

*Massachusetts Taxpayers Foundation*

*Municipal  
Financial  
Data*

*34th Edition*

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*MTF*

# *Municipal Financial Data*

## *34th Edition*

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October 2004

*Municipal Financial Data* is the Massachusetts Taxpayers Foundation's annual compilation of basic financial information for Massachusetts' 351 cities and towns. In addition to comparing communities' expenditures, revenues, tax rates and debt characteristics, this booklet also includes a concise overview of the major trends in local finances.

This booklet is available at \$5.00 per copy. To order a copy, contact the Foundation. More extensive data on local finances may be obtained from MTF or from the Division of Local Services of the Department of Revenue (<http://www.dls.state.ma.us/mdm.htm>).

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## Major Trends in Local Finance

Massachusetts cities and towns continue to reel from the impact of the significant cuts in state aid that have dominated the local fiscal picture over the last three years. Those cuts have led to a series of negative consequences, including declines in the number of municipal employees (almost two-thirds of whom are teachers and front-line public safety personnel), rising property tax burdens, and deteriorating financial conditions in the majority of communities.

The local fiscal distress is perhaps most dramatically illustrated by the shrinking municipal workforce. The widespread anecdotal evidence of layoffs and other reductions has now been confirmed by federal jobs data: Local government in Massachusetts experienced the highest rate of job losses in the nation between 2002 and 2003, with a decline of 3.3 percent, or almost 8,500 jobs. Looking at the entire period from the peak of employment in early 2002 to the present, the state's local workforce has fallen by more than 14,000.<sup>1</sup>

In another key sign of financial pressure, local property tax burdens have been increasing at an accelerated pace in response to the cuts in state aid. Over the last three years, per capita taxes on the existing property tax base have risen roughly twice as rapidly as in most of the 1990s, adding more than \$300 million to the local property tax burden between 2001 and 2004.

In roughly four out of every five communities in the Commonwealth, state assistance in fiscal 2005 remains well below its level prior to the state's fiscal crisis. Taken in aggregate, these 273 municipalities in 2005 will receive \$312 million, or almost 9 percent, less in aid than at their prior peak. In 40

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1. The 2002-2003 job loss data are drawn from the Bureau of Labor Statistics Quarterly Census of Employment and Wages; the "peak to present" comparison is based upon monthly figures from the Bureau's Current Employment Statistics survey, seasonally adjusted by MTF.

communities, 2005 aid levels will fall short by 20 percent or more.<sup>2</sup>

On the plus side, additional revenues from new construction remain strong. Without these added receipts, total local revenues would have been essentially flat in 2004. Of course, expansion of a community's property tax base brings added costs as well. Over the longer term, this revenue source will be increasingly at risk as rising interest rates temper the pace of building.

Local finances are almost certain to face continuing strains for the foreseeable future. Although improving state revenues prompted modest increases in local aid in 2005, the state does not have the fiscal capacity to restore significant additional amounts of the previous cuts. As detailed in a recently released Foundation *Bulletin*,<sup>3</sup> state government is facing an extended period of structural deficits: In 2005, the shortfall between ongoing revenues and spending totals approximately \$750 million, a gap that is being filled primarily by withdrawals from reserves. In 2006, the state's structural deficit is expected to grow to almost \$1 billion.

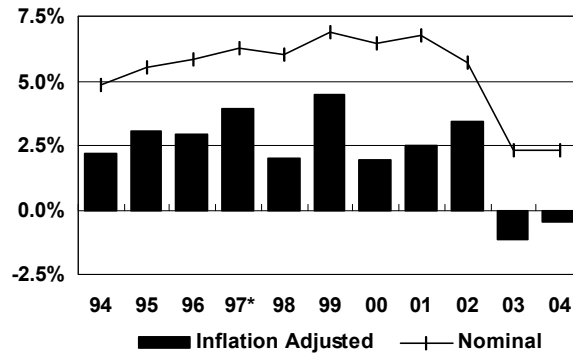
On top of that, the Commonwealth is confronting billions of dollars of looming obligations, including the pressing need to reimburse hospitals and other providers for the costs of the Medicaid services they provide and the bipartisan commitment to dramatically expand early childhood education. Against this backdrop, municipal officials should remain extremely cautious in their financial decision-making in the months and years ahead.

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2. This comparison focuses on state formula aid assistance directly distributed to municipalities and excludes state grants and reimbursements of municipal costs, such as the \$132 million of additional reimbursements to local school districts that was added in the 2004 and 2005 budgets to help defray the rapidly rising costs of providing education to students with special needs.

3. "Commonwealth Faces Large and Growing Deficits," October 12, 2004.

**Figure 1**  
**Local Revenues**  
 Annual Percent Change  
 Fiscal 1994-2004



**Revenues**

Local revenues totaled \$17.63 billion in fiscal 2004,<sup>4</sup> as the second straight year of deep cuts in state aid erased much of the growth in other receipts. Over the last two years, local receipts rose at an annual rate of just 2.3 percent, compared to an increase of 5.7 percent in 2002 and average growth of 6.1 percent a year over the previous eight years. Adjusted for inflation, total local revenues fell in both 2003 and 2004 (see Figure 1).

On the one hand, state aid to cities and towns dropped \$413 million, or eight percent, from 2002 to 2004, a statewide total that actually understates the impact of the aid cuts on many individual communities. Property taxes, on the other hand, grew 6.1 percent a year on average over the same period, to a total of \$9.0 billion in 2004. Just under half of the tax growth was attributable to additions to the local property tax rolls, including more than

4. The financial data in this section reflect state “cherry sheet” aid—including assistance to regional schools—adjusted for surplus lottery aid in prior years, mid-year administrative cuts, and supplemental aid appropriations. The totals presented in the community-by-community statistical tables in this report include only those aid amounts paid directly to cities and towns and exclude aid to regional schools.

\$200 million due to new residential construction. The remaining tax growth comes from higher taxes on existing properties, including an acceleration in the rate of growth in response to cuts in state assistance. Over the last two years, the tax burden on existing properties has grown at a pace that is 40 percent higher than the annual average for most of the previous decade.

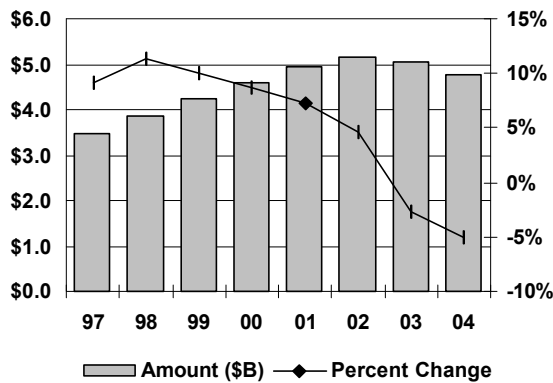
The modest aid increases in the 2005 state budget—while unevenly distributed—will provide some relief to every community, although the additional assistance does not come close to restoring the prior cuts. A significant portion of the new aid, however, comes with the explicit proviso that it is one-time money that cannot be counted on in future years.

**State Aid**

Total assistance to cities and towns, \$4.76 billion in 2004, fell \$413 million, or eight percent, below 2002 as the state responded to its fiscal crisis. The resulting series of broad-reaching reductions began in earnest in the middle of fiscal 2003 and continued at an accelerating pace in 2004 (see Figure 2).

The scope of the cuts was dramatic. By the end of 2004, 311 of the state’s 351 communities had

**Figure 2**  
**Local Aid**  
Amount and Percent Change  
Fiscal 1997-2004



sustained cuts of more than \$450 million, or 10 percent overall, from their peak funding levels in 2001-2002. For the majority, the reductions were much more severe than that average impact: In 163 of the 311 communities, state aid fell 15 percent or more, with a dollar decline of over \$220 million (see Table 1). While a relatively small number of localities—about 1 in 10—saw modest aid increases as a result of the funding requirements of the education reform law, even they sustained cuts in non-school aid.

**Table 1**  
**Fiscal 2004 Change from**  
**Peak Funding Levels**  
**in Fiscal 2001-2002**

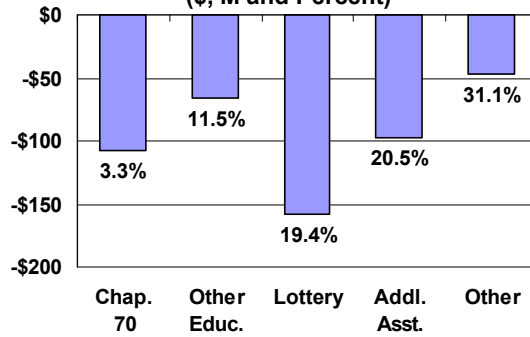
<u>Percent Change</u>	<u>Number of Communities</u>	<u>Amount (\$, M)</u>
<i>Decrease</i>		
20% or more	76	-\$67.7
15 to 20	87	-153.7
10 to 15	52	-122.2
5 to 10	50	-74.4
0 to 5	46	-33.7
<i>Increase</i>		
	40	23.9

A program-by-program examination of the cuts is also striking. For example, 2004 funding for the state’s highest priority aid program, Chapter 70 assistance to schools, was more than \$100 million, or 3.3 percent, below communities’ prior peak funding levels<sup>5</sup> (see Figure 3). However, this apparently modest change masks much more severe cuts in school aid to most districts that are offset by increases in larger, poorer districts. In fact, 255 communities experienced cuts in Chapter 70 aid totaling more than \$170 million, or roughly 10 percent, with one-fourth of them sustaining reduc-

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5. For the purpose of this analysis of cuts in individual communities, aid to regional school districts has been allocated to member communities based on each community’s share of the foundation budget for the regional district.

**Figure 3**  
**Fiscal 2004 Decline**  
**From 2001-2002 Peak Funding Level**  
**By Major Program**  
**(\$, M and Percent)**



tions that approached 30 percent of their peak aid amounts.

All the other major categories of aid had double-digit drops as well, including declines of 12 percent in non-Chapter 70 aid to local schools, about 20 percent (more than \$250 million) in the state's two major unrestricted aid accounts—lottery aid and additional assistance—and more than 30 percent in other aid.

The 2005 budget provides some welcome, albeit modest, relief from the previous onslaught of cuts, with an overall increase of almost \$200 million<sup>6</sup> that brings aid in almost every community above 2004 levels. However, even with the added aid, state assistance overall is \$230 million, or 4.5 percent, below pre-crisis levels; in 273 communities, 2005 aid is \$312 million, or almost 9 percent, below peak.

Although local school districts will also benefit from \$80 million of additional reimbursements for extraordinary costs of educating students with special needs (on top of an added \$52 million in 2004), this aid will defray only a portion of recent

6. This amount includes \$75 million of additional 2005 aid authorized in the final supplemental appropriation bill for fiscal 2004.



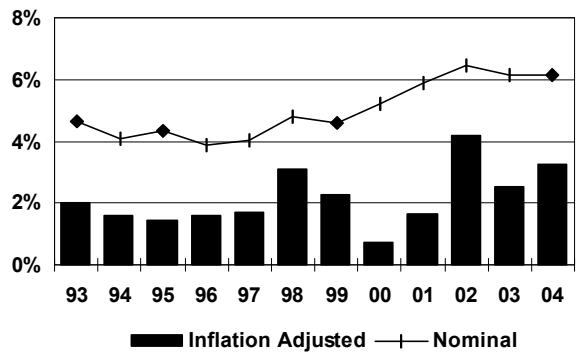
increases in special education costs. According to Department of Education statistics, districts' direct spending on special education has increased \$80-100 million a year since 2001.<sup>7</sup>

**Property Taxes**

Property taxes rose to a total of \$9.0 billion in 2004, with average growth of 6.2 percent a year since 2001, a rate that is 35 percent higher than the average for the previous eight years (see Figure 4). The elevated rates of growth in part reflect record levels of new construction which have added roughly \$650 million to local tax rolls over the last three years. However, an analysis that focuses on the existing tax base by excluding the revenues from new construction reveals another explanation for the upswell in property taxes: local decisions to raise taxes on existing properties at a more rapid pace than prevailed in most of the 1990s.

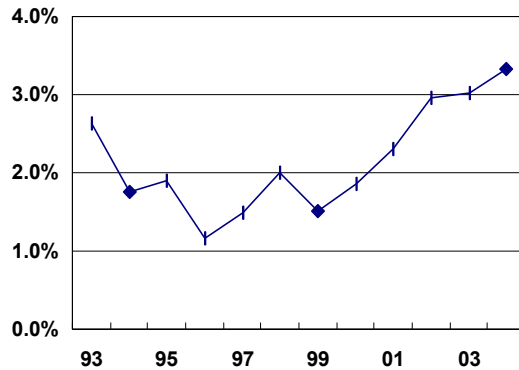
As a result, property tax growth not attributable to new construction averaged 3.5 percent a year in 2002-2004, compared to annual growth of 2.4 percent in the previous eight years.

**Figure 4**  
**Local Property Taxes**  
 Annual Percent Change  
 Fiscal 1993-2004



7. By the same token, a new one-time appropriation of \$150 million for school building assistance (adopted as part of recent reform legislation) will contribute to a new financing mechanism for that program but will not be distributed directly as aid to cities and towns

**Figure 5**  
**Property Tax Growth Per Capita**  
**Excluding New Construction**



Adjusting for changes in population brings this trend into even sharper focus: The per capita burden of taxes on the existing property tax base has grown 3.1 percent a year on average over the last three years, almost double the average rate of 1.7 percent during the previous eight years (see Figure 5).

These apparently small differentials in annual rates of growth translate into large impacts on local taxpayers—a whopping \$330 million increase in the annual property tax burden over the last three years. This rise reflects communities’ choices—in the face of major cuts in state aid—to collect more taxes within the limits imposed by Proposition 2½ and to expand those limits through voter-approved overrides and debt exclusions.

While all local taxpayers felt the impact of the rising burden, a more complex set of forces has engulfed a number of the approximately 100 so-called “classifying” communities that tax business properties at a higher rate than residential properties. The state’s “tax classification” law allows cities and towns to shift a portion of the local tax burden, within statutory limits that are based upon the residential and business shares of the total assessed property value in each community.

For the communities that have relied most heavily on the classification law to impose a higher tax burden

on business, the combination of skyrocketing residential property values and lagging (or in some cases declining) business property values in 2004 threatened to push those communities well beyond the limits of the classification law, triggering an abrupt—and in some cases huge—shift in the tax burden back to residential taxpayers.

In order to avoid the 30 percent or more increases in average residential property tax bills that would otherwise have been required in some of the affected communities, the Legislature temporarily relaxed the strictures on how much of the residential tax burden could be shifted to businesses (relative to the business share of property values).

In return for the temporary increase in the allowable business tax burden, the 13 communities that have opted to take advantage of the relaxed limits will have to adhere to new, lower limits at the end of a five-year transition period.<sup>8</sup> While this change addresses the immediate crisis, it does not provide a permanent solution given the long-term trend of more rapid growth in the value of residential properties than of business properties.

More broadly, the modest reduction of the allowable shift in these communities will do little to relieve the disproportionate share of the local tax burden shouldered by business property taxpayers across the state. In the approximately 100 communities that use the classification law, commercial, industrial and personal property taxpayers paid 40 percent of the local tax bill in 2004 even though they accounted for only 22 percent of the total assessed value. As a result, these taxpayers paid \$940 million more in local property taxes in 2004 than they would have if each community used a uniform tax rate for all

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8. Details on the 13 communities are reported in the September 2004 edition of *City and Town*, a publication of the Massachusetts Department of Revenue's Division of Local Services. Under the relaxed limits, average residential property tax bills in Boston—the community with the largest shift of tax burden and the one most seriously affected by the diverging rates of growth in residential and business property values—still rose by 14.5 percent, more than double the statewide average.

properties. Over the last 15 years, the disproportionate burden borne by business property taxpayers has grown dramatically—in absolute dollars, as a share of the total business property tax bill, and in ever higher business tax rates.<sup>9</sup>

### Measures of Fiscal Health

The buffeting of local finances during the fiscal crisis is reflected in several measures of financial health, most strikingly in a rate of decline in municipal employment levels in the Commonwealth that is unique among the 50 states.

According to data collected by the federal Bureau of Labor Statistics, local government employment in Massachusetts dropped by 8,472 in 2003, a 3.3 percent plunge that was the largest in the nation and three times the average drop in the 10 other states with shrinking local workforces (see Table 2). The reduction wiped out the previous year’s modest job gains, producing an overall decline between 2001 and 2003, the second largest drop nationwide. Only three other states—Hawaii, Oklahoma and Oregon—

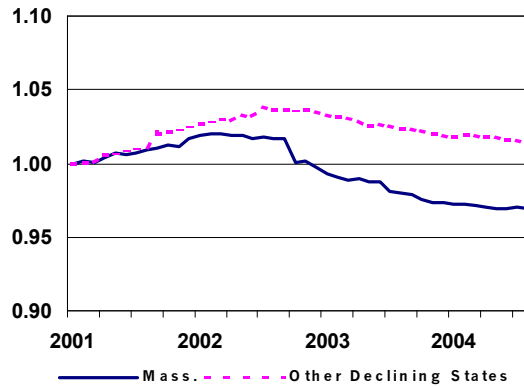
**Table 2**  
**Change in Total**  
**Local Government Employment**

	<b>2002– 2003</b>	<b>2001– 2003</b>
<b>US</b>		
Amount	67,813	354,373
Percent	0.5	2.7
<b>Massachusetts</b>		
Amount	-8,472	-4,664
Percent	-3.3	-1.8
Rank	50	49
<b>Other Declining States</b>		
Number	10	3
Percent	-1.1	-1.5

Source: Bureau of Labor Statistics, Quarterly Census of Employment and Wages.

9. As documented in a recent Foundation analysis, “Split Tax Rates in Massachusetts,” presented at the annual conference of the International Association of Assessing Officers, August 30, 2004.

