIUM (102)	803,429,300	0	0	1	164,950	3	-724,000	802,540,350
TWO & THREE FAMILY (104 & 105)	321,997,300	0	0	0	0	10	-4,359,900	317,637,400
MULTI - FAMILY (111-125)	261,437,700	0	0	1	469,000	0	0	260,968,700
VACANT LAND (130-132 & 106)	50,996,700	0	0	3	304,150	47	-2,283,400	48,409,150
ALL OTHERS (103, 109, 012-018)	53,304,100	0	0	0	0	2	-438,800	52,865,300
<b>TOTAL RESIDENTIAL</b>	<b>6,001,827,900</b>	<b>0</b>	<b>0</b>	<b>27</b>	<b>1,601,100</b>	<b>102</b>	<b>-5,677,700</b>	<b>5,994,549,100</b>
OPEN SPACE	0	0	0	0	0	0	0	0
OPEN SPACE - CHAPTER 61, 61A, 61B	0	0	0	0	0	0	0	0
<b>TOTAL OPEN SPACE</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
COMMERCIAL	1,508,656,800	0	0	3	7,111,850	8	-1,037,000	1,500,507,950
COMMERCIAL - CHAPTER 61, 61A, 61B	1,277,100	0	0	0	0	1	-6,700	1,270,400
<b>TOTAL COMMERCIAL</b>	<b>1,509,933,900</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>7,111,850</b>	<b>9</b>	<b>-1,043,700</b>	<b>1,501,778,350</b>
INDUSTRIAL	41,810,700	0	0	0	0	4	-88,500	41,722,200
PERSONAL PROPERTY	150,081,170	0	0					
<b>TOTAL REAL &amp; PERSONAL</b>	<b>7,703,653,670</b>	<b>0</b>	<b>0</b>					

NOTE : The information was Approved on 9/7/2017

LA13 Tax Base Levy Growth

Retain documentation for 5 years in case of DOR audit - Fiscal Year 2018

Property Class	Reval Perct	(F) + or - Reval Adj Values	(G) Total Adjusted Value Base	(H) CFY LA4	(I) New Growth Valuation	(J) PY Tax Rate	(K) Tax Levy Growth
<b>RESIDENTIAL</b>							
SINGLE FAMILY (101)	0.06882	310,513,900	4,822,642,100	4,864,923,700	42,281,600		
CONDOMINIUM (102)	0.09846	79,018,750	881,559,100	888,124,700	6,565,600		
TWO & THREE FAMILY (104 & 105)	0.09826	31,211,800	348,849,200	351,378,200	2,529,000		
MULTI - FAMILY (111-125)	0.04546	11,863,000	272,831,700	287,506,200	14,674,500		
VACANT LAND (130-132 & 106)	0.03252	1,574,450	49,983,600	50,524,800	541,200		
ALL OTHERS (103, 109, 012-018)	0.06477	3,424,200	56,289,500	58,934,800	2,645,300		
<b>TOTAL RESIDENTIAL</b>	<b>0.07300</b>	<b>437,606,100</b>	<b>6,432,155,200</b>	<b>6,501,392,400</b>	<b>69,237,200</b>	<b>13.49</b>	<b>934,010</b>
OPEN SPACE	0.00000	0	0	0	0		
OPEN SPACE - CHAPTER 61, 61A, 61B	0.00000	0	0	0	0		
<b>TOTAL OPEN SPACE</b>	<b>0.00000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>
COMMERCIAL	0.01413	21,194,850	1,521,702,800	1,528,273,400	6,570,600		
COMMERCIAL - CHAPTER 61, 61A, 61B	0.20419	259,400	1,529,800	1,529,800	0		
<b>TOTAL COMMERCIAL</b>	<b>0.01429</b>	<b>21,454,250</b>	<b>1,523,232,600</b>	<b>1,529,803,200</b>	<b>6,570,600</b>	<b>13.49</b>	<b>88,637</b>
INDUSTRIAL	0.04231	1,765,400	43,487,600	43,934,900	447,300	13.49	6,034
PERSONAL PROPERTY				153,871,720	10,612,497	13.49	143,163
<b>TOTAL REAL &amp; PERSONAL</b>				<b>8,229,002,220</b>	<b>86,867,597</b>		<b>1,171,844</b>

Community Comments:

Signatures

Board of Assessors

Janice Dangelo, Dir. of Assessing , Natick , dangelo@natickma.org 508-647-6420 | 9/6/2017 2:37 PM

Comment: Signing for the BOA as Chair, signatures on file.