**Figure 6**  
**Local Government Employment**  
 (Jan 2001 = 1.00)



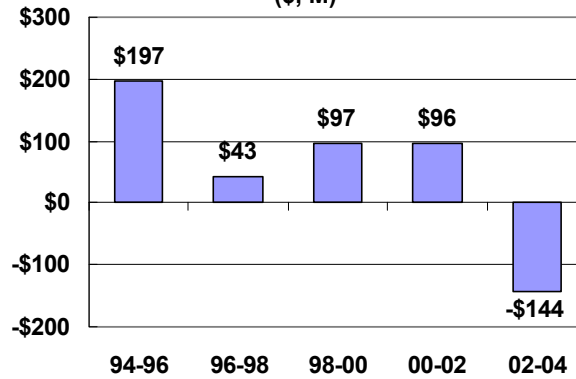
had lower municipal employment levels in 2003 than in 2001.

The trend of declining municipal employment has continued in 2004. From the peak in February 2002 through August 2004, the local workforce has tumbled by 14,200, or 5.2 percent.<sup>10</sup> This rate of decline from peak employment levels was more than twice as rapid as that experienced by the 10 other states with declining municipal employment between 2002 and 2003 (see Figure 6). That comparison also reveals that the number of local employees in Massachusetts has dropped well below the level at the beginning of 2001, in sharp contrast to the experience in the other 10 states.

Another measure of fiscal health—so-called “free cash” or operating surpluses from the previous year less uncollected taxes and other deficits—confirms the picture of deteriorating local finances. After adjusting for unusual circumstances in three commu-

10. Massachusetts “peak to present” local government employment is based upon monthly figures from the Census Bureau’s Current Employment Statistics survey, seasonally adjusted by MTF. The comparison to the 10 other states is based upon the same survey data using a different seasonal adjustment method.

**Figure 7**  
**Two-Year Change in Total Free Cash\***  
**(\$, M)**



\* Excluding Boston, Cambridge and Springfield

ities,<sup>11</sup> free cash declined by \$144 million, or 26 percent, between 2002 and 2004. This net figure actually understates the situation in the majority of cities and towns: In 225 communities, free cash dropped \$206 million, a reduction of 47 percent in just two years. Free cash as a percent of total revenues in these communities fell by half, to 2.5 percent, over the same period.

A substantial number of communities have also drawn heavily on previously established stabilization reserves. A total of 119 communities used up \$53 million, or 29 percent, of their local rainy day funds between 2002 and 2004. This change was offset by increases of \$104 million, or 45 percent, in other localities, with more than half of that growth concentrated in 21 communities with two-year increases of \$1 million or more.

Overrides of Proposition 2½'s tax limit have also played an increasingly important role in local

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11. The three excluded communities are Boston, which certified as free cash in 2004 \$61.1 million which the state had previously required to be held in reserve for other purposes, Cambridge, which experienced an 80 percent rise in free cash over two years, primarily due to unusual increases in 2004, and Springfield, the only community with significant amounts of negative free cash and now under financial supervision by the state.

finances in recent years. In 2003, overrides shot up 60 percent to a total of \$48.6 million in 39 communities,<sup>12</sup> the second highest amount approved in a single year since the adoption of Proposition 2½. However, there was a sharp drop in overrides in 2004, with just \$7 million approved in 14 communities. The decline was likely due to a combination of “override fatigue” among local voters and continued depletion of reserves in many communities as an alternative to contentious override campaigns.

### **Outlook**

While Massachusetts cities and towns have benefited from a modest increase in state aid in 2005, the Commonwealth has limited ability for the foreseeable future to restore significant amounts of the previous deep cuts. Over the next several years, communities will face continued pressure from rapidly rising health care and other costs, with little in the way of additional state assistance and flagging revenues from new construction as interest rates rise. These intersecting trends will have their greatest impact on localities that have already depleted their reserves, fueling further increases in local tax rates, more cuts in local workforces, and additional reductions in services.

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12. This dollar total includes Newton’s \$11.5 million override in 2003, the largest amount ever approved in a single override vote.

### 2003 Balance Sheet

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	2002	2003	Percent Change
<b>Revenue (000)</b>			
Property Taxes	\$8,003,918	\$8,494,021	6.1
Local Aid	4,545,604	4,413,916	-2.9
Fees and Charges	2,750,572	2,863,839	4.1
All other	906,647	835,797	-7.8
<b>Expenses (000)</b>			
Local purposes	\$15,810,117	\$16,211,765	2.5
Assessments	229,427	236,292	3.0
Overlay reserves	167,197	159,517	-4.6
<b>Total*</b>	<b>\$16,206,740</b>	<b>\$16,607,574</b>	<b>2.5</b>

### 2004 Balance Sheet

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	2003	2004	Percent Change
<b>Revenue (000)</b>			
Property Taxes	\$8,494,021	\$9,014,674	6.1
Local Aid	4,413,916	4,183,561	-5.2
Fees and charges	2,863,839	3,002,708	4.8
All other	835,797	853,601	2.1
<b>Expenses (000)</b>			
Local purposes	\$16,211,765	\$16,636,380	2.6
Assessments	236,292	242,085	2.5
Overlay reserves	159,517	176,078	10.4
<b>Total*</b>	<b>\$16,607,574</b>	<b>\$17,054,544</b>	<b>2.7</b>

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\* For both revenue and expenses. "All other" includes funds from various non-tax sources, including any prior year surplus, that also support expenditures.



### Financial Data by Population and Kind of Community

	Number of Communities	2003 Tax Rate	Percent Change 2002-2003				Average Per Capita Amounts, 2003				
			Local Expenditures		Revenue Sources		Local Expenditures		Revenue Sources		
			Property Taxes	Cherry Sheet	Fees and Charges	Property Values	Property Taxes	Cherry Sheet	Fees and Charges		
<b>BOSTON</b>		17.99	2.8	6.5	(6.3)	1.2	\$98,920	\$3,071	\$1,780	\$938	\$484
<b>Population Group</b>											
50,000 +	22	14.37	1.5	6.3	(1.6)	2.6	73,371	2,571	1,054	1,001	461
25,000-49,999	49	12.90	1.5	5.4	(3.5)	4.4	99,230	2,418	1,280	587	488
10,000-24,999	105	12.53	3.7	6.3	(2.0)	5.9	115,547	2,481	1,448	504	416
5,000-9,999	68	12.20	5.0	6.1	(3.7)	7.6	110,126	2,229	1,343	381	352
under 5,000	106	9.75	5.1	7.1	(9.5)	5.8	161,017	2,367	1,570	266	329
<b>Kind of Community</b>											
Urbanized Center	44	15.28	0.8	5.3	(1.8)	2.9	62,008	2,486	948	1,043	440
Developed Suburbs	59	12.77	3.1	6.8	(4.3)	4.4	127,418	2,624	1,627	399	526
Growth Communities	46	11.71	3.3	4.8	(1.1)	6.2	104,193	2,192	1,220	458	387
Residential Suburbs	53	13.03	5.4	7.0	(3.3)	10.5	139,975	2,755	1,824	396	398
Rural Economic Centers	61	14.41	3.5	6.3	(2.4)	4.6	67,994	2,011	980	589	309
Small Rural Communities	46	13.44	3.3	6.4	(5.2)	10.9	78,572	1,730	1,056	318	232
Resort, Retirement and Artisan	41	6.30	3.8	6.1	(7.7)	0.8	317,795	3,062	2,001	216	643
<b>Statewide Average</b>		13.31	2.5	6.1	(2.9)	4.1	99,176	2,520	1,320	686	445

**Statewide Financial Data**

Total by Fiscal Year (\$, Millions)	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
Total Amount to Raise*	10,936	11,571	11,952	12,668	13,520	14,368	15,335	16,207	16,608	17,055
Revenues										
Property Taxes	5,701	5,921	6,160	6,456	6,753	7,104	7,520	8,004	8,494	9,015
Local Aid	2,552	2,795	3,061	3,402	3,738	4,053	4,349	4,546	4,414	4,184
Chapter 70 Education Aid**	1,300	1,487	1,693	1,895	2,136	2,333	2,492	2,688	2,734	2,615
School Building Aid	147	151	164	186	205	237	281	312	328	345
Lottery Aid	392	443	484	585	660	756	819	818	705	661
Fees and Charges	2,194	2,304	2,109	2,196	2,358	2,490	2,653	2,751	2,864	3,003
Spending										
Local Expenditures	10,572	11,208	11,588	12,290	13,138	13,975	14,934	15,810	16,212	16,636
Assessments	205	213	217	218	214	226	228	229	236	242
Abatements and Refunds	159	163	160	169	168	167	173	167	160	176
Proposition 2 1/2										
Maximum Levy Limit	5,758	6,016	6,289	6,590	6,930	7,295	7,725	8,202	8,675	9,189
New Construction	101	110	114	125	152	175	202	213	214	231
Excess Capacity	57	95	129	134	177	191	205	198	181	174
Overrides	9	8	5	7	9	7	22	30	49	7
Debt/Capital Exclusions	129	134	146	168	190	206	237	285	295	328
Other Measures										
Net Free Cash	207	349	355	398	484	485	542	559	470	504
Stabilization Funds	92	112	146	189	247	302	346	410	437	462

\* The total of local expenditures, state and county assessments, and reserves for abatements and refunds.

\*\* Chapter 70 school aid amounts exclude direct aid to regional schools. Total includes other aid that is not shown separately in the table.

**Statewide Financial Data**

Total by Fiscal Year (\$, Millions)	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
Total Amount to Raise	5.2	5.8	6.3	6.0	6.7	6.3	6.7	5.7	2.5	2.7
Revenues										
Property Taxes	4.3	3.9	4.0	4.8	4.6	5.2	5.9	6.4	6.1	6.1
Local Aid	8.6	9.5	9.5	11.1	9.9	8.4	7.3	4.5	-2.9	-5.2
Chapter 70 Education Aid	12.1	14.3	13.9	11.9	12.7	9.2	6.8	7.9	1.7	-4.4
School Building Aid	6.7	3.1	8.4	13.5	10.2	15.4	18.6	11.2	5.1	5.1
Lottery Aid	19.0	13.0	9.4	20.8	12.9	14.4	8.4	-0.1	-13.7	-6.2
Fees and Charges*	5.8	5.0	6.5	4.1	7.4	5.6	6.6	3.7	4.1	4.8
Spending										
Local Expenditures	5.3	6.0	6.5	6.1	6.9	6.4	6.9	5.9	2.5	2.6
Assessments	5.3	4.1	1.7	0.8	-2.2	5.9	0.7	0.7	3.0	2.5
Abatements and Refunds	0.8	2.5	-2.0	5.4	-0.2	-0.8	3.7	-3.4	-4.6	10.4
Proposition 2 1/2										
Maximum Levy Limit	4.5	4.5	4.5	4.8	5.2	5.3	5.9	6.2	5.8	5.9
New Construction	7.1	8.5	4.3	9.5	21.3	15.4	15.4	5.4	0.1	8.2
Excess Capacity	30.3	68.4	35.1	3.9	32.3	7.7	7.3	-3.3	-8.5	-4.0
Overrides	8.4	-10.3	-35.7	33.1	18.6	-20.8	222.2	38.0	62.3	-85.1
Debt/Capital Exclusions	4.3	4.4	8.8	14.6	13.6	8.3	14.9	20.1	3.8	11.0
Other Measures										
Net Free Cash	74.0	68.7	1.7	12.0	21.6	0.3	11.8	3.2	-16.1	7.3
Stabilization Funds	3.7	21.6	30.7	29.8	30.4	22.4	14.4	18.6	6.5	5.8

\* Percent changes have been adjusted to account for an estimated \$345 million of municipal fees and charges (and the spending those receipts supported) that were moved off-budget in fiscal 1997.

## **Explanation of Tables**

The following tables present local financial information for fiscal 2003 and 2004. For both years, two tables are provided, one showing municipal financial data and the other community tax rates. In addition, a single table detailing local debt characteristics follows the fiscal 2003 tables. The column headings for the tables are explained below.

### **Column Headings for 2003 and 2004 Municipal Financial Data Tables**

(with statewide totals for 2004)

#### **Population**

This figure is the 2003 population as estimated by the U.S. Census Bureau. It is used to compute per capita statistics.

**State Total: 6,433,422**

#### **Total Amount to Raise**

The total of local expenditures, state and county assessments, and “overlay” reserves (the amount determined by the assessors to be needed for anticipated tax refunds, exemptions and uncollected taxes).

**2004 State Total: \$17.055 billion**

#### **Change**

The percent change from the prior fiscal year. Parentheses indicate a reduction.

**2004 State Average: 2.7 percent**

#### **Expenditures**

##### **Local**

Total amounts budgeted by the city or town for local purposes in the fiscal year plus any additional lottery distributions available for expenditure. This includes amounts appropriated and amounts otherwise required to be raised by the municipality, such as regional school district assessments.

**2004 State Total: \$16.636 billion**

**Change**

The percent change in local expenditures from the prior fiscal year. Parentheses indicate a reduction.

**2004 State Average: 2.6 percent**

**Assessments**

Total amounts assessed against the city or town on the “cherry sheet.” The amounts shown include charges for all state, county and special district purposes but exclude regional school district, school choice and charter school assessments.

**2004 State Total: \$242 million**

**Change**

The percent change in assessments from the prior fiscal year. Parentheses indicate a reduction.

**2004 State Average: 2.5 percent**

**Revenue Sources****Property Taxes**

The amount the city or town must raise through real and personal property taxes. It is the difference between the total amount to be raised and the locality’s non-tax receipts.

**2004 State Total: \$9.015 billion**

**Change**

The percent change in property taxes from the prior fiscal year.

**2004 State Average: 6.1 percent**

**Local Aid**

Total amount paid by the state to the city or town as aid or reimbursements. This total is shown on the cherry sheet, a report issued yearly to a city or town estimating state and county charges and the state aid it will receive. The amounts in our tables include any additional lottery distributions not shown on the cherry sheet but exclude aid that the state sends directly to regional school districts of which the city or town is a member as well as school choice tuition payments from sending districts to receiving districts.

**2004 State Total: \$4.184 billion**

**Change**

The percent change in local aid from the prior fiscal year. Parentheses indicate a reduction.

**2004 State Average: -5.2 percent**

**Fees and Charges**

Estimated receipts from the motor vehicle excise, license fees, fines, special assessments, rentals, sales of services (e.g., municipal light, water, sewer) and other local sources.

**2004 State Total: \$3.003 billion**

**Change**

The percent change in fees and charges from the prior fiscal year. Parentheses indicate a reduction.

**2004 State Average: 4.8 percent**

Note: Cities and towns support their expenditures with funds from several other non-tax sources, including any surpluses from prior years. They are not shown separately, but are included in the Total Amount.

**Tax Limit**

Under the provisions of Proposition 2½ the Department of Revenue (DOR) calculates a tax limit each year for each city and town. DOR takes the previous year's limit and adds 2.5 percent, plus the tax on any amounts added to the municipality's property tax base from new construction and any taxes temporarily added to support local debt or capital expenditures. A community can tax up to its limit without a local override vote.

**2004 Total: \$9.189 billion**

**Excess Capacity**

Excess capacity is the difference between the amount of property taxes that a municipality chooses to raise and the amount of taxes that could be raised under the tax limit. It represents the additional taxes a city or town may collect without overriding Proposition 2½.

**2004 Total: \$174 million**

**Percent**

Excess capacity expressed as a percent of total property taxes.

**2004 State Average: 1.9 percent**

**Levy From Growth**

The amount of property tax generated by growth in property value from new construction or major renovations. Communities can increase their tax limits by taxing such growth, but increases in property value due to community-wide revaluation of existing properties cannot be used to increase the tax limit.

**2004 Total: \$231 million**

**Column Headings for 2003 and 2004****Tax Rates Tables**

(with statewide totals for 2004)

**Assessed Value**

The total assessed valuation, as determined by the local assessors, of all taxable real and personal property as of January 1. Taxes for the fiscal year that ends on June 30 of the following year are based on this amount (for example, the assessed valuation as of January 1, 2003 provides the basis for fiscal 2004 taxes). Following the assessed value is the year in which the community most recently completed a full, certified property revaluation (required every three years). While this is an indication of the currency of the assessed value, communities differ in how closely they maintain values between revaluations.

**2004 State Total: \$732.7 billion**

**Tax Rates****Composite**

This tax rate is calculated by dividing total property taxes by total assessed values and multiplying by

1,000. For communities with a single tax rate it is the same as the actual rate. For multiple tax rate communities it is the rate that would be in effect if the community had a single rate.

**2004 State Average: \$12.30 per \$1,000 of assessed valuation**

#### **Residential and Other Rates**

The actual tax rates for each class of property.

#### **Column Headings for Debt Characteristics Table**

##### **Moody's Rating**

The rating of the municipality's debt issuances by Moody's Investors Services as of December 2003. Current ratings may be found at [www.moody.com](http://www.moody.com).

##### **Standard and Poor's Rating**

The rating of the municipality's debt issuances by Standard & Poor's Ratings Services as of December 2003. Current ratings may be found at [www.standardandpoors.com](http://www.standardandpoors.com).

Moody's and Standard & Poor's ratings are given for information purposes only and do not constitute a judgment on the part of MTF. For more information about the significance of a given rating, contact Moody's Investors Services, 99 Church Street, New York, NY 10007 or Standard & Poor's Ratings Services, 84 State Street, Boston, MA 02109.

##### **Debt per Capita**

The amount of long-term debt outstanding as of June 30, 2003 divided by the 2003 population.

**2003 State Average: \$1,589**

##### **Percent of Value**

The same debt total divided by total equalized property valuation as of January 1, 2003, as determined by the Department of Revenue.

**2003 State Average: 1.3 percent**

*Note: Fiscal 2004 financial data for Hancock and Washington were not available at the time this report was prepared for publication and are not included.*



**2003 Municipal Financial Data**

CITY/Town	2003 Population	Total Amount to Raise		Expenditures		Revenue Resources		Tax Limit 2003 (\$000)	Excess Capacity 2003 (%)	Levy from Growth								
		2003 (\$000)	Change (%)	Local		Local Aid				2003 (\$000)	2003 (%)	2002 (\$000)	2003 (\$000)					
				2003 (\$000)	Change (%)	2003 Change (\$000)	2003 Change (%)							2003 Change (\$000)	2003 Change (%)			
Abington	15,255	32,535	2.3	32,221	2.3	99	32.1	16,282	2.4	8,637	(3.0)	4,831	(5.4)	16,282	0	0.0	332	511
Acton	20,832	57,370	3.7	56,757	3.3	107	41.2	41,921	3.6	4,297	(4.6)	8,793	0.6	41,929	8	0.0	999	895
Acushnet	10,477	21,341	7.0	21,003	7.0	137	2.2	9,316	6.5	6,910	(0.5)	3,972	0.9	9,319	2	0.0	155	373
Adams	8,636	11,100	3.1	10,892	3.1	27	29.1	5,802	2.3	1,982	(10.9)	1,083	0.0	6,620	818	14.1	35	48
Agawam	28,391	63,755	6.4	62,485	6.8	295	(3.7)	33,195	9.2	16,858	(2.6)	9,459	6.0	36,703	3,508	10.6	690	744
Alford	393	973	2.4	956	2.6	0	38.9	814	3.9	16	(46.4)	75	2.6	955	141	17.3	34	29
Amesbury	16,680	44,482	1.4	43,394	1.0	571	28.4	23,745	5.3	13,578	(1.9)	6,497	1.9	24,739	994	4.2	1,043	952
Amherst	34,417	55,891	0.7	54,493	0.7	1,102	(3.2)	24,785	4.3	13,909	(7.9)	13,936	3.4	24,789	4	0.0	513	528
Andover	31,818	110,452	6.9	108,075	6.7	1,418	27.3	75,831	8.6	10,937	(5.9)	19,631	4.6	75,831	0	0.0	2,740	2,293
Arlington	42,140	100,391	1.3	96,950	1.5	2,797	(4.3)	61,247	3.6	17,203	(8.8)	16,328	1.6	61,272	26	0.0	521	544
Ashburnham	5,732	9,997	8.7	9,892	9.0	26	(8.1)	6,468	6.1	695	(20.8)	2,246	24.9	6,585	117	1.8	117	112
Ashby	2,904	4,503	(5.9)	4,427	-6.2	9	24.0	3,063	4.9	399	(23.3)	306	(8.8)	3,065	2	0.1	103	90
Ashfield	1,802	3,114	0.4	3,087	0.4	2	35.7	2,192	4.4	268	(14.2)	427	7.8	2,207	15	0.7	36	16
Ashland	15,392	38,489	2.5	37,838	2.3	282	(14.0)	22,759	5.4	5,262	(3.9)	8,532	2.3	22,888	129	0.6	906	854
Athol	11,468	12,929	(2.0)	12,705	-1.9	54	11.5	6,280	(0.8)	2,201	(10.2)	3,550	4.0	6,290	10	0.2	99	115
ATTLEBORO	43,164	95,616	6.1	94,531	6.0	628	3.3	36,927	7.0	34,937	3.0	21,410	12.2	36,928	1	0.0	1,034	1,487
Auburn	16,287	33,148	4.9	32,437	5.1	159	9.3	19,729	9.5	6,535	(2.8)	5,502	4.9	19,816	87	0.4	385	426
Avon	4,449	13,902	5.8	13,693	6.3	84	13.4	9,581	3.5	1,575	(8.2)	1,710	2.6	9,588	7	0.1	195	82
Ayer	7,304	21,964	6.3	21,666	5.8	50	32.1	10,990	2.4	5,364	(3.9)	4,429	25.0	11,042	52	0.5	95	128
Barnstable	48,854	117,738	(4.8)	113,764	-5.2	2,666	11.0	70,591	1.8	15,159	(6.6)	25,571	(12.3)	70,646	55	0.1	1,151	1,473

Barre	5,295	7,347	(0.4)	7,235	-0.5	32	2.0	4,055	14.2	793	(22.6)	1,830	1.9	4,184	129	3.2	82	121
Becket	1,741	3,888	9.7	3,836	9.9	19	5.8	2,897	11.0	201	(25.1)	362	6.8	2,899	2	0.1	67	70
Bedford	12,647	53,930	5.9	52,807	7.2	316	(7.5)	32,493	3.9	5,042	(3.7)	9,472	26.2	33,559	1,066	3.3	844	1,358
Belchertown	13,512	32,306	10.1	32,033	10.2	119	(3.5)	13,812	6.5	13,261	17.6	3,411	9.1	13,858	46	0.3	371	481
Bellingham	15,592	42,097	(2.2)	41,690	-2.0	206	29.9	20,024	5.4	13,183	2.1	6,200	23.3	20,809	785	3.9	2,007	484
Belmont	24,045	72,903	2.0	70,567	1.8	1,458	(0.8)	47,164	9.9	8,005	(5.0)	15,040	(3.1)	47,643	479	1.0	465	654
Berkley	6,133	12,820	6.7	12,647	6.5	98	5.4	4,502	2.3	6,740	7.4	969	(7.8)	4,506	4	0.1	106	189
Berlin	2,567	7,089	3.0	6,983	3.8	27	15.4	4,716	8.1	1,124	(5.3)	533	(6.8)	5,631	915	19.4	143	282
Bernardston	2,175	3,813	7.6	3,765	7.5	8	15.9	2,134	(11.9)	421	(15.8)	307	(6.1)	2,203	70	3.3	41	39
BEVERLY	40,235	91,197	1.3	89,785	1.6	1,009	(3.7)	53,879	4.3	16,528	(1.8)	19,318	(0.1)	53,898	19	0.0	2,519	907
Billerica	39,453	103,340	(3.1)	100,788	-3.3	1,076	8.0	63,887	6.6	22,543	(4.2)	12,515	(7.8)	63,897	10	0.0	2,627	1,417
Blackstone	9,007	14,923	12.5	14,793	12.6	29	10.3	9,588	6.5	1,325	(16.9)	1,915	(12.0)	9,736	149	1.5	1,492	500
Blandford	1,232	2,215	6.0	2,187	6.1	8	0.2	1,549	9.9	119	(19.4)	389	(3.0)	1,565	16	1.0	47	26
Bolton	4,268	14,194	20.0	13,978	19.3	15	5.5	10,317	7.4	796	(9.4)	775	8.2	10,562	244	2.4	410	475
BOSTON	589,281	1,894,209	2.3	1,785,893	2.8	68,498	1.5	1,035,271	6.5	545,453	(6.3)	281,316	1.21	1,035,297	26	0.0	31,755	38,349
Bourne	19,372	48,248	(1.0)	46,503	-2.2	1,045	5.7	23,777	6.2	7,491	(5.7)	12,726	(6.4)	23,982	205	0.9	713	973
Boxborough	4,937	14,958	4.4	14,687	4.0	49	34.5	10,965	11.1	2,086	(0.8)	1,203	(4.5)	11,079	114	1.0	407	595
Boxford	8,179	24,081	14.4	23,755	14.0	24	34.1	16,240	5.0	2,822	(3.6)	2,802	42.0	16,451	211	1.3	391	316
Boylston	4,109	9,579	8.2	9,466	8.4	17	(2.9)	5,998	8.1	1,212	(6.8)	1,372	1.4	6,104	106	1.8	255	118
Braintree	33,917	90,884	1.6	87,430	1.5	2,443	7.1	50,223	3.7	13,334	(5.5)	21,547	3.1	50,248	25	0.0	579	579
Brewster	10,363	32,601	14.9	31,960	15.0	302	5.6	17,682	2.4	2,309	(9.0)	6,617	3.4	17,702	20	0.1	264	491
Bridgewater	25,620	39,392	6.1	38,789	5.8	358	52.2	20,944	7.0	4,551	(14.0)	9,199	6.3	20,949	5	0.0	431	573
Brimfield	3,486	7,425	2.6	7,344	2.8	27	31.3	4,070	11.3	1,823	(6.2)	780	3.1	4,242	172	4.2	100	132
BROCKTON	95,437	277,787	0.8	274,139	0.9	2,145	2.4	75,847	3.3	140,541	(2.0)	46,519	4.2	77,163	1,316	1.7	1,718	1,319
Brookfield	3,118	6,718	1.8	6,678	1.9	15	(7.1)	2,897	9.7	2,587	(4.6)	749	33.0	2,900	3	0.1	55	91

**2003 Municipal Financial Data**

CITY/Town	2003 Population	Total Amount to Raise		Expenditures		Revenue Resources		Tax		Excess Capacity		Levy from Growth						
		2003 (\$000)	Change (%)	Local		Assessments		Property Taxes		Local Aid		Fees/Charges		2003 (\$000)	2003 (%)	2002 (\$000)	2003 (\$000)	
				2003 (\$000)	Change (%)	2003 (\$000)	Change (%)	2003 (\$000)	Change (%)	2003 (\$000)	Change (%)	2003 (\$000)	Change (%)					
Brookline	57,032	174,734	(0.2)	166,603	-0.1	5,571	(4.1)	109,532	4.8	19,076	(4.4)	38,358	3.2	109,535	3	0.0	1,909	2,492
Buckland	1,980	3,198	1.5	3,176	1.5	4	19.1	2,057	0.5	272	(11.0)	402	(20.6)	2,138	80	3.9	23	30
Burlington	22,923	78,319	2.7	76,981	2.8	638	(10.1)	53,177	5.6	8,060	(3.5)	11,789	(4.9)	57,506	4,329	8.1	2,243	1,550
CAMBRIDGE	101,807	368,078	3.1	356,235	3.2	7,697	2.7	197,721	5.5	40,500	(7.9)	97,655	14.9	233,914	36,193	18.3	10,638	9,570
Canton	21,341	60,250	6.5	58,531	6.7	734	2.4	37,235	4.5	6,287	(8.4)	12,244	15.5	37,255	20	0.1	657	665
Carlisle	4,850	18,103	4.1	17,989	4.4	15	53.6	14,805	8.3	1,877	(9.6)	1,105	(3.9)	14,815	9	0.1	593	640
Carver	11,467	26,914	(0.7)	26,559	-0.7	110	(0.7)	12,188	3.5	11,712	(1.4)	1,577	(15.9)	12,196	8	0.1	112	176
Charlemont	1,382	2,308	9.3	2,282	9.5	6	11.9	1,575	13.5	241	(19.8)	175	0.7	1,681	106	6.7	25	28
Charlton	11,868	16,956	5.5	16,826	5.6	34	9.0	10,370	4.5	1,255	(17.8)	2,893	13.2	10,385	15	0.1	477	428
Chatham	6,806	31,384	7.4	30,664	7.5	429	6.2	19,312	2.3	1,870	1.2	6,515	15.0	19,848	536	2.8	338	290
Chelmsford	33,997	82,258	2.9	81,555	2.8	269	3.6	53,276	4.2	15,101	(6.1)	8,435	8.1	53,286	10	0.0	1,026	946
CHELSEA	34,913	111,986	(0.9)	109,352	-1.0	2,157	7.7	23,404	3.9	60,723	(2.3)	20,053	0.9	24,325	921	3.9	816	1,177
Cheshire	3,389	3,852	10.1	3,786	10.1	33	13.2	2,006	7.9	817	(11.1)	721	1.0	2,011	4	0.2	33	22
Chester	1,324	2,083	(0.6)	2,048	-0.8	8	(0.1)	1,474	11.5	165	(31.1)	287	16.7	1,475	1	0.1	47	41
Chesterfield	1,236	2,140	(0.3)	2,122	-0.3	3	41.2	1,583	9.0	276	(8.8)	168	3.7	1,714	131	8.3	45	34
CHICOPEE	54,833	116,645	0.8	114,350	0.9	702	(1.8)	46,570	5.2	49,350	(2.5)	18,695	4.0	46,577	7	0.0	928	683
Chilmark	889	5,932	14.6	5,663	15.1	212	2.7	4,177	8.4	6	(19.8)	1,055	44.5	4,193	16	0.4	29	28
Clarksburg	1,680	3,098	0.1	3,050	0.3	13	(33.2)	864	1.0	1,850	(2.4)	256	5.3	1,112	248	28.7	15	11
Clinton	13,733	30,630	4.5	30,285	4.4	115	9.4	12,070	2.8	12,754	(2.0)	4,962	30.1	12,116	46	0.4	377	314
Cohasset	7,307	30,859	13.9	30,021	14.3	634	6.0	19,218	7.5	2,772	(5.2)	5,306	12.1	19,221	3	0.0	672	538

Colrain	1,842	2,465	2.5	2,432	2.6	3	20.4	1,714	5.7	240	(29.8)	193	0.0	1,827	113	6.6	26	32
Concord	17,028	52,785	6.2	52,002	6.4	370	(4.4)	42,496	8.8	3,962	(7.5)	4,360	(3.0)	42,885	389	0.9	1,010	761
Conway	1,859	4,288	4.8	4,275	5.3	2	59.5	2,533	10.2	1,108	(7.0)	213	1.3	2,802	270	10.7	79	74
Cummington	984	1,594	(4.5)	1,574	-4.8	2	(17.7)	1,029	3.1	117	(29.4)	172	(4.3)	1,033	4	0.4	14	17
Dalton	6,792	10,952	5.3	10,847	5.6	26	(12.1)	6,749	3.0	1,268	(12.7)	1,256	0.9	7,434	685	10.1	61	101
Danvers	25,446	73,126	4.9	71,785	5.0	655	(5.5)	41,248	4.7	8,871	(3.1)	18,768	12.3	41,262	14	0.0	573	678
Dartmouth	30,767	56,984	5.1	56,017	5.2	566	2.6	31,480	4.3	10,683	(5.2)	11,037	11.0	31,495	15	0.0	877	718
Dedham	23,378	63,651	3.7	61,077	3.6	1,573	4.1	42,729	6.9	8,049	(8.9)	10,131	(0.2)	42,752	23	0.1	1,488	1,234
Deerfield	4,763	9,952	(4.0)	9,838	-4.0	12	(1.4)	5,270	3.3	1,758	(3.8)	1,812	(7.7)	6,298	1,028	19.5	347	114
Dennis	16,194	36,432	(0.7)	35,550	-0.9	594	5.9	22,935	3.6	768	(14.2)	7,928	4.1	23,067	132	0.6	471	437
Dighton	6,448	10,461	10.1	10,291	10.3	93	1.8	7,602	12.4	708	(18.8)	1,292	13.2	7,609	6	0.1	349	210
Douglas	7,505	17,456	(1.4)	17,325	-1.4	30	(13.9)	8,166	6.8	6,790	(2.9)	1,967	(6.8)	8,170	5	0.1	261	241
Dover	5,669	18,864	3.9	18,457	4.6	256	11.1	15,776	3.7	709	(3.6)	1,603	0.3	16,069	293	1.9	362	430
Dracut	28,828	54,876	3.3	54,305	3.3	122	34.7	25,272	4.5	19,597	(0.8)	7,962	(4.2)	25,282	11	0.0	366	486
Dudley	10,509	12,476	5.8	12,278	6.3	26	3.5	6,049	10.7	1,531	(9.4)	3,945	21.1	6,050	1	0.0	189	252
Dunstable	2,994	6,472	26.3	6,395	26.4	2	(6.7)	5,053	31.6	229	(20.2)	231	(13.1)	5,196	143	2.8	159	133
Duxbury	14,578	48,074	8.6	47,432	8.9	349	(11.4)	31,059	9.1	4,616	(5.8)	10,404	19.6	31,060	1	0.0	372	452
East Bridgewater	13,501	31,120	5.5	30,524	5.4	98	20.4	13,128	0.3	11,183	0.1	3,346	6.5	13,741	614	4.7	314	300
East Brookfield	2,121	3,202	21.8	3,162	23.2	19	4.1	1,818	10.6	300	(17.2)	496	10.4	1,870	51	2.8	35	27
East Longmeadow	14,505	36,548	3.7	36,085	3.7	154	(6.2)	22,963	7.0	7,006	(5.4)	4,764	14.3	23,309	346	1.5	686	622
Eastham	5,618	15,330	5.4	14,970	5.4	272	11.3	11,436	4.6	528	(2.0)	2,258	7.5	11,439	3	0.0	212	186
Easthampton	16,180	30,264	(0.9)	30,054	-0.9	51	(20.9)	12,446	4.2	10,600	(5.4)	5,235	(6.2)	12,446	0	0.0	106	238
Easton	22,698	46,245	3.9	45,554	3.9	383	8.4	25,808	4.5	10,723	(4.9)	7,333	4.6	25,820	12	0.0	506	516
Edgartown	3,881	19,625	(0.9)	19,227	-0.9	350	3.4	13,347	3.4	813	(17.3)	4,582	5.1	13,718	371	2.8	329	335
Egremont	1,338	3,082	0.9	3,052	0.9	1	1.5	2,264	4.6	77	(38.9)	431	(20.4)	2,589	325	14.4	46	53