NOTE : The information was Approved on 9/7/2017

Town of Natick  
Revaluation Adjustment - Form LA13  
Fiscal Years 2014 to 2018

Revaluation Adjustment by Property Class by Year	2014	2015	2016	2017	2018	Totals	% Comments - 2014 to 2018
Residential	186,540,208	263,099,205	262,436,500	231,193,200	437,606,100	1,380,875,213	88.81% applied to residential
Commercial/Industrial	13,595,860	64,608,545	52,542,900	20,049,700	23,219,650	174,016,655	11.19% commercial/Industrial
Total Revaluation	200,136,068	327,707,750	314,979,400	251,242,900	460,825,750	1,554,891,868	100.00% Total Revaluation
Assessment % Increase							
Residential	3.90%	5.19%	4.86%	4.06%	7.30%		
Commercial/Industrial	0.94%	4.28%	3.33%	1.22%	1.37%		
Tax Rates:	2014	2015	2016	2017	2018		
by Year	14.18	13.82	13.57	13.49	13.05		
Change from prior year	-0.16	-0.36	-0.25	-0.08	-0.44	-1.29%	tax rate \$ decline
Percent change	-1.12%	-2.54%	-1.81%	-0.59%	-3.26%	-9.00%	tax rate % decline
Impact of Revaluation Adjustment - Shift of taxes to Residential Class							
Prior FY CIP Property	1,446,360,040	1,510,952,915	1,575,984,400	1,645,887,070	1,693,581,720		
Revaluation Adjustment applied to CIP Class	13,595,860	64,608,545	52,542,900	20,049,700	23,219,650		
Total CIP Property before new growth	1,459,955,900	1,575,561,460	1,628,527,300	1,665,936,770	1,716,801,370		
Reduction in CIP Taxes	-233,593	-567,202	-407,132	-133,275	-755,393	-2,096,594	
Increase in Residential Taxes	233,593	567,202	407,132	133,275	755,393	2,096,594	Tax shift to residential class
Cumulative Increase with 2.5%	239,433	826,801	1,264,781	1,433,007	2,243,110	2,243,110	Tax shift to residential class after

Bob Caplin  
11/3/2018

# **FY 2018 Revaluation Adjustment by Property Class**

Property Class	FY 2017 - Adjusted Value Base	FY 2018 - Revaluation Adjustment	% Revaluation Adjustment Increase	% of Total Revaluation
Class 1 Residential	5,994,549,100	437,606,100	7.30%	94.9613%
Class 3 Commercial	1,501,778,350	21,454,250		4.66%
Class 4 Industrial	41,722,200	1,765,400		0.38%
Class 5 Personal Property	150,081,170			
Total CIP	1,693,581,720	23,219,650	1.3710%	5.0387%
Total	7,688,130,820	460,825,750		100.0000%

## Tax shift calculation

Tax rate fy 2018	13.05	
Tax rate fy 2017	13.49	
Tax rate change	(0.44)	-3.26%

Total CIP property	1,716,801,370
Reduction in CIP taxes	(755,393)
Increase in residential taxes	755,393

# **FY 2017 Revaluation Adjustment by Property Class**

Property Class	FY 2016 - Adjusted Value Base	FY 2017 - Revaluation Adjustment	% Revaluation Adjustment Increase	% of Total Revaluation
Class 1 Residential	5,693,850,000	231,193,200	4.0604%	92.0198%
Class 3 Commercial	1,470,544,800	18,341,000		
Class 4 Industrial	39,968,900	1,708,700		
Class 5 Personal Property	135,373,370			
Total CIP	1,645,887,070	20,049,700	1.2182%	7.9802%
Total	7,339,737,070	251,242,900		100.0000%

## Tax shift calculation

Tax rate fy 2017	13.49
Tax rate fy 2016	13.57
Tax rate change	(0.08)

Total CIP property	1,665,936,770
Reduction in CIP taxes	(133,275)
Increase in residential taxes	133,275

# **FY 2016 Revaluation Adjustment by Property Class**

Property Class	FY 2015- Adjusted Value Base	FY 2016 - Revaluation Adjustment	% Revaluation Adjustment Increase	% of Total Revaluation
Class 1 Residential	5,402,932,800	262,436,500	4.8573%	83.3186%
Class 3 Commercial	1,414,819,300	51,261,100		
Class 4 Industrial	38,687,100	1,281,800		
Class 5 Personal Property	122,478,000			
Total CIP	1,575,984,400	52,542,900	3.3340%	16.6814%
Total	6,978,917,200	314,979,400		100.0000%