**2003 Municipal Financial Data**

CITY/Town	2003 Population	Total Amount to Raise		Expenditures		Revenue Resources		Fees/Charges	Tax Limit	Excess Capacity	Levy from Growth							
		2003 (\$000)	Change (%)	Local	Assessments	Property Taxes	Local Aid				2003 (\$000)	Change (%)	2002 (\$000)	2003 (\$000)				
Erving	1,480	7,114	16.6	7,066	16.7	11	1.6	5,567	14.3	417	(5.3)	382	(28.8)	5,571	4	0.1	9	14
Essex	3,326	8,109	7.3	8,010	6.4	14	49.7	5,966	7.5	284	(18.8)	1,346	(3.6)	5,982	17	0.3	86	169
EVERETT	37,772	100,397	(0.8)	96,177	-1.0	3,309	4.6	49,806	6.7	28,687	(15.6)	16,110	3.1	57,605	7,799	15.7	1,362	949
Fairhaven	16,349	35,976	(2.9)	35,352	-3.2	226	4.4	16,363	3.4	10,760	(2.1)	6,530	(2.1)	16,396	32	0.2	216	172
FALL RIVER	92,660	200,764	0.3	198,277	0.1	1,538	2.2	42,896	11.2	117,397	(0.5)	31,845	(1.7)	47,841	4,945	11.5	412	946
Falmouth	33,628	84,193	5.3	82,679	5.5	1,084	5.8	53,977	4.9	8,296	(8.0)	14,478	10.2	54,012	36	0.1	1,263	867
FITCHBURG	39,727	100,025	1.2	98,852	1.2	648	0.1	27,139	4.8	49,652	(2.1)	19,797	9.2	27,147	8	0.0	523	593
Florida	669	2,270	0.6	2,242	0.4	0	(3.9)	1,323	3.3	606	(10.1)	126	21.9	1,329	6	0.4	6	14
Foxborough	16,401	40,998	0.4	40,336	0.2	213	31.7	22,096	3.2	8,827	(3.1)	7,406	(5.8)	22,113	16	0.1	475	427
Framingham	66,827	180,117	6.4	176,751	6.5	1,556	(4.6)	114,871	12.0	26,002	(9.7)	32,812	(0.5)	114,914	43	0.0	2,094	2,269
Franklin	29,958	78,162	(8.0)	76,489	-7.6	962	22.9	37,192	5.2	24,718	3.2	15,015	9.3	37,197	5	0.0	1,143	693
Freetown	8,728	15,458	0.9	15,220	1.0	149	8.7	9,819	3.9	2,234	(6.2)	2,000	9.5	9,820	1	0.0	206	241
GARDNER	20,991	45,786	2.1	45,400	2.1	209	2.8	13,360	4.7	21,915	(0.8)	8,782	6.9	13,367	7	0.0	216	210
Aquinnah (Gay Head)	353	2,341	12.3	2,287	12.6	43	3.0	1,772	25.1	8	(11.0)	427	33.7	1,773	2	0.1	47	17
Georgetown	7,717	18,873	3.2	18,761	3.2	64	21.3	9,123	4.0	5,328	(3.4)	3,349	31.3	9,126	3	0.0	215	195
Gill	1,364	2,053	7.2	2,022	7.5	6	10.8	1,326	4.7	208	(24.4)	136	(12.0)	1,326	1	0.1	14	27
GLOUCESTER	30,664	76,765	(1.2)	75,050	-1.4	1,318	15.7	42,775	4.2	13,079	(4.7)	16,846	1.7	42,779	3	0.0	850	690
Goshen	948	1,923	11.1	1,900	10.9	3	8.3	1,369	8.5	157	(12.6)	156	1.6	1,383	13	1.0	26	34
Gosnold	87	949	7.3	933	7.5	12	2.5	315	19.3	22	(7.3)	446	27.3	315	0	0.1	0	0
Grafton	15,739	28,930	3.8	28,685	3.9	69	45.4	16,026	11.5	7,079	(3.7)	4,419	13.7	16,063	38	0.2	355	1,203

Granby	6,271	12,540	(0.0)	12,192	-0.2	291	8.4	5,505	6.0	4,146	1.1	1,779	5.6	5,507	2	0.0	177	132
Granville	1,570	4,010	10.3	3,978	10.4	10	1.6	1,786	3.3	1,249	(1.2)	262	7.6	1,794	7	0.4	32	36
Great Barrington	7,476	15,429	1.7	15,213	1.4	64	20.2	10,826	7.6	791	(21.4)	2,254	(4.0)	11,734	908	8.4	265	309
Greenfield	18,005	42,558	4.4	42,330	4.4	30	8.4	19,234	7.5	14,355	(4.3)	6,301	4.7	19,284	50	0.3	238	344
Groton	10,015	24,403	19.6	24,213	19.3	28	19.3	17,486	13.9	747	(13.0)	4,411	17.6	18,580	1,095	6.3	628	575
Groveland	6,220	9,695	4.2	9,583	3.9	42	33.5	6,886	8.3	977	(8.5)	1,543	(2.0)	6,943	58	0.8	125	210
Hadley	4,849	11,294	7.0	11,079	7.7	147	(21.8)	6,508	9.1	1,677	(5.4)	2,579	16.2	6,511	4	0.1	171	255
Halifax	7,733	14,650	5.3	14,337	5.3	63	16.5	8,013	9.5	3,729	(5.2)	2,162	8.9	8,107	95	1.2	181	189
Hamilton	8,420	18,900	5.5	18,636	5.6	177	(1.4)	14,445	6.0	727	(12.4)	2,322	(17.8)	14,852	407	2.8	166	153
Hampden	5,252	7,924	0.9	7,801	0.4	38	(6.3)	6,419	4.2	595	(18.9)	706	(0.2)	6,437	17	0.3	165	173
Hancock	773	1,268	7.6	1,248	7.0	1	96.4	572	(3.8)	251	12.8	346	63.0	902	331	57.9	3	32
Hanover	13,596	38,001	3.0	37,450	3.1	287	(12.2)	23,340	3.5	6,708	(6.4)	6,005	15.9	23,504	165	0.7	431	393
Hanson	9,827	16,991	7.4	16,769	7.4	73	17.8	11,658	15.0	1,326	(15.8)	2,215	6.9	11,669	10	0.1	207	212
Hardwick	2,665	3,365	(7.3)	3,304	-7.5	22	(9.6)	2,154	2.6	389	(25.9)	506	(7.9)	2,164	10	0.5	31	50
Harvard	6,093	17,689	12.2	17,451	12.6	188	14.8	10,114	4.2	4,308	(4.4)	1,620	23.0	10,116	1	0.0	145	143
Harwich	12,801	41,152	5.2	40,276	5.3	476	5.1	26,737	4.8	3,175	(6.4)	8,066	15.8	27,086	349	1.3	620	575
Hatfield	3,325	8,564	28.7	8,512	28.9	3	150.4	3,879	6.1	1,012	(9.8)	1,448	16.9	3,882	3	0.1	53	111
HAVERHILL	59,634	134,413	(14.7)	133,330	-14.7	477	(3.3)	55,472	5.4	49,016	(2.7)	19,362	(43.7)	55,486	15	0.0	1,362	1,449
Hawley	338	673	(20.3)	662	-21.0	1	169.8	457	10.2	76	(10.4)	34	(3.4)	500	43	9.3	6	7
Heath	804	1,535	(17.1)	1,523	-17.1	1	109.1	1,095	(12.7)	264	(5.8)	104	4.4	1,358	263	24.0	9	44
Hingham	20,221	60,910	2.6	58,892	2.2	1,468	10.2	39,185	2.4	8,520	(2.5)	9,204	19.1	39,588	403	1.0	679	848
Hinsdale	1,847	3,413	(0.3)	3,327	-0.9	16	13.4	2,062	4.8	316	(18.4)	414	11.2	2,413	351	17.0	24	88
Holbrook	10,877	25,385	1.6	24,280	1.7	920	22.8	14,100	6.0	6,149	(5.1)	3,317	2.5	14,102	2	0.0	205	272
Holden	16,137	32,645	2.6	32,326	2.5	98	1.5	19,725	8.4	2,195	(15.4)	6,654	12.4	19,726	2	0.0	551	639
Holland	2,440	4,986	3.2	4,939	3.5	17	(2.8)	3,281	6.5	1,016	1.7	317	13.2	3,282	1	0.0	37	37

**2003 Municipal Financial Data**

CITY/Town	2003 Population	Total Amount to Raise		Expenditures		Assessments		Property Taxes		Revenue Resources		Fees/Charges		Tax Limit 2003 (\$000)	Excess Capacity		Levy from Growth		
		2003 (\$000)	Change (%)	2003 (\$000)	Change (%)	2003 (\$000)	Change (%)	2003 (\$000)	Change (%)	2003 (\$000)	Change (%)	2003 (\$000)	Change (%)		2003 (\$000)	2003 (\$000)	2002	2003	2002
Holliston	13,989	41,043	(3.6)	40,808	-3.6	95	33.4	24,030	1.6	10,960	(1.9)	4,254	15.2	24,034	4	0.0	737	459	
HOLYOKE	39,869	123,775	(2.5)	121,453	-2.6	1,972	7.5	34,736	0.5	73,617	(3.0)	9,771	(3.0)	34,736	0	0.0	657	508	
Hopeville	6,102	17,679	5.1	17,539	5.2	39	17.2	6,745	6.4	6,927	(1.2)	2,060	2.3	7,864	1,118	16.6	274	314	
Hopkinton	13,930	49,463	6.9	48,915	6.9	129	382.2	28,845	6.2	8,399	(1.9)	8,333	24.9	28,845	0	0.0	1,646	1,338	
Hubbardston	4,139	5,394	16.3	5,325	16.6	23	(7.4)	3,409	5.7	371	(15.2)	887	12.2	3,415	6	0.2	86	104	
Hudson	18,336	42,646	3.5	41,745	3.5	537	6.4	22,238	4.4	9,242	(3.2)	7,450	10.1	25,867	3,629	16.3	406	473	
Hull	11,347	31,543	3.9	30,555	3.0	316	(6.2)	16,613	4.2	7,292	(7.0)	4,504	(2.0)	16,614	1	0.0	570	385	
Huntington	2,195	2,901	(5.7)	2,880	-5.7	6	7.0	1,817	1.6	310	(22.2)	468	3.5	2,173	356	19.6	23	33	
Ipswich	13,270	33,931	4.5	33,452	4.2	131	22.5	19,337	7.7	6,693	(3.4)	6,003	4.7	19,349	12	0.1	348	328	
Kingston	12,156	30,177	9.8	29,770	9.5	106	10.1	15,266	6.0	5,806	(1.9)	6,597	57.3	15,269	3	0.0	270	507	
Lakeville	10,359	16,723	2.4	16,499	2.5	94	17.9	10,903	7.9	3,228	(2.9)	2,009	12.3	10,912	9	0.1	434	358	
Lancaster	7,501	12,376	0.7	12,250	0.6	34	46.4	8,047	2.0	945	(13.8)	1,580	(15.0)	8,048	0	0.0	260	247	
Lanesborough	2,975	7,706	5.6	7,578	4.9	31	45.9	4,955	12.2	1,487	(3.8)	709	(7.9)	5,045	90	1.8	71	100	
LAWRENCE	72,451	208,742	6.2	205,817	6.0	1,930	23.4	31,776	12.1	140,048	2.1	24,996	3.6	34,148	2,372	7.5	1,040	1,001	
Lee	5,902	15,377	0.1	14,939	-1.2	47	17.0	8,656	3.3	2,605	(7.8)	2,431	(7.2)	8,769	113	1.3	170	151	
Leicester	10,757	21,634	0.6	21,465	0.6	72	15.9	7,524	4.3	11,791	(1.9)	1,244	9.5	7,529	4	0.1	101	149	
Lenox	5,158	18,752	4.2	18,607	4.4	40	32.8	8,397	7.4	2,853	(6.6)	4,948	(3.1)	9,471	1,074	12.8	282	247	
LEOMINSTER	41,895	88,265	(0.2)	86,663	-0.1	603	1.3	33,292	5.2	37,046	(1.5)	12,210	11.2	39,404	6,112	18.4	717	710	
Leverett	1,690	3,863	(9.3)	3,831	-9.5	1	0.8	3,043	4.1	453	(11.9)	272	6.3	3,182	139	4.6	50	71	
Lexington	30,663	115,431	3.3	114,288	3.8	770	(7.3)	75,796	5.2	9,473	(9.5)	26,604	(1.1)	75,799	3	0.0	1,574	1,350	

Leyden	790	1,315	4.1	1,306	4.1	0	(30.0)	1,088	11.0	70	(17.5)	81	25.8	1,120	32	2.9	2.2	2.2
Lincoln	8,111	22,197	0.2	21,904	0.2	192	(4.7)	15,631	6.2	2,644	(10.7)	2,665	28.7	15,638	8	0.0	318	308
Littleton	8,523	23,598	1.3	23,404	1.2	56	21.6	14,597	6.4	2,823	(4.7)	4,471	5.5	14,610	13	0.1	574	601
Longmeadow	15,652	43,068	3.6	42,744	3.5	150	0.7	28,949	11.3	6,476	(2.5)	5,545	2.0	28,961	11	0.0	206	198
LOWELL	104,901	267,822	(2.5)	265,370	-2.5	917	1.8	64,180	1.8	153,473	(2.2)	40,158	(7.4)	74,961	10,781	16.8	985	1,456
Ludlow	21,678	42,313	(5.4)	41,930	-5.3	151	(5.3)	20,037	0.8	14,215	(2.6)	6,527	(1.8)	20,477	440	2.2	491	434
Lunenburg	9,783	20,573	4.9	20,402	5.0	79	8.7	12,133	5.2	4,854	(3.1)	2,472	8.1	12,302	169	1.4	315	315
LYNN	89,590	226,724	0.8	223,193	0.9	2,385	(2.3)	68,583	4.5	131,587	(0.2)	21,594	6.8	69,628	1,045	1.5	1,213	1,079
Lynnfield	11,660	30,174	0.9	29,201	0.7	766	8.9	20,607	5.9	3,583	(8.3)	3,457	3.3	20,612	5	0.0	146	159
MALDEN	56,155	125,019	4.1	120,383	5.2	3,478	(0.4)	46,077	3.9	48,721	(1.8)	27,420	13.2	46,109	31	0.1	589	654
Manchester-by-the-Sea	5,307	17,540	0.2	17,189	-0.2	126	(7.4)	12,683	6.6	280	(16.3)	3,470	2.0	12,696	13	0.1	174	175
Mansfield	22,827	63,984	5.1	63,181	5.1	408	6.7	33,100	3.2	14,942	4.6	11,090	2.3	33,168	68	0.2	633	713
Marblehead	20,482	51,908	1.0	51,080	1.0	579	2.1	34,497	3.3	4,585	(3.4)	10,336	(4.7)	34,533	35	0.1	252	324
Marion	5,280	14,604	(4.1)	14,316	-4.7	53	2.6	11,063	7.4	709	(4.7)	2,587	4.0	11,089	26	0.2	165	225
MARLBOROUGH	38,144	97,657	0.5	96,487	0.5	170	47.2	60,956	10.3	14,899	(5.4)	17,473	4.2	67,335	6,379	10.5	1,987	2,508
Marshfield	24,815	68,719	0.5	67,788	0.6	525	(11.2)	32,872	4.1	16,032	(1.6)	15,226	3.2	32,891	19	0.1	651	536
Mashpee	13,983	38,137	2.9	37,435	2.9	399	5.8	26,009	9.5	6,998	(2.2)	3,201	(13.1)	26,028	19	0.1	1,225	825
Mattapoisett	6,409	16,615	10.1	16,305	9.8	61	4.0	11,982	10.0	1,103	(13.9)	2,374	19.3	11,997	15	0.1	163	179
Maynard	10,446	25,465	0.8	25,312	0.7	44	36.2	15,156	(0.6)	4,891	(3.4)	3,752	7.1	15,158	2	0.0	170	177
Medfield	12,447	38,107	10.2	37,597	10.1	405	6.4	23,744	8.0	5,634	(4.6)	5,051	6.2	23,937	193	0.8	269	220
MEDFORD	55,137	121,511	0.4	115,704	0.4	4,891	(0.3)	61,521	4.3	31,271	(6.5)	25,724	2.2	61,677	156	0.3	603	709
Medway	12,888	32,018	3.9	31,481	3.2	149	39.7	18,526	9.6	7,998	0.2	5,231	26.9	18,536	10	0.1	495	579
MELROSE	26,963	61,323	(0.7)	60,276	-0.1	776	(8.5)	32,257	3.1	13,692	(3.3)	12,904	10.5	32,276	19	0.1	250	185
Mendon	5,581	9,599	11.4	9,504	11.4	11	(4.8)	6,962	13.1	400	(17.3)	1,492	9.2	6,987	25	0.4	231	246
Merrimac	6,289	10,520	2.4	10,452	2.4	32	(1.0)	6,086	6.9	1,163	(10.8)	2,573	0.4	6,086	0	0.0	138	99



**2003 Municipal Financial Data**

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		2003 (\$000)	Change (%)	Local	Assessments	Property Taxes	Local Aid			Fees/Charges	2002 (\$000)	2003 (\$000)						
				2003 (\$000)	Change (%)	2003 Change (\$000)	2003 Change (%)	2003 Change (\$000)	2003 Change (%)	2003 Change (\$000)	2003 Change (%)	2002 (%)	2003 (%)					
Methuen	44,638	99,514	2.1	98,576	1.9	435	41.6	43,633	5.4	36,400	(1.6)	15,607	(5.6)	47,494	3,861	8.8	1,059	959
Middleborough	20,722	49,980	0.5	49,494	0.5	187	18.1	20,821	7.2	18,235	(3.9)	6,332	2.1	20,821	0	0.0	801	919
Middlefield	545	971	(9.1)	962	-9.4	1	151.2	733	5.2	61	(46.3)	74	10.9	739	6	0.8	11	15
Middleton	8,781	17,938	2.4	17,401	1.9	212	58.1	12,452	6.8	1,942	(0.9)	1,850	8.2	12,698	246	2.0	564	395
Millford	27,309	64,797	8.8	64,169	8.9	119	(3.3)	35,841	6.8	16,188	(4.0)	8,346	8.1	36,239	398	1.1	1,300	967
Millbury	13,168	25,231	2.5	24,800	2.5	103	5.6	12,695	6.7	7,257	(3.5)	1,901	4.9	13,315	620	4.9	326	428
Millis	8,015	19,813	7.0	19,220	7.0	470	1.5	10,764	3.8	4,110	(4.1)	3,023	9.2	10,769	5	0.0	202	172
Millville	2,856	3,879	0.1	3,803	-0.3	31	17.0	2,629	5.8	384	(11.0)	387	14.9	2,802	173	6.6	72	118
Milton	26,010	64,509	3.2	61,295	2.8	2,633	7.3	40,393	4.8	8,295	(6.4)	13,679	3.9	40,413	19	0.0	421	571
Monroe	96	577	21.2	574	21.3	0	343.5	363	35.2	73	(15.0)	42	3.9	372	9	2.5	4	4
Monson	8,534	21,036	6.9	20,684	6.8	258	13.3	7,936	3.5	8,766	12.3	2,411	(2.7)	7,944	8	0.1	92	116
Montague	8,456	14,208	8.6	13,920	8.8	37	(6.9)	9,409	15.2	1,235	(22.6)	2,451	0.2	9,410	1	0.0	141	205
Monterey	939	2,635	21.5	2,599	21.9	1	(16.9)	1,925	16.0	77	(47.3)	206	(5.0)	1,936	11	0.6	54	82
Montgomery	707	1,330	4.4	1,309	4.2	5	6.9	867	1.6	83	(16.0)	122	1.6	1,010	142	16.4	9	9
Mount Washington	130	451	(18.5)	451	-18.4	0	2.8	250	4.5	88	(41.1)	32	(4.2)	251	1	0.2	2	3
Nahant	3,638	9,002	2.3	8,754	2.2	134	(11.9)	5,189	3.1	938	(6.8)	2,546	1.1	5,193	3	0.1	53	35
Nantucket	10,416	65,931	2.8	65,269	2.4	219	2.4	37,722	9.1	1,267	(4.0)	24,739	(8.7)	37,747	24	0.1	966	2,237
Natick	32,384	89,230	(3.9)	87,283	-4.1	856	(5.2)	54,139	5.0	11,555	(5.3)	20,210	14.0	54,161	22	0.0	825	742
Needham	29,197	89,107	5.2	86,803	4.8	1,077	0.3	56,685	5.1	8,257	(2.6)	18,941	6.4	56,729	44	0.1	1,460	1,436
New Ashford	247	398	6.8	395	7.1	0	(63.9)	205	(10.3)	100	24.0	55	30.0	242	37	18.0	3	2

NEW BEDFORD	94,088	243,051	(0.2)	240,218	-0.2	1,415	2.9	64,228	5.0	124,207	(1.2)	44,742	0.5	66,038	1,811	2.8	1,409	1,564
New Braintree	1,002	1,437	(0.6)	1,416	-0.6	2	2.7	1,022	7.0	128	(36.8)	118	17.6	1,074	52	5.1	36	41
New Marlborough	1,493	2,859	4.3	2,828	4.6	1	(6.4)	2,312	7.5	78	(26.4)	222	(14.6)	2,435	123	5.3	88	35
New Salem	954	1,658	4.1	1,649	4.3	2	26.0	927	9.2	130	(22.4)	455	7.5	998	71	7.6	15	22
Newbury	6,852	12,802	3.2	12,627	3.1	119	20.5	9,184	6.9	1,399	(11.3)	1,623	(3.8)	9,185	1	0.0	151	145
NEWBURYPORT	17,504	45,923	1.1	45,479	1.6	145	2.1	28,802	5.8	6,791	(9.2)	8,910	4.3	29,137	336	1.2	1,260	720
NEWTON	83,880	265,347	7.9	257,760	8.1	5,069	(1.1)	180,170	11.0	22,950	(4.6)	53,170	8.7	180,174	4	0.0	2,336	2,231
Norfolk	10,500	23,395	6.2	22,995	6.2	315	4.1	13,612	4.7	4,769	(1.3)	3,876	21.1	13,612	0	0.0	373	404
NORTH ADAMS	14,430	35,379	(1.5)	34,523	-1.7	661	9.0	8,155	3.1	18,941	(2.8)	6,311	5.2	9,448	1,292	15.8	101	206
North Andover	27,837	70,569	11.5	69,228	11.5	824	44.7	41,385	9.0	9,580	(0.8)	18,372	35.6	41,390	5	0.0	953	778
North Attleborough	27,826	64,959	4.6	63,335	4.2	981	7.6	28,015	7.1	21,379	4.4	10,767	2.6	28,025	10	0.0	668	1,186
North Brookfield	4,786	11,090	9.9	11,012	9.9	18	82.2	3,109	9.1	5,065	3.4	2,086	18.5	3,279	170	5.5	55	65
North Reading	13,999	37,247	(1.1)	36,872	-0.8	234	(16.6)	22,295	4.1	5,889	(6.8)	8,062	0.6	22,307	11	0.1	548	495
NORTHAMPTON	28,979	66,268	(1.2)	65,441	-1.2	386	(6.5)	29,018	4.9	16,896	(3.4)	19,303	(2.3)	29,031	13	0.0	353	737
Northborough	14,246	34,971	6.1	34,675	6.1	107	22.6	23,808	6.1	5,092	(2.2)	4,708	16.3	24,370	562	2.4	526	551
Northbridge	13,521	33,894	8.0	33,614	8.1	86	24.3	11,164	4.0	15,886	12.6	4,524	1.1	11,180	16	0.1	335	333
Northfield	3,046	5,797	8.1	5,764	8.2	4	(15.5)	3,520	(4.5)	489	(18.9)	602	5.6	3,521	1	0.0	25	58
Norton	18,567	41,161	4.2	40,552	3.7	277	5.9	18,120	5.3	14,499	3.8	4,398	(4.7)	18,149	29	0.2	514	419
Norwell	10,166	32,967	11.8	31,256	9.3	723	13.9	21,900	4.9	3,690	(6.7)	3,257	(7.8)	21,935	35	0.2	454	883
Norwood	28,844	99,902	(1.2)	98,260	-1.1	995	(2.6)	36,828	3.6	10,023	(8.6)	45,583	4.1	36,974	146	0.4	420	413
Oak Bluffs	3,797	16,530	(0.2)	16,020	-0.6	183	4.5	12,091	9.5	1,428	(1.6)	2,808	(6.5)	12,830	738	6.1	277	461
Oakham	1,765	2,135	3.4	2,113	4.4	5	(0.4)	1,405	4.4	250	(13.6)	219	2.4	1,504	99	7.0	44	46
Orange	7,530	18,207	4.0	17,953	3.9	132	31.9	5,750	1.4	7,399	(2.9)	2,734	15.7	5,837	87	1.5	143	79
Orleans	6,470	20,132	4.1	19,622	4.3	335	6.0	12,864	2.7	738	(4.0)	4,478	6.3	12,881	17	0.1	206	133
Otis	1,360	3,253	8.2	3,211	8.4	22	8.1	2,474	1.9	68	(28.2)	223	5.5	2,811	337	13.6	19	32

**2003 Municipal Financial Data**

CITY/Town	2003 Population	Total Amount to Raise		Expenditures		Revenue Resources				Tax Limit 2003 (\$000)	Excess Capacity 2003 (\$000)	Levy from Growth						
		2003 (\$000)	Change (%)	Local	Assessments	Property Taxes	Local Aid	Fees/Charges	2003 (\$000)			2002 (\$000)	2003 (\$000)					
				2003 (\$000)	Change (%)	2003 Change (\$000)	Change (%)	2003 Change (\$000)	Change (%)	2003 Change (\$000)	Change (%)							
Oxford	13,700	26,533	4.1	26,287	4.7	48	1.2	11,062	6.3	10,184	(4.4)	1,656	0.7	11,248	185	1.7	224	333
Palmer	12,708	29,840	0.6	29,543	0.6	123	30.4	11,024	4.4	14,077	0.6	3,175	0.6	11,025	1	0.0	222	217
Paxton	4,487	7,802	4.3	7,629	3.1	49	11.0	5,406	9.7	540	(22.8)	1,244	16.5	5,438	31	0.6	71	118
PEABODY	49,668	120,371	(1.1)	116,868	-1.2	2,788	13.1	59,293	13.6	25,223	(2.3)	30,485	5.1	62,907	3,614	6.1	768	1,197
Pelham	1,427	2,961	1.7	2,929	1.7	8	6.2	2,104	5.8	300	(10.8)	382	(1.1)	2,200	96	4.5	38	64
Pembroke	17,541	40,797	12.3	40,140	12.6	357	(12.1)	20,805	6.3	11,920	59.9	5,533	13.6	20,817	12	0.1	480	490
Pepperell	11,418	17,304	(2.1)	17,129	-2.1	21	(3.0)	10,774	4.2	1,225	(11.8)	3,925	23.0	11,058	284	2.6	268	225
Peru	812	1,196	3.9	1,186	4.5	0	(64.4)	826	0.9	155	(14.5)	74	16.0	1,110	284	34.4	12	23
Petersham	1,209	2,762	10.4	2,738	10.4	4	12.0	1,617	28.0	386	0.5	482	(1.2)	1,618	1	0.1	28	23
Phillipston	1,638	2,222	5.6	2,209	5.7	4	13.0	1,478	1.9	159	(23.6)	285	12.2	1,486	8	0.5	39	7
PITTSFIELD	45,023	103,923	(2.0)	103,102	-1.9	314	(24.4)	47,143	4.9	40,691	(2.8)	16,089	10.3	47,146	3	0.0	816	1,058
Plainfield	603	1,193	15.8	1,178	16.2	1	63.0	763	1.3	110	(29.5)	77	(0.1)	886	123	16.1	6	11
Plainville	7,914	17,690	6.1	17,299	6.1	200	4.4	9,057	2.2	3,817	1.4	3,170	14.4	9,231	174	1.9	296	235
Plymouth	53,789	139,454	5.3	137,213	6.0	495	20.1	78,703	3.0	28,687	(2.3)	19,967	22.5	86,374	7,671	9.7	1,533	1,408
Plympton	2,702	5,990	20.2	5,915	20.9	30	9.3	4,087	14.4	862	1.7	400	(0.7)	4,178	91	2.2	93	82
Princeton	3,456	7,211	6.2	7,148	6.2	15	35.2	4,985	6.8	823	(21.2)	740	1.8	5,256	271	5.4	99	134
Provincetown	3,484	23,415	13.3	23,046	13.7	241	3.0	9,591	6.8	741	(7.8)	8,960	21.2	10,572	980	10.2	234	107
QUINCY	89,187	220,444	5.1	213,965	5.5	3,494	(9.6)	124,607	7.7	41,024	(6.6)	39,968	2.6	124,691	84	0.1	6,374	4,005
Randolph	31,044	63,805	0.1	61,438	-0.2	1,871	9.0	31,495	3.7	18,279	(3.9)	11,744	(0.2)	31,498	3	0.0	376	440
Raynham	12,276	23,493	2.1	23,038	2.1	207	9.4	15,266	9.1	1,657	(10.7)	3,521	(1.5)	15,600	334	2.2	551	425

Reading	23,680	59,163	1.1	58,199	1.1	574	(5.4)	32,608	3.7	12,093	0.0	12,996	0.2	32,618	11	0.0	139	206
Rehoboth	10,721	14,893	9.9	14,503	10.1	258	8.7	11,079	9.4	1,016	(11.5)	1,863	7.8	11,080	1	0.0	406	347
REVERE	47,496	97,837	(0.1)	92,539	-0.1	4,277	4.9	42,016	5.0	36,319	(4.6)	17,825	4.4	44,722	2,706	6.4	1,196	419
Richmond	1,610	4,415	(4.4)	4,365	-4.4	18	41.4	2,790	3.4	906	(3.4)	368	(2.6)	3,027	237	8.5	69	49
Rochester	4,937	12,852	6.1	12,719	6.5	61	14.7	5,736	2.0	2,062	(3.2)	3,359	4.6	5,825	89	1.6	226	257
Rockland	18,026	39,664	(1.1)	38,542	-1.4	797	1.6	18,108	4.8	13,021	(2.7)	7,400	1.7	18,125	18	0.1	241	553
Rockport	7,816	22,568	0.4	22,241	0.2	213	6.6	13,018	2.5	3,099	(3.6)	4,482	(1.7)	13,029	10	0.1	99	85
Rowe	348	3,160	13.9	3,082	11.7	4	18.4	2,266	3.1	66	(9.6)	57	(13.6)	2,270	4	0.2	2	17
Rowley	5,574	11,703	7.7	11,509	7.7	65	24.1	7,385	6.6	999	(8.6)	2,152	13.5	7,390	5	0.1	308	177
Royalston	1,307	1,567	4.2	1,545	4.3	2	(1.4)	1,002	10.9	178	(20.5)	192	13.9	1,003	1	0.1	21	15
Russell	1,678	3,077	0.4	2,993	1.3	9	7.1	1,554	7.8	212	(12.1)	1,035	1.0	1,795	240	15.5	76	30
Rutland	6,808	11,634	12.4	11,493	12.6	53	(3.4)	5,591	7.9	795	(18.8)	3,319	55.0	5,622	31	0.6	190	269
SALEM	42,149	101,618	1.2	98,705	1.0	2,274	3.8	52,197	5.3	24,373	(3.4)	21,480	0.5	52,997	801	1.5	608	929
Salisbury	7,955	16,029	(3.2)	15,840	-3.4	94	22.5	9,905	4.8	638	(18.6)	5,013	(1.8)	9,914	9	0.1	275	348
Sandisfield	819	1,822	(8.4)	1,792	-8.3	1	(26.1)	1,391	10.7	61	(56.7)	100	11.1	1,665	275	19.8	20	33
Sandwich	20,792	52,940	4.0	52,019	4.2	454	3.4	33,264	3.3	9,130	2.0	4,955	7.4	33,955	690	2.1	619	612
Saugus	26,415	59,990	2.5	57,772	2.4	1,668	3.2	34,780	3.0	8,745	(6.5)	11,414	6.4	34,800	20	0.1	399	388
Savoy	714	1,443	(1.7)	1,424	-1.7	1	37.1	637	5.1	541	(7.5)	83	40.7	637	0	0.0	4	11
Scituate	18,152	47,309	0.3	46,629	0.3	397	(12.2)	28,739	2.6	6,684	(4.7)	10,402	19.9	28,781	41	0.1	421	695
Seekonk	13,670	32,876	7.0	32,376	6.8	255	6.1	20,508	4.9	6,166	(6.0)	4,358	19.9	20,513	5	0.0	250	562
Sharon	17,536	52,596	13.0	51,384	12.9	610	1.3	36,567	19.5	9,272	5.3	4,380	(2.2)	37,088	521	1.4	385	374
Sheffield	3,330	6,269	2.6	6,198	2.6	24	6.0	5,019	4.9	244	(32.1)	600	3.0	5,396	376	7.5	106	101
Shelburne	2,062	3,033	2.7	3,003	2.6	8	7.8	1,812	3.7	255	(25.5)	378	(2.6)	2,205	393	21.7	68	59
Sherborn	4,222	16,433	7.5	16,268	7.5	103	(7.8)	13,471	8.7	932	(5.3)	1,024	1.5	13,630	160	1.2	164	131
Shirley	6,540	13,968	8.5	13,820	8.6	22	5.9	5,382	13.7	5,776	7.5	1,785	41.2	5,384	2	0.0	78	184

**2003 Municipal Financial Data**

CITY/Town	2003 Population	Total Amount to Raise		Expenditures		Revenue Resources		Fees/Charges	Tax Limit	Excess Capacity	Levy from Growth							
		2003 (\$000)	Change (%)	Local (\$000)	Change (%)	Assessments (\$000)	Change (%)				Property Taxes (\$000)	Change (%)	Local Aid (\$000)	Change (%)	2002 (\$000)	2003 (\$000)		
Shrewsbury	32,751	68,708	5.8 (1.6)	68,201	5.7	205	7.4	37,027	2.7	12,415	6.6	9,521	(1.8)	39,797	2,770	7.5	880	805
Shutesbury	1,827	4,430		4,397	-1.1	3	9.4	2,849	5.5	930	(2.9)	476	0.9	2,850	1	0.0	46	52
Somerset	18,654	46,599	10.9	45,569	11.8	341	4.0	29,421	6.9	4,911	(8.1)	6,246	(2.4)	34,240	4,819	16.4	480	864
SOMERVILLE	76,922	165,560	1.3	159,349	1.3	5,007	(2.1)	66,781	9.0	58,331	(5.6)	34,239	(1.7)	68,210	1,429	2.1	2,131	1,849
South Hadley	17,248	33,946	(1.0)	33,582	-0.9	173	(18.2)	15,641	(1.6)	10,563	(5.1)	6,627	2.1	15,646	5	0.0	154	169
Southampton	5,595	10,668	6.0	10,595	6.0	7	12.8	5,474	10.9	3,400	4.1	1,426	3.9	5,477	3	0.0	177	199
Southborough	9,202	30,098	8.9	29,727	9.0	83	33.3	20,581	8.3	3,841	0.7	3,236	(2.7)	20,602	21	0.1	1,070	584
Southbridge	17,398	39,708	6.2	39,506	6.2	79	5.9	9,549	9.6	19,446	(1.9)	7,497	4.1	11,774	2,225	23.3	329	617
Southwick	9,123	13,968	7.5	13,833	8.0	57	(3.3)	9,201	6.9	1,107	(16.7)	2,554	28.1	9,543	341	3.7	365	350
Spencer	11,930	13,525	8.8	13,318	9.7	94	(1.3)	7,329	11.8	2,273	(15.0)	3,029	17.9	7,333	4	0.1	130	174
SPRINGFIELD	151,915	430,808	0.1	425,677	0.0	2,632	9.7	115,875	4.1	2,66,072	(1.0)	44,901	0.5	115,885	10	0.0	1,963	1,779
Sterling	7,569	15,654	5.0	15,488	4.4	35	49.9	9,903	4.9	687	(11.9)	3,212	2.9	11,155	1,252	12.6	277	748
Stockbridge	2,252	5,919	3.5	5,751	4.0	79	7.5	3,705	1.5	118	(25.9)	1,250	17.6	4,904	1,199	32.4	105	58
Stoneham	22,165	54,699	2.8	53,015	2.7	959	6.1	29,657	3.6	9,321	(4.3)	12,597	2.8	29,680	22	0.1	316	297
Stoughton	27,227	64,721	0.8	63,167	0.5	1,002	22.5	33,602	0.9	13,326	(3.3)	15,682	11.2	34,579	977	2.9	503	409
Stow	6,084	15,943	11.4	15,834	11.5	47	31.6	12,466	7.4	415	(20.4)	2,120	44.5	12,532	66	0.5	476	334
Sturbridge	8,247	20,156	7.1	19,971	7.2	83	163.7	12,220	10.3	2,123	(7.2)	4,934	29.4	12,775	555	4.5	514	433
Sudbury	17,259	63,457	4.2	62,646	4.3	263	(14.9)	48,629	8.5	8,372	(0.7)	4,680	(5.8)	48,716	87	0.2	789	751
Sunderland	3,788	6,204	(7.0)	6,041	-7.2	103	(3.1)	3,083	2.5	1,750	(10.8)	715	(0.3)	3,161	78	2.5	60	55
Sutton	8,705	18,990	(4.2)	18,839	-4.2	40	1.3	9,891	2.3	6,874	(2.5)	1,681	12.9	9,896	5	0.0	344	326