## Tax shift calculation

Tax rate fy 2016	13.57
Tax rate fy 2015	13.82
Tax rate change	(0.25)

Total CIP property	1,628,527,300
Reduction in CIP taxes	(407,132)
Increase in residential taxes	407,132



# **FY 2015 Revaluation Adjustment by Property Class**

Property Class	FY 2014- Adjusted Value Base	FY 2015 - Revaluation Adjustment	% Revaluation Adjustment Increase	% of Total Revaluation
Class 1 Residential	5,072,660,295	263,099,205	5.1866%	80.2847%
Class 3 Commercial	1,354,939,905	61,312,345		
Class 4 Industrial	35,011,500	3,296,200		
Class 5 Personal Property	121,001,510			
Total CIP	1,510,952,915	64,608,545	4.2760%	19.7153%
Total	6,583,613,210	327,707,750		100.0000%

## Tax shift calculation

Tax rate fy 2015	13.82
Tax rate fy 2014	14.18
Tax rate change	(0.36)

Total CIP property	1,575,561,460
Reduction in CIP taxes	(567,202)
Increase in residential taxes	567,202

# **FY 2014 Revaluation Adjustment by Property Class**

Property Class	FY 2013 Adjusted Value Base	FY 2014 - Revaluation Adjustment	% Revaluation Adjustment Increase	% of Total Revaluation
Class 1 Residential	4,780,313,422	186,540,208	3.9023%	93.2067%
Class 3 Commercial	1,291,817,610	13,252,660		
Class 4 Industrial	36,141,900	343,200		
Class 5 Personal Property	118,400,530			
Total CIP	1,446,360,040	13,595,860	0.9400%	6.7933%
Total	6,226,673,462	200,136,068		100.0000%

## Tax shift calculation

Tax rate fy 2014	14.18
Tax rate fy 2013	14.34
Tax rate change	(0.16)

Total CIP property	1,459,955,900
Reduction in CIP taxes	(233,593)
Increase in residential taxes	233,593

# Municipalities with Split Tax Rates

#	Municipality	2018 Residential Rate	2018 Commercial Rate	Difference	% Difference
1	Acushnet	14.42	18.50	4.08	28.29%
2	Adams	22.21	25.52	3.31	14.90%
3	Agawam	16.61	31.47	14.86	89.46%
4	Andover	15.64	27.61	11.97	76.53%
5	Attleboro	14.82	20.22	5.40	36.44%
6	Auburn	18.44	24.18	5.74	31.13%
7	Avon	18.55	35.06	16.51	89.00%
8	Ayer	14.43	31.00	16.57	114.83%
9	Bedford	13.74	30.38	16.64	121.11%
10	Bellingham	14.41	20.81	6.40	44.41%
11	Berlin	14.60	23.36	8.76	60.00%
12	Beverly	13.60	25.72	12.12	89.12%
13	Billerica	14.19	33.65	19.46	137.14%
14	Boston	10.48	25.20	14.72	140.46%
15	Braintree	10.54	23.37	12.83	121.73%
16	Brockton	16.06	33.23	17.17	106.91%
17	Brookline	9.46	15.72	6.26	66.17%
18	Burlington	10.62	27.56	16.94	159.51%
19	Cambridge	6.29	14.81	8.52	135.45%
20	Canton	12.42	25.86	13.44	108.21%
21	Carver	17.63	27.16	9.53	54.06%
22	Chelsea	14.10	29.74	15.64	110.92%
23	Chicopee	18.31	34.65	16.34	89.24%
24	Clinton	16.98	30.73	13.75	80.98%
25	Danvers	13.54	21.15	7.61	56.20%
26	Dartmouth	9.72	15.85	6.13	63.07%
27	Dedham	14.55	30.68	16.13	110.86%
28	Dighton	14.87	27.39	12.52	84.20%
29	Erving	7.15	11.63	4.48	62.66%
30	Everett	13.78	33.74	19.96	144.85%
31	Fairhaven	11.75	23.76	12.01	102.21%
32	Fall River	14.62	31.12	16.50	112.86%
33	Fitchburg	21.01	24.37	3.36	15.99%
34	Florida	10.39	29.96	19.57	188.35%
35	Foxborough	14.57	18.15	3.58	24.57%
36	Framingham	16.32	35.39	19.07	116.85%
37	Freetown	13.31	21.42	8.11	60.93%
38	Gloucester	12.93	13.36	0.43	3.33%
39	Hanover	16.28	17.05	0.77	4.73%
40	Haverhill	14.26	25.19	10.93	76.65%
41	Holbrook	20.67	38.65	17.98	86.99%
42	Holyoke	19.13	39.69	20.56	107.48%
43	Hopedale	17.58	28.24	10.66	60.64%
44	Hudson	17.50	35.18	17.68	101.03%
45	Lawrence	14.32	30.82	16.50	115.22%
46	Lenox	12.14	14.98	2.84	23.39%
47	Lexington	14.30	27.69	13.39	93.64%
48	Lincoln	13.60	17.88	4.28	31.47%
49	Littleton	18.14	28.03	9.89	54.52%