Swampscott	14,461	40,018	4.4	39,291	4.9	433	(7.7)	27,015	3.7	4,117	(7.4)	6,382	0.3	27,028	12	0.0	180	259
Swansea	16,178	27,647	(5.3)	26,997	-5.4	273	0.8	16,457	3.7	7,550	(2.2)	3,460	57.3	16,467	10	0.1	477	227
TAUNTON	56,647	129,963	(1.2)	128,617	-1.2	847	2.6	44,024	5.0	49,075	0.8	24,852	3.8	44,030	6	0.0	851	1,064
Templeton	7,143	9,325	(0.5)	9,203	-0.6	25	14.9	4,554	4.0	1,243	(11.5)	2,661	(2.7)	4,555	1	0.0	124	156
Tewksbury	29,355	74,441	6.3	73,485	6.1	272	0.2	40,620	6.7	15,875	(2.6)	11,105	2.8	40,623	3	0.0	1,303	1,277
Tisbury	3,833	16,608	5.0	16,037	5.1	221	5.0	12,491	6.8	663	(5.1)	2,166	0.5	12,956	466	3.7	714	226
Tolland	427	986	12.6	962	12.0	9	0.5	585	16.9	34	(33.0)	70	(7.6)	587	2	0.4	4	7
Topsfield	6,234	17,375	4.1	17,124	4.0	138	(5.1)	12,195	7.4	2,077	21.6	2,039	2.8	12,209	15	0.1	168	114
Townsend	9,317	13,407	0.4	13,304	0.3	28	45.7	9,472	2.8	1,215	(12.8)	1,267	(8.3)	9,494	22	0.2	166	182
Truro	2,152	10,264	(1.2)	10,019	-1.3	180	2.3	7,513	7.8	526	(1.8)	989	(1.1)	7,516	3	0.0	287	142
Tyngsborough	11,330	28,543	(2.4)	28,381	-2.5	39	75.4	15,191	6.4	8,365	(2.5)	2,825	27.9	15,201	10	0.1	455	274
Tyringham	360	984	(9.1)	967	-8.9	6	5.1	806	11.1	67	(25.4)	84	(6.7)	849	43	5.3	18	16
Upton	6,006	11,510	11.5	11,401	11.6	28	30.9	8,408	17.2	564	(29.1)	1,883	(1.5)	8,413	5	0.1	323	261
Uxbridge	11,764	30,156	8.1	29,902	7.9	27	13.1	12,793	10.5	11,620	1.3	3,724	19.3	12,812	19	0.1	439	431
Wakefield	24,817	64,291	0.2	63,169	0.2	643	(7.4)	35,823	3.9	10,308	(5.7)	14,782	5.3	35,829	7	0.0	636	421
Wales	1,768	3,421	(8.4)	3,387	-8.0	9	(2.6)	1,747	8.5	967	(5.7)	299	21.0	1,747	1	0.0	27	40
Walpole	23,199	56,683	3.7	55,520	3.8	754	1.9	34,677	3.5	8,987	(2.9)	9,500	0.6	34,683	7	0.0	509	720
WALTHAM	59,073	158,045	(2.1)	154,198	-1.8	1,466	(5.9)	101,680	4.7	19,428	(10.9)	34,181	(1.1)	103,288	1,608	1.6	4,464	2,079
Ware	9,823	22,125	1.0	21,553	0.7	349	18.0	8,158	4.3	10,055	(2.4)	2,080	6.4	8,162	5	0.1	163	172
Wareham	20,935	48,688	4.4	47,682	4.2	648	3.3	21,360	5.4	15,324	(1.8)	9,812	23.4	21,380	21	0.1	329	584
Warren	4,862	5,995	7.9	5,937	8.4	12	(0.1)	3,485	14.2	690	(18.5)	1,344	11.2	4,087	601	17.2	91	87
Warwick	753	1,384	(0.4)	1,368	-0.4	2	29.0	945	(2.3)	157	(24.4)	77	(6.5)	1,166	221	23.4	24	44
Washington	541	929	5.4	924	5.4	0	(31.3)	604	13.0	116	(23.1)	124	22.3	643	39	6.5	4	4
Watertown	32,857	83,691	4.6	79,565	4.8	3,037	2.6	50,894	7.4	12,153	(8.7)	18,233	9.7	50,904	10	0.0	1,754	2,302
Wayland	13,239	48,768	3.3	48,239	3.4	223	(16.9)	35,154	9.2	4,924	(2.9)	5,972	0.6	35,158	4	0.0	738	595

**2003 Municipal Financial Data**

CITY/Town	2003 Population	Total Amount to Raise		Expenditures		Revenue Resources		Tax Limit 2003 (\$000)	Excess Capacity 2003 (\$000)	Levy from Growth								
		2003 (\$000)	Change (%)	Local 2003 (\$000)	Change (%)	Property Taxes 2003 (\$000)	Change (%)			Local Aid 2003 (\$000)	Change (%)	2002 (\$000)	2003 (\$000)					
Webster	16,736	29,218	(7.0)	28,695	-7.8	89	8.5	12,355	(4.1)	9,834	(3.2)	6,547	8.1	12,360	4	0.0	229	379
Wellesley	26,671	79,542	4.4	78,222	4.5	1,011	(0.8)	58,377	8.1	7,271	(4.5)	8,690	(4.7)	58,377	0	0.0	887	856
Wellfleet	2,824	11,609	3.9	11,364	4.2	187	4.5	8,558	5.0	469	(5.1)	1,335	4.5	8,558	0	0.0	153	153
Wendell	1,007	1,832	(4.6)	1,813	-4.8	1	(14.8)	995	(6.3)	347	(39.5)	229	(3.3)	1,134	139	13.9	47	14
Wenham	4,455	10,188	5.0	9,949	4.6	130	39.8	7,584	8.7	500	(11.6)	1,580	0.4	7,587	3	0.0	94	51
West Boylston	7,609	16,864	7.7	16,700	8.8	30	(47.9)	8,930	7.5	4,238	(3.0)	2,259	19.4	9,010	80	0.9	168	323
West Bridgewater	6,835	18,020	5.4	17,491	5.1	316	17.1	11,504	6.3	3,089	(8.6)	2,583	10.4	11,510	6	0.0	293	435
West Brookfield	3,881	5,049	4.1	4,936	4.2	38	277.1	3,122	3.8	438	(21.4)	737	5.3	3,395	274	8.8	83	37
West Newbury	4,241	9,153	3.3	9,082	3.2	12	65.5	6,594	6.5	322	(20.1)	1,309	8.6	6,596	2	0.0	91	84
West Springfield	27,984	66,746	(0.4)	64,910	-0.2	1,319	1.7	35,456	4.8	18,096	(4.6)	10,567	3.3	38,024	2,567	7.2	783	1,562
West Stockbridge	1,439	3,483	5.4	3,446	5.9	1	3.5	2,753	12.1	106	(30.7)	355	(0.5)	3,109	356	12.9	142	61
West Tisbury	2,591	10,047	6.7	9,809	6.4	161	2.5	8,153	9.8	649	(14.1)	616	(0.3)	8,180	28	0.3	262	131
Westborough	18,543	62,104	11.1	61,454	11.5	150	23.6	38,510	19.5	5,336	(5.7)	14,111	1.4	38,516	6	0.0	1,379	1,083
WESTFIELD	40,314	98,433	4.0	96,225	3.7	1,914	20.6	39,626	5.8	37,700	(0.8)	19,639	15.3	39,632	6	0.0	1,007	625
Westford	21,249	73,130	8.6	72,629	8.7	125	49.7	42,722	6.4	16,044	(1.2)	9,434	31.9	42,743	21	0.0	1,992	906
Westhampton	1,519	3,245	3.8	3,220	3.9	2	30.5	2,087	5.1	773	(2.3)	222	6.7	2,107	20	0.9	42	57
Westminster	7,149	14,480	16.8	14,239	18.1	38	1.6	8,925	1.2	735	(27.1)	1,768	5.5	9,112	187	2.1	219	292
Weston	11,652	55,298	11.1	54,657	11.5	236	1.2	39,573	9.3	4,300	(2.8)	8,093	25.8	39,832	259	0.7	1,141	1,223
Westport	14,556	23,706	0.2	23,172	0.1	326	2.9	14,540	6.5	5,262	(8.8)	3,162	(0.4)	14,541	1	0.0	221	339
Westwood	14,181	51,157	7.8	50,265	7.9	544	4.0	37,289	12.5	4,188	(2.6)	7,205	1.2	37,323	34	0.1	1,283	637

Weymouth	54,754	121,542	4.7	117,682	5.0	3,395	4.9	57,391	8.5	30,176	(4.0)	30,600	6.4	57,392	0	0.0	987	3,186
Whately	1,580	3,664	(5.7)	3,648	-5.5	2	25.9	2,452	3.1	516	(7.9)	375	(1.4)	2,574	121	4.9	21	43
Whitman	14,341	25,620	(1.9)	25,381	-2.1	91	20.2	15,038	17.3	2,230	(14.5)	6,543	16.1	15,118	79	0.5	338	361
Wilbraham	13,726	25,991	1.7	25,469	1.5	375	6.8	19,010	4.1	1,284	(18.0)	4,601	2.8	19,019	9	0.0	403	431
Williamsburg	2,444	4,657	1.5	4,610	1.6	14	(27.6)	2,888	7.8	813	(5.7)	722	(0.8)	3,008	120	4.2	49	93
Williamstown	8,333	16,420	1.9	16,298	1.8	24	24.7	9,327	4.3	2,082	(9.5)	4,164	2.6	9,761	434	4.7	84	185
Wilmington	21,629	58,317	2.9	57,138	3.0	477	(0.3)	40,750	5.1	9,421	(4.1)	7,403	7.0	40,751	1	0.0	1,091	1,319
Winchendon	9,909	24,113	1.5	23,985	1.4	18	(4.5)	6,379	2.4	14,016	(1.7)	2,497	7.8	6,495	116	1.8	157	202
Winchester	21,093	66,684	12.4	65,790	12.6	529	(7.2)	46,828	15.4	6,610	(3.6)	9,694	0.2	46,872	44	0.1	535	540
Windsor	861	1,445	0.8	1,419	0.7	15	0.2	926	10.8	155	(33.9)	138	4.2	974	48	5.2	20	12
Winthrop	18,235	38,242	5.9	36,965	6.0	950	4.1	16,098	6.4	10,895	(6.0)	8,117	12.1	16,101	3	0.0	170	111
WOBURN	38,003	94,973	0.1	91,781	0.4	2,018	8.8	57,962	6.9	13,170	(7.8)	22,160	1.4	58,417	456	0.8	2,629	2,241
WORCESTER	174,962	449,270	2.8	443,672	2.9	2,296	1.9	149,270	5.5	216,119	2.0	77,876	8.4	160,352	11,082	7.4	3,605	3,946
Worthington	1,299	2,206	2.8	2,196	3.1	1	62.6	1,648	2.8	120	(18.9)	159	(4.3)	1,671	23	1.4	34	40
Wrentham	10,951	25,731	5.8	25,306	6.5	153	33.7	16,660	6.1	4,951	(7.9)	2,480	31.0	16,947	287	1.7	908	405
Yarmouth	25,236	62,448	5.7	61,208	5.6	611	5.8	32,308	0.7	1,596	(14.6)	20,889	3.7	33,480	1,171	3.6	449	435



**2003 Tax Rates**

CITY/Town	Assessed Value (\$000)	Year Certified	2003 Tax Rates			Comm., Indus., Personal
			Com- pos- ite	Resi- den- tial	Open Space	
Abington	995,841	01	16.35	16.35	—	16.35
Acton	3,093,787	01	13.55	13.55	—	13.55
Acushnet	576,640	01	16.16	15.83	—	19.39
Adams	340,456	03	17.04	16.31	—	20.11
Agawam	1,916,019	03	17.32	14.71	—	23.39
Alford	122,412	02	6.65	6.65	—	6.65
Amesbury	1,380,508	02	17.20	17.20	—	17.20
Amherst	1,448,569	03	17.11	17.11	—	17.11
Andover	5,913,652	03	12.82	11.63	11.63	16.54
Arlington	4,500,136	01	13.61	13.61	13.61	13.61
Ashburnham	419,432	03	15.42	15.42	15.42	15.42
Ashby	228,754	03	13.39	13.39	—	13.39
Ashfield	138,414	01	15.84	15.84	—	15.84
Ashland	1,708,607	03	13.32	13.32	13.32	13.32
Athol	383,642	01	16.37	16.37	—	16.37
ATTLEBORO	2,559,468	02	14.43	12.95	—	21.64
Auburn	1,201,751	01	16.42	13.28	13.28	23.97
Avon	539,941	02	17.74	12.42	—	23.45
Ayer	751,772	02	14.62	9.50	—	21.12
Barnstable	7,509,669	01	9.40	9.40	—	9.40
Barre	246,948	01	16.42	16.42	—	16.42
Becket	236,663	01	12.24	12.24	—	12.24
Bedford	2,262,717	02	14.36	10.77	8.08	25.13
Belchertown	795,610	03	17.36	17.36	17.36	17.36
Bellingham	1,544,080	01	12.97	11.93	—	14.87
Belmont	4,375,119	01	10.78	10.78	—	10.78
Berkley	380,886	01	11.82	11.82	—	11.82
Berlin	333,751	01	14.13	14.13	—	14.13
Bernardston	115,961	01	18.40	18.40	—	18.40
BEVERLY	4,217,587	02	12.77	11.61	11.61	20.70
Billerica	4,323,030	03	14.78	11.06	—	25.13
Blackstone	765,805	01	12.52	12.52	—	12.52
Blandford	88,363	01	17.53	17.53	—	17.53
Bolton	811,116	03	12.72	12.72	—	12.72
BOSTON	57,533,345	01	17.99	11.29	—	31.49
Bourne	2,950,046	03	8.06	8.06	8.06	8.06
Boxborough	857,950	03	12.78	12.78	—	12.78
Boxford	1,401,182	03	11.59	11.59	11.59	11.59
Boylston	433,676	02	13.83	13.83	13.83	13.83
Braintree	4,090,062	03	12.28	10.21	—	18.41
Brewster	2,269,821	01	7.79	7.79	—	7.79
Bridgewater	1,905,699	03	10.99	10.99	—	10.99
Brimfield	239,420	02	17.00	17.00	—	17.00
BROCKTON	5,002,306	02	15.16	12.64	—	25.78
Brookfield	139,731	01	20.73	20.73	—	20.73
Brookline	10,512,688	03	10.42	11.21	—	18.18
Buckland	107,997	01	19.05	19.05	—	19.05
Burlington	3,739,267	03	14.22	8.20	—	23.70
CAMBRIDGE	17,750,736	02	11.14	7.26	—	18.67
Canton	2,440,409	01	15.26	12.56	—	22.89
Carlisle	983,742	01	15.05	15.05	15.05	15.05
Carver	788,856	03	15.45	14.64	—	20.86
Charlemont	78,388	02	20.09	20.09	—	20.09
Charlton	803,237	02	12.91	12.91	—	12.91
Chatham	3,026,950	01	6.38	6.38	—	6.38
Chelmsford	3,791,882	01	14.05	14.05	—	14.05
CHELSEA	1,827,701	01	12.81	10.04	—	22.41
Cheshire	174,457	01	11.50	11.50	11.50	11.50
Chester	77,425	03	19.04	19.04	—	19.04
Chesterfield	78,661	01	20.12	20.12	—	20.12

CITY/Town	Assessed Value (\$000)	Year Certified	2003 Tax Rates			Comm., Indus., Personal
			Com- posi- te	Resi- dential	Open Space	
CHICOPEE	2,261,845	02	20.59	16.94	—	32.33
Chilmark	2,516,261	03	1.66	1.66	—	1.66
Clarksburg	67,245	01	12.85	12.85	—	12.85
Clinton	792,221	03	15.24	13.43	—	25.90
Cohasset	1,602,813	02	11.99	11.99	—	11.99
Colrain	97,514	01	17.58	17.58	—	17.58
Concord	4,408,302	02	9.64	9.64	—	9.64
Conway	143,893	02	17.60	17.60	—	17.60
Cummington	74,287	02	13.85	13.85	—	13.85
Dalton	384,121	01	17.57	17.57	—	17.57
Danvers	2,997,297	01	13.76	12.51	—	16.79
Dartmouth	2,922,977	02	10.77	10.77	—	10.77
Dedham	2,396,748	01	17.83	14.03	—	31.20
Deerfield	439,128	02	12.00	12.00	—	12.00
Dennis	4,016,650	02	5.71	5.71	5.71	5.71
Dighton	438,507	01	17.34	14.95	—	30.34
Douglas	544,740	02	14.99	14.99	—	14.99
Dover	1,718,511	02	9.18	9.18	—	9.18
Dracut	2,152,614	03	11.74	11.74	—	11.74
Dudley	572,814	02	10.56	10.56	—	10.56
Dunstable	331,590	02	15.24	15.24	—	15.24
Duxbury	2,575,358	03	12.06	12.06	—	12.06
East Bridgewater	848,030	01	15.48	15.48	—	15.48
East Brookfield	130,819	02	13.90	13.90	—	13.90
East Longmeadow	1,152,746	02	19.92	19.92	—	19.92
Eastham	1,208,911	01	9.46	9.46	—	9.46
Easthampton	733,851	01	16.96	16.96	—	16.96
Easton	1,986,756	01	12.99	12.99	—	12.99
Edgartown	3,626,945	02	3.68	3.68	3.68	3.68
Egremont	241,853	02	9.36	9.36	—	9.36
Erving	586,115	03	9.50	6.17	6.17	9.98
Essex	493,026	01	12.10	12.10	—	12.10
EVERETT	3,376,849	03	14.75	7.63	—	25.81
Fairhaven	1,269,994	02	12.88	11.82	—	17.65
FALL RIVER	3,035,552	01	14.13	10.71	—	24.73
Falmouth	6,780,987	02	7.96	7.96	7.96	7.96
FITCHBURG	1,592,788	01	17.04	15.75	—	22.15
Florida	97,064	03	13.63	11.63	11.63	14.45
Foxborough	1,608,168	01	13.74	13.74	—	13.74
Framingham	6,806,757	03	16.88	12.68	—	29.20
Franklin	3,359,725	02	11.07	11.07	—	11.07
Freetown	616,828	01	15.92	14.80	—	22.76
GARDNER	753,946	02	17.72	17.72	—	17.72
Aquinnah (Gay Head)	412,939	02	4.29	4.29	—	4.29
Georgetown	724,026	01	12.60	12.60	—	12.60
Gill	83,896	02	15.80	15.80	—	15.80
GLOUCESTER	3,798,080	02	11.26	10.95	—	14.09
Goshen	82,049	03	16.69	16.69	—	16.69
Gosnold	132,917	02	2.37	2.37	—	2.37
Grafton	1,068,373	01	15.00	15.00	—	15.00
Granby	372,703	03	14.77	14.77	—	14.77
Granville	107,353	01	16.64	16.64	—	16.64
Great Barrington	693,094	01	15.62	15.62	—	15.62
Greenfield	906,828	02	21.21	21.21	—	21.21
Groton	1,228,796	02	14.23	14.23	—	14.23
Groveland	599,788	01	11.48	11.48	—	11.48
Hadley	502,904	02	12.94	12.94	—	12.94
Halifax	582,728	01	13.75	13.75	—	13.75
Hamilton	1,091,010	03	13.24	13.24	—	13.24
Hampden	377,605	03	17.00	17.00	—	17.00

CITY/Town	Assessed Value (\$000)	Year Certified	2003 Tax Rates			Comm., Indus., Personal
			Com- posite	Resi- dential	Open Space	
Hancock	107,875	01	5.30	5.30	—	5.30
Hanover	1,610,732	02	14.49	14.49	—	14.49
Hanson	834,516	01	13.97	13.97	—	13.97
Hardwick	144,370	03	14.92	14.92	—	14.92
Harvard	883,351	02	11.45	11.45	—	11.45
Harwich	3,333,770	01	8.02	8.02	—	8.02
Hatfield	297,693	01	13.03	13.03	—	13.03
HAVERHILL	3,803,118	02	14.59	13.27	13.27	21.88
Hawley	23,717	03	19.27	19.27	—	19.27
Heath	53,134	02	20.61	20.61	—	20.61
Hingham	3,416,303	02	11.47	11.47	—	11.47
Hinsdale	136,933	03	15.06	15.06	15.06	15.06
Holbrook	837,348	01	16.84	15.19	—	26.27
Holden	1,215,315	01	16.23	16.23	16.23	16.23
Holland	171,435	01	19.14	19.14	—	19.14
Holliston	1,484,260	01	16.19	16.19	—	16.19
HOLYOKE	1,389,459	01	25.00	16.95	—	38.25
Hopedale	536,146	03	12.58	11.93	—	18.87
Hopkinton	2,087,184	01	13.82	13.82	13.82	13.82
Hubbardston	236,743	01	14.40	14.40	—	14.40
Hudson	1,717,739	01	12.95	10.72	—	21.76
Hull	1,526,954	01	10.88	10.88	—	10.88
Huntington	106,558	01	17.05	17.05	—	17.05
Ipswich	1,690,326	01	11.44	11.44	—	11.44
Kingston	1,067,535	01	14.30	14.30	—	14.30
Lakeville	905,592	02	12.04	12.04	—	12.04
Lancaster	535,063	02	15.04	15.04	15.04	15.04
Lanesborough	265,556	02	18.66	18.66	—	18.66
LAWRENCE	2,098,640	03	15.14	12.07	—	26.50
Lee	546,482	02	15.84	15.84	—	15.84
Leicester	537,437	02	14.00	14.00	—	14.00
Lenox	709,225	02	11.84	11.84	—	11.84
LEOMINSTER	2,560,948	03	13.00	13.00	13.00	13.00
Leverett	164,586	03	18.49	18.49	—	18.49
Lexington	6,083,573	02	12.46	10.95	—	21.18
Leyden	50,615	02	21.49	21.49	—	21.49
Lincoln	1,671,757	01	9.35	9.35	—	9.35
Littleton	1,123,178	01	13.00	11.15	—	19.36
Longmeadow	1,605,627	03	18.03	18.03	—	18.03
LOWELL	3,905,096	02	16.43	13.77	—	28.76
Ludlow	1,118,140	02	17.92	17.92	—	17.92
Lunenburg	924,788	03	13.12	13.12	13.12	13.12
LYNN	4,656,277	02	14.73	13.21	—	25.78
Lynnfield	1,630,295	02	12.64	12.64	—	12.64
MALDEN	2,877,016	01	16.02	14.06	—	28.03
Manchester-by-the-Sea	1,513,519	01	8.38	8.38	—	8.38
Mansfield	2,110,997	02	15.68	15.68	—	15.68
Marblehead	4,097,067	01	8.42	8.42	—	8.42
Marion	1,098,603	03	10.07	10.07	—	10.07
MARLBOROUGH	4,038,669	03	15.09	13.11	11.83	21.73
Marshfield	2,916,812	02	11.27	11.27	—	11.27
Mashpee	2,734,874	02	9.51	9.51	9.51	9.51
Mattapoisett	990,208	03	12.10	12.10	—	12.10
Maynard	797,838	01	19.00	17.46	17.46	28.45
Medfield	1,487,730	01	15.96	15.96	15.96	15.96
MEDFORD	4,031,861	01	15.26	13.28	—	26.70
Medway	1,372,293	03	13.50	13.50	—	13.50
MELROSE	2,546,340	02	12.67	12.25	—	19.00
Mendon	604,839	02	11.51	11.51	—	11.51
Merrimac	406,243	01	14.98	14.98	—	14.98

CITY/Town	Assessed Value (\$000)	Year Certified	2003 Tax Rates			Comm., Indus., Personal
			Com- posite	Resi- dential	Open Space	
Methuen	3,365,852	03	12.96	11.74	—	20.35
Middleborough	1,332,963	01	15.62	15.29	—	16.99
Middlefield	38,079	02	19.24	19.24	—	19.24
Middleton	1,125,866	02	11.06	11.06	—	11.06
Milford	2,198,368	01	16.30	13.36	—	25.88
Millbury	846,333	03	15.00	15.00	—	15.00
Millis	694,451	02	15.50	15.50	—	15.50
Millville	172,388	02	15.25	15.25	—	15.25
Milton	3,361,125	03	12.02	11.73	—	19.71
Monroe	14,866	03	24.40	15.86	—	30.00
Monson	441,124	02	17.99	17.99	—	17.99
Montague	456,298	01	20.62	19.08	19.08	24.13
Monterey	243,628	03	7.90	7.90	—	7.90
Montgomery	55,079	01	15.75	15.75	—	15.75
Mount Washington	52,163	01	4.80	4.80	—	4.80
Nahant	568,989	02	9.12	9.12	—	9.12
Nantucket	10,807,647	01	3.49	3.42	3.29	6.11
Natick	4,394,386	01	12.32	12.32	—	12.32
Needham	5,457,974	03	10.39	9.21	—	18.18
New Ashford	22,438	03	9.15	7.91	7.91	11.89
NEW BEDFORD	3,604,932	01	17.82	14.66	—	31.18
New Braintree	58,821	01	17.38	17.38	—	17.38
New Marlborough	209,783	01	11.02	11.02	11.02	11.02
New Salem	74,176	03	12.50	12.50	—	12.50
Newbury	900,379	01	10.20	10.20	—	10.20
NEWBURYPORT	2,110,031	02	13.65	13.65	13.65	13.65
NEWTON	15,017,075	02	12.00	10.92	—	20.63
Norfolk	1,046,235	01	13.01	13.01	13.01	13.01
NORTH ADAMS	445,770	01	18.30	14.69	14.69	28.22
North Andover	3,068,249	01	13.49	13.12	—	15.92
North Attleborough	2,290,698	02	12.23	12.23	—	12.23
North Brookfield	224,337	01	13.86	13.86	—	13.86
North Reading	1,844,112	02	12.09	12.09	—	12.09
NORTHAMPTON	1,769,407	01	16.40	16.40	—	16.40
Northborough	1,504,005	01	15.83	15.83	15.83	15.83
Northbridge	864,759	02	12.91	12.91	12.91	12.91
Northfield	255,620	01	13.77	13.77	—	13.77
Norton	1,570,155	03	11.54	11.54	—	11.54
Norwell	1,721,672	03	12.72	12.72	—	12.72
Norwood	3,389,620	03	10.86	9.16	—	14.45
Oak Bluffs	1,732,301	02	6.98	6.98	6.98	6.98
Oakham	117,112	02	12.00	12.00	—	12.00
Orange	302,926	02	18.98	18.98	—	18.98
Orleans	2,512,449	02	5.12	5.12	—	5.12
Otis	272,476	01	9.08	9.08	—	9.08
Oxford	765,020	02	14.46	14.46	—	14.46
Palmer	596,865	02	18.47	18.47	—	18.47
Paxton	302,677	01	17.86	17.89	16.10	17.86
PEABODY	5,048,202	01	11.75	9.45	—	18.72
Pelham	103,608	02	20.31	20.31	—	20.31
Pembroke	1,716,610	02	12.12	12.12	—	12.12
Pepperell	828,109	02	13.01	13.01	—	13.01
Peru	46,879	02	17.61	17.61	—	17.61
Petersham	91,433	01	17.68	17.68	—	17.68
Phillipston	94,141	01	15.70	15.70	15.70	15.70
PITTSFIELD	2,085,947	02	22.60	20.01	20.01	29.35
Plainfield	54,507	03	14.00	14.00	—	14.00
Plainville	718,827	03	12.60	12.60	—	12.60
Plymouth	6,398,627	02	12.30	12.30	12.30	12.30
Plympton	269,757	02	15.15	15.15	—	15.15

CITY/Town	Assessed Value (\$000)	Year Certified	2003 Tax Rates			Comm., Indus., Personal
			Com- posite	Resi- dential	Open Space	
Princeton	366,542	03	13.60	13.60	13.60	13.60
Provincetown	1,721,957	03	5.57	5.57	—	5.57
QUINCY	7,472,783	02	16.67	13.62	—	28.18
Randolph	2,224,338	02	14.16	12.67	—	22.09
Raynham	1,020,528	01	14.96	14.43	—	16.31
Reading	2,837,919	02	11.49	11.49	—	11.49
Rehoboth	875,102	01	12.66	12.66	—	12.66
REVERE	2,700,031	02	15.56	13.58	—	27.22
Richmond	251,324	02	11.10	11.10	—	11.10
Rochester	426,820	02	13.44	13.44	—	13.44
Rockland	1,388,618	03	13.04	13.04	—	13.04
Rockport	1,071,475	01	12.15	12.15	—	12.15
Rowe	421,575	03	5.37	3.49	—	5.52
Rowley	626,893	02	11.78	11.78	11.78	11.78
Royalston	75,179	02	13.33	13.33	—	13.33
Russell	84,482	01	18.40	17.32	17.32	25.33
Rutland	404,846	02	13.81	13.81	—	13.81
SALEM	3,306,642	01	15.79	12.87	—	26.05
Salisbury	927,434	03	10.68	10.68	—	10.68
Sandisfield	136,618	01	10.18	10.18	—	10.18
Sandwich	2,821,388	02	11.79	11.79	—	11.79
Saugus	2,906,663	02	11.97	9.53	—	20.94
Savoy	39,366	01	16.17	16.17	—	16.17
Scituate	3,063,878	03	9.38	9.38	—	9.38
Seekonk	1,332,217	03	15.39	13.28	—	21.86
Sharon	1,879,110	01	19.46	19.46	—	19.46
Sheffield	372,898	01	13.46	13.46	—	13.46
Shelburne	145,410	02	12.46	12.46	—	12.46
Sherborn	928,377	03	14.51	14.51	—	14.51
Shirley	386,081	01	13.94	13.94	—	13.94
Shrewsbury	3,493,142	01	10.60	10.60	10.60	10.60
Shutesbury	137,318	02	20.75	20.75	—	20.75
Somerset	1,779,448	01	16.53	11.50	—	27.76
SOMERVILLE	5,674,139	01	11.77	12.46	—	20.60
South Hadley	898,928	01	17.40	17.40	17.40	17.40
Southampton	337,095	02	16.24	16.24	16.24	16.24
Southborough	1,681,473	01	12.24	12.24	—	12.24
Southbridge	588,358	01	16.23	16.23	—	16.23
Southwick	557,982	01	16.49	16.49	—	16.49
Spencer	587,756	01	12.47	12.47	—	12.47
SPRINGFIELD	4,960,025	02	23.36	19.41	—	34.54
Sterling	801,886	01	12.35	12.35	—	12.35
Stockbridge	430,787	02	8.60	8.60	8.60	8.60
Stoneham	2,405,187	03	12.33	11.70	—	16.65
Stoughton	2,333,642	02	14.40	12.77	—	21.89
Stow	860,909	01	14.48	14.48	—	14.48
Sturbridge	693,924	02	17.61	17.61	—	17.61
Sudbury	2,839,783	01	17.12	16.78	—	22.26
Sunderland	222,631	02	13.85	13.85	—	13.85
Sutton	833,991	03	11.86	11.86	—	11.86
Swampscott	1,892,844	02	14.27	13.52	—	24.26
Swansea	1,144,968	02	14.37	12.48	12.48	21.56
TAUNTON	2,850,319	01	15.45	12.52	—	24.99
Templeton	332,893	01	13.68	13.68	—	13.68
Tewksbury	2,588,270	01	15.69	13.60	13.60	22.47
Tisbury	1,568,966	02	7.96	7.73	—	13.53
Tolland	110,720	03	5.28	5.28	—	5.28
Topsfield	957,192	01	12.74	12.74	—	12.74
Townsend	687,852	03	13.77	13.77	—	13.77
Truro	1,306,572	02	5.75	5.75	—	5.75

CITY/Town	Assessed Value (\$000)	Year Certified	2003 Tax Rates			Comm., Indus., Personal
			Com- posite	Resi- dential	Open Space	
Tyngsborough	920,125	01	16.51	16.51	—	16.51
Tyringham	88,734	02	9.08	9.08	—	9.08
Upton	654,351	02	12.85	12.85	—	12.85
Uxbridge	786,791	01	16.26	16.26	—	16.26
Wakefield	2,690,880	02	13.31	11.06	—	23.30
Wales	99,411	02	17.57	17.57	—	17.57
Walpole	2,423,656	02	14.31	13.93	—	16.88
WALTHAM	7,521,651	01	13.52	9.67	—	23.65
Ware	469,919	03	17.36	17.36	—	17.36
Wareham	2,192,983	03	9.74	9.74	—	9.74
Warren	205,630	02	16.95	16.95	—	16.95
Warwick	46,212	01	20.45	20.45	—	20.45
Washington	37,548	01	16.09	16.09	—	16.09
Watertown	3,707,466	01	13.73	12.65	—	22.68
Wayland	2,807,820	03	12.52	12.52	—	12.52
Webster	1,065,214	03	11.60	10.26	—	18.56
Wellesley	7,189,273	03	8.12	8.12	—	8.12
Wellfleet	1,308,494	01	6.54	6.54	—	6.54
Wendell	51,181	03	19.45	19.45	—	19.45
Wenham	687,618	03	11.03	11.03	11.03	11.03
West Boylston	584,013	02	15.29	15.29	—	15.29
West Bridgewater	798,765	03	14.40	12.94	—	17.57
West Brookfield	232,955	02	13.40	13.40	—	13.40
West Newbury	539,567	01	12.22	12.22	12.22	12.22
West Springfield	1,585,975	02	22.36	18.10	—	31.74
West Stockbridge	215,886	03	12.75	12.75	—	12.75
West Tisbury	1,647,001	02	4.95	4.95	—	4.95
Westborough	2,899,830	03	13.28	13.28	—	13.28
WESTFIELD	1,908,018	01	20.77	18.05	—	30.74
Westford	2,944,209	02	14.51	14.51	—	14.51
Westhampton	114,065	01	18.30	18.30	—	18.30
Westminster	533,157	01	16.74	16.74	—	16.74
Weston	3,898,856	02	10.15	10.15	—	10.15
Westport	1,762,403	03	8.25	8.25	—	8.25
Westwood	2,903,798	03	12.84	11.45	—	20.80
Weymouth	4,246,343	02	13.52	12.33	—	20.10
Whately	134,817	02	18.19	18.19	—	18.19
Whitman	821,322	02	18.31	18.31	—	18.31
Wilbraham	1,040,515	01	18.27	18.27	—	18.27
Williamsburg	169,173	01	17.07	17.07	—	17.07
Williamstown	709,832	03	13.14	13.14	—	13.14
Wilmington	2,181,281	01	18.68	13.41	—	32.51
Winchendon	469,038	03	13.60	13.60	—	13.60
Winchester	4,130,472	02	11.34	11.38	—	10.60
Windsor	70,723	03	13.10	13.10	13.10	13.10
Winthrop	1,570,546	03	10.25	10.25	10.25	10.25
WOBURN	4,469,162	02	12.97	8.43	—	21.98
WORCESTER	7,621,078	02	19.59	16.16	—	31.44
Worthington	94,927	02	17.36	17.36	—	17.36
Wrentham	1,227,702	01	13.57	13.57	—	13.57
Yarmouth	2,915,919	01	11.08	11.08	11.08	11.08

## Debt Characteristics

Moody's and Standard and Poor's (S&P) ratings are from December 2003. Ratings are given for information purposes only, and do not constitute a judgment on the part of MTF. For information about the significance of a given rating, contact the rating services (addresses on p. 21).