50	Lowell	14.39	29.34	14.95	103.89%
51	Lynn	15.15	29.45	14.30	94.39%
52	Lynnfield	13.76	17.08	3.32	24.13%
53	Malden	14.09	21.84	7.75	55.00%
54	Mansfield	15.57	21.42	5.85	37.57%
55	Marlborough	14.63	25.73	11.10	75.87%
56	Maynard	22.64	31.10	8.46	37.37%
57	Medford	10.24	19.76	9.52	92.97%
58	Melrose	11.33	19.36	8.03	70.87%
59	Methuen	14.27	28.11	13.84	96.99%
60	Middleborough	15.60	16.57	0.97	6.22%
61	Milford	16.56	31.06	14.50	87.56%
62	Milton	13.81	21.90	8.09	58.58%
63	Monroe	13.01	26.63	13.62	104.69%
64	Montague	17.09	25.92	8.83	51.67%
65	Nantucket	3.53	5.97	2.44	69.12%
66	Needham	11.88	23.46	11.58	97.47%
67	New Bedford	16.63	35.65	19.02	114.37%
68	Newton	10.82	20.62	9.80	90.57%
69	North Adams	18.38	39.85	21.47	116.81%
70	North Andover	14.53	21.34	6.81	46.87%
71	North Attleborough	13.34	13.37	0.03	0.22%
72	Norwood	11.09	22.47	11.38	102.61%
73	Peabody	11.46	24.11	12.65	110.38%
74	Pittsfield	20.01	39.98	19.97	99.80%
75	Plainville	15.06	17.57	2.51	16.67%
76	Quincy	13.34	27.04	13.70	102.70%
77	Randolph	15.88	30.39	14.51	91.37%
78	Raynham	14.90	20.60	5.70	38.26%
79	Reading	13.87	13.92	0.05	0.36%
80	Revere	12.96	25.36	12.40	95.68%
81	Rowe	6.86	14.73	7.87	114.72%
82	Russell	22.58	26.05	3.47	15.37%
83	Salem	15.38	29.97	14.59	94.86%
84	Saugus	11.58	24.58	13.00	112.26%
85	Seekonk	13.35	28.52	15.17	113.63%
86	Somerset	16.96	29.02	12.06	71.11%
87	Somerville	11.31	18.21	6.90	61.01%
88	Springfield	19.68	39.28	19.60	99.59%
89	Stoneham	11.71	22.35	10.64	90.86%
90	Stoughton	14.81	26.14	11.33	76.50%
91	Sudbury	17.93	24.30	6.37	35.53%
92	Swampscott	16.00	28.83	12.83	80.19%
93	Swansea	13.81	23.71	9.90	71.69%
94	Taunton	15.72	34.43	18.71	119.02%
95	Tewksbury	16.13	27.74	11.61	71.98%
96	Wakefield	12.95	25.61	12.66	97.76%
97	Walpole	15.27	20.33	5.06	33.14%
98	Waltham	12.61	27.97	15.36	121.81%
99	Watertown	13.47	24.63	11.16	82.85%
100	Webster	15.39	16.40	1.01	6.56%
101	West Bridgewater	17.10	28.58	11.48	67.13%
102	West Springfield	17.05	32.90	15.85	92.96%
103	Westfield	19.36	36.82	17.46	90.19%

104	Westford	16.18	16.38	0.20	1.24%
105	Westwood	15.09	29.30	14.21	94.17%
106	Weymouth	12.50	19.67	7.17	57.36%
107	Wilmington	14.41	32.46	18.05	125.26%
108	Woburn	9.89	24.95	15.06	152.28%
109	Worcester	18.91	34.03	15.12	79.96%
110	Wrentham	14.24	18.25	4.01	28.16%