Debt per Capita: Fiscal 2003 long-term debt outstanding divided by 2003 population.

Percent of Value: Same debt total divided by total equalized property valuation as of January 1, 2004, as determined by the Department of Revenue.

CITY/Town	Moody's Rating	S&P's Rating	Debt per Capita	Percent of Value
Abington	A3	—	1,036	1.1
Acton	Aa1	AA+	2,438	1.5
Acushnet	A3	—	632	0.8
Adams	—	A-	306	0.7
Agawam	Aa3	A+	970	1.2
Alford	—	—	0	0.0
Amesbury	A3	A-	1,955	1.9
Amherst	Aa3	—	386	0.8
Andover	Aaa	—	2,664	1.3
Arlington	Aa2	AA	1,103	0.7
Ashburnham	—	—	1,336	1.5
Ashby	—	—	0	0.0
Ashfield	—	—	353	0.4
Ashland	A1	—	2,123	1.6
Athol	A3	—	430	0.8
ATTLEBORO	A3	A	2,318	2.9
Auburn	A1	—	395	0.4
Avon	A1	—	750	0.5
Ayer	A2	—	2,027	1.7
Barnstable	Aa3	AA+	2,475	1.0
Barre	A3	—	471	0.7
Becket	—	—	0	0.0
Bedford	Aa1	AA+	3,697	1.8
Belchertown	—	A	3,505	5.0
Bellingham	Aa3	AA-	3,333	2.6
Belmont	Aaa	—	1,299	0.6
Berkley	Baa1	—	2,980	3.2
Berlin	A2	—	3,317	1.8
Bernardston	Baa1	—	1,287	1.8
BEVERLY	A2	—	1,359	1.1
Billerica	Aa3	AA-	1,078	0.8
Blackstone	—	A-	573	0.5
Blandford	—	—	266	0.3
Bolton	Aa3	—	3,039	1.5
BOSTON	Aa3	AA	1,672	1.3
Bourne	Aa3	A+	1,519	0.8
Boxborough	A1	—	1,144	0.6
Boxford	Aa2	—	1,233	0.6
Boylston	A2	—	2,107	1.5
Braintree	Aa2	AA	843	0.6
Brewster	A1	AA-	2,134	0.8
Bridgewater	A3	—	1,330	1.5
Brimfield	—	—	726	0.9
BROCKTON	A2	A-	821	1.3
Brookfield	—	—	1,041	1.6
Brookline	Aaa	—	1,789	0.8
Buckland	—	—	393	0.5
Burlington	Aa2	AA+	949	0.5
CAMBRIDGE	Aaa	AAA	2,182	1.1
Canton	Aa2	AA+	1,234	0.7

CITY/Town	Moody's Rating	S&P's Rating	Debt per Capita	Percent of Value
Carlisle	Aa2	—	1,966	0.7
Carver	A3	—	777	0.9
Charlemont	—	—	70	0.1
Charlton	Baa2	—	1,879	2.0
Chatham	A1	AA	5,807	0.8
Chelmsford	Aa3	AA	2,180	1.6
CHELSEA	Baa1	A-	2,390	3.7
Cheshire	—	BBB+	372	0.7
Chester	—	—	620	1.0
Chesterfield	—	—	601	0.8
CHICOPEE	A3	—	345	0.7
Chilmark	—	AA	3,313	0.1
Clarksburg	—	—	636	1.3
Clinton	A3	—	2,240	3.3
Cohasset	Aa2	AA+	5,861	2.2
Colrain	—	—	190	0.3
Concord	Aaa	—	1,173	0.4
Conway	Baa1	—	891	1.0
Cummington	—	—	360	0.4
Dalton	A2	—	207	0.3
Danvers	Aa2	AA+	907	0.6
Dartmouth	A1	—	2,162	1.6
Dedham	Aa3	AA	697	0.5
Deerfield	A1	—	713	0.6
Dennis	A1	AA	846	0.3
Dighton	—	—	68	0.1
Douglas	A2	—	1,863	1.9
Dover	Aaa	AAA	3,853	1.0
Dracut	A1	Pending	1,677	1.8
Dudley	A2	A	924	1.3
Dunstable	A3	—	1,316	1.0
Duxbury	Aa2	AA+	904	0.4
East Bridgewater	A2	—	1,266	1.3
East Brookfield	—	—	8	0.0
East Longmeadow	A1	—	2,303	2.4
Eastham	A2	A+	1,024	0.3
Easthampton	A2	—	722	1.2
Easton	A2	—	1,398	1.3
Edgartown	Aa3	—	4,302	0.4
Egremont	—	—	1,166	0.5
Erving	Baa2	BBB	4,721	1.2
Essex	—	—	210	0.1
EVERETT	A1	—	1,483	1.4
Fairhaven	A2	—	1,248	1.2
FALL RIVER	Baa1	A-	1,612	3.5
Falmouth	Aa2	AA+	1,980	0.7
FITCHBURG	Baa1	A-	1,789	3.5
Florida	—	—	0	0.0
Foxborough	Aa3	—	869	0.6
Framingham	Aa3	—	953	0.8
Franklin	Aa3	AA-	1,132	0.9
Freetown	—	A	0	0.0
GARDNER	Baa1	—	1,743	3.4
Aquinnah (Gay Head)	—	—	1,149	0.1
Georgetown	A1	—	2,841	2.1
Gill	—	—	97	0.1
GLOUCESTER	A1	A+	3,123	1.9
Goshen	—	—	352	0.4
Gosnold	—	—	0	0.0
Grafton	A1	AA-	724	0.6



CITY/Town	Moody's Rating	S&P's Rating	Debt per Capita	Percent of Value
Granby	—	—	396	0.6
Granville	—	—	1,000	1.2
Great Barrington	A1	A+	909	0.8
Greenfield	A3	—	2,203	3.9
Groton	A2	A+	1,275	1.0
Groveland*	A3	—	250	0.2
Hadley	A2	A+	1,964	1.5
Halifax	A2	—	861	0.9
Hamilton	Aa3	—	612	0.4
Hampden	—	—	242	0.3
Hancock	—	—	0	0.0
Hanover	Aa3	—	1,841	1.2
Hanson	A2	—	510	0.5
Hardwick	—	—	11	0.0
Harvard	—	AA-	512	0.3
Harwich	A1	AA	2,496	0.8
Hatfield	—	—	3,978	3.5
HAVERHILL	Baa3	BBB	1,898	2.2
Hawley	—	—	0	0.0
Heath	—	—	3,019	3.9
Hingham	Aaa	AA+	2,500	1.2
Hinsdale	—	BBB-	3,022	3.5
Holbrook	Baa1	A-	2,292	2.4
Holden	A1	—	3,453	3.5
Holland	—	—	259	0.3
Holliston	A1	AA-	4,386	3.3
HOLYOKE	Baa1	BBB+	1,633	3.9
Hopedale	A2	—	3,139	3.0
Hopkinton	Aa2	AA	4,990	2.6
Hubbardston	—	Pending	130	0.2
Hudson	A2	A+	859	0.7
Hull	—	A+	605	0.4
Huntington	—	—	56	0.1
Ipswich	A1	—	3,336	2.0
Kingston	A1	—	5,062	3.9
Lakeville	A2	A+	498	0.4
Lancaster	A2	—	2,798	2.6
Lanesborough	A3	—	2,588	2.5
LAWRENCE	Baa2	—	1,709	4.4
Lee	A3	A+	3,236	2.7
Leicester	A3	—	853	1.2
Lenox	Aa3	—	3,996	2.2
LEOMINSTER	A2	—	824	1.1
Leverett	—	A-	3,476	3.3
Lexington	Aaa	—	1,926	0.8
Leyden	—	—	263	0.3
Lincoln	Aa1	Pending	1,388	0.6
Littleton	A1	A+	4,580	2.9
Longmeadow	Aa3	—	1,438	1.3
LOWELL	A2	—	1,756	3.2
Ludlow	A2	—	1,459	2.3
Lunenburg	A2	A	2,232	2.1
LYNN	Baa1	—	1,112	1.7
Lynnfield	Aa3	AA	1,264	0.7
MALDEN	A3	—	1,844	2.1
Manchester	Aa2	—	3,354	0.9
Mansfield	A1	—	2,091	1.7
Marblehead	—	AA+	441	0.2
Marion	A1	—	783	0.3
MARLBOROUGH	Aa3	AA	1,251	1.0

CITY/Town	Moody's Rating	S&P's Rating	Debt per Capita	Percent of Value
Marshfield	Aa3	AA-	1,899	1.2
Mashpee	A2	A+	2,070	0.8
Mattapoissett	A2	—	1,548	0.8
Maynard	A2	—	3,076	2.7
Medfield	Aa2	—	5,401	3.2
MEDFORD	A1	AA-	1,138	1.0
Medway	A1	—	1,435	1.2
MELROSE	A1	—	631	0.5
Mendon	—	Pending	27	0.0
Merrimac	A3	—	1,778	1.8
Methuen	A1	—	1,635	1.8
Middleborough	A2	—	1,534	1.6
Middlefield	—	—	0	0.0
Middleton	Aa3	—	749	0.5
Milford	A1	—	1,178	1.1
Millbury	A2	A+	649	0.8
Millis	A2	—	2,108	1.8
Millville	—	—	65	0.1
Milton	Aa3	Pending	221	0.1
Monroe	—	—	0	0.0
Monson	A3	—	3,187	4.9
Montague	A3	A-	412	0.6
Monterey	—	—	319	0.1
Montgomery	—	—	212	0.2
Mount Washington	—	—	0	0.0
Nahant	A2	—	870	0.5
Nantucket	Aa3	—	4,017	0.3
Natick	Aa2	AA+	2,039	1.1
Needham	Aa2	AAA	967	0.4
New Ashford	—	—	0	0.0
NEW BEDFORD	Baa2	—	2,093	4.2
New Braintree	—	—	0	0.0
New Marlborough	—	—	100	0.0
New Salem	—	—	498	0.6
Newbury	A1	—	2,180	1.3
NEWBURYPORT	A1	—	1,125	0.7
NEWTON	Aaa	—	541	0.2
Norfolk	A1	—	1,405	1.2
NORTH ADAMS	A3	Pending	1,385	3.7
North Andover	A2	A	3,241	2.3
North Attleborough	A1	—	2,279	2.1
North Brookfield	—	Pending	1,702	2.5
North Reading	A1	—	1,135	0.7
NORTHAMPTON	A1	—	2,036	2.5
Northborough	Aa3	—	1,245	0.9
Northbridge	A2	A+	2,833	3.2
Northfield	—	—	564	0.6
Norton	A2	—	1,365	1.4
Norwell	A1	AA+	2,193	1.1
Norwood	—	AA	1,470	1.1
Oak Bluffs	A3	A+	6,760	1.2
Oakham	—	—	352	0.4
Orange	Baa2	—	444	0.9
Orleans	Aa3	AA	1,943	0.4
Otis	—	—	70	0.0
Oxford	A2	—	793	1.0
Palmer	Baa1	—	2,006	3.4
Paxton	A2	—	1,470	1.5
PEABODY	Aa2	AA+	838	0.6
Pelham	Baa2	—	583	0.7

CITY/Town	Moody's Rating	S&P's Rating	Debt per Capita	Percent of Value
Pembroke	A2	—	605	0.5
Pepperell	A1	—	531	0.6
Peru	—	—	42	0.1
Petersham	—	—	0	0.0
Phillipston	—	—	0	0.0
PITTSFIELD	Baa2	Confidential	1,562	2.8
Plainfield	—	—	80	0.1
Plainville	A2	—	1,420	1.3
Plymouth	Aa2	AA-	1,818	1.3
Plympton	—	—	3,091	2.4
Princeton	Baa1	—	1,177	0.9
Provincetown	A2	A	7,627	1.4
QUINCY	A3	A-	685	0.6
Randolph	A3	A+	614	0.7
Raynham	A2	—	1,261	1.0
Reading	A1	AA	1,441	1.0
Rehoboth	A2	—	236	0.2
REVERE	Baa3	—	193	0.2
Richmond	Baa1	—	3,579	1.9
Rochester	A2	—	700	0.6
Rockland	Baa1	—	452	0.5
Rockport	Aa3	—	2,097	1.0
Rowe	—	—	0	0.0
Rowley	A1	—	1,494	1.1
Royalston	—	—	125	0.2
Russell	—	—	1,157	1.8
Rutland	A3	—	2,693	3.2
SALEM	A1	A+	1,546	1.6
Salisbury	A3	—	2,421	1.8
Sandisfield	—	—	0	0.0
Sandwich	A1	AA-	2,665	1.6
Saugus	A1	—	1,240	0.9
Savoy	—	—	30	0.0
Scituate	Aa3	—	1,043	0.6
Seekonk	A2	A	1,061	0.9
Sharon	Aa3	AA	1,920	1.3
Sheffield	—	—	88	0.1
Shelburne	—	—	0	0.0
Sherborn	Aa2	AA+	2,809	1.1
Shirley	A3	A	2,316	3.4
Shrewsbury	Aa3	—	2,355	1.8
Shutesbury	—	—	1,384	1.5
Somerset	Aa3	—	539	0.5
SOMERVILLE	A2	A+	977	1.0
South Hadley	A2	A+	2,274	3.4
Southampton	A3	—	1,486	1.9
Southborough	Aa2	—	4,704	2.1
Southbridge	A2	—	1,503	2.9
Southwick	A1	—	1,535	1.9
Spencer	A2	—	266	0.3
SPRINGFIELD	Baa3	BB	2,016	5.4
Sterling	A1	—	3,551	2.9
Stockbridge	—	—	645	0.2
Stoneham	Aa3	—	1,819	1.4
Stoughton	A1	—	1,193	1.1
Stow	A1	A+	1,830	1.1
Sturbridge	A2	—	1,662	1.5
Sudbury	Aa1	AAA	2,930	1.3
Sunderland	A3	A-	445	0.7
Sutton	A2	—	2,276	1.9

CITY/Town	Moody's Rating	S&P's Rating	Debt per Capita	Percent of Value
Swampscott	Aa3	Pending	1,394	0.9
Swansea	Baa2	—	315	0.3
TAUNTON	A3	A	1,509	1.9
Templeton	Baa1	—	1,494	2.3
Tewksbury	A1	—	1,402	1.1
Tisbury	—	AA-	1,009	0.2
Tolland	—	—	216	0.1
Topsfield	Aa3	—	2,077	1.1
Townsend	A2	—	284	0.3
Truro	Baa1	A+	4,040	0.5
Tyngsborough	A2	—	782	0.7
Tyringham	—	—	0	0.0
Upton	A2	—	1,535	1.1
Uxbridge	A2	—	2,177	2.1
Wakefield	Aa3	—	1,198	0.8
Wales	—	—	0	0.0
Walpole	Aa3	—	1,305	0.9
WALTHAM	Aa1	AA+	476	0.3
Ware	A3	—	1,799	3.1
Wareham	A3	—	1,189	0.9
Warren	A3	—	319	0.6
Warwick	—	—	120	0.2
Washington	—	—	464	0.5
Watertown	Aa3	AA	743	0.5
Wayland	Aaa	—	1,783	0.8
Webster	A3	—	1,225	1.7
Wellesley	Aaa	AAA	1,076	0.3
Wellfleet	—	A	1,929	0.3
Wendell	—	—	376	0.7
Wenham	Aa3	—	717	0.4
West Boylston	A2	—	2,516	2.7
West Bridgewater	A2	A+	1,370	1.1
West Brookfield	—	—	76	0.1
West Newbury	A1	—	2,252	1.3
West Springfield	A1	—	994	1.4
West Stockbridge	—	—	820	0.4
West Tisbury	A3	AA-	16	0.0
Westborough	Aa2	—	2,136	1.2
WESTFIELD	A2	A+	2,243	3.7
Westford	Aa3	AA	4,828	3.0
Westhampton	Baa2	—	642	0.6
Westminster	A2	A+	195	0.2
Weston	Aaa	AAA	4,487	1.1
Westport	A2	—	246	0.2
Westwood	Aa1	AA+	1,600	0.7
Weymouth	A2	—	999	0.9
Whately	Baa2	—	1,483	1.4
Whitman	A2	A+	981	1.1
Wilbraham	A1	—	159	0.2
Williamsburg	—	BBB+	885	0.9
Williamstown	Aa3	—	632	0.7
Wilmington	—	AA	1,281	0.9
Winchendon	Baa1	A-	2,797	4.8
Winchester	Aaa	—	1,538	0.7
Windsor	—	—	0	0.0
Winthrop	A2	—	952	1.0
WOBURN	Aa3	—	467	0.3
WORCESTER	A3	A-	3,147	5.7
Worthington	—	—	200	0.2
Wrentham	A1	—	1,625	1.1
Yarmouth	A1	AA-	1,728	0.8

**2004 Municipal Financial Data**

CITY/Town	2003 Population	Total Amount to Raise		Expenditures		Revenue Resources		Tax Limit 2004 (\$000)	Excess Capacity 2004 (\$000)	Levy from Growth 2003 - 2004 (\$000)								
		2004 (\$000)	Change (%)	Local		Assessments					Property Taxes		Local Aid		2004 (\$000)	Change (%)		
				2004 (\$000)	Change (%)	2004 (\$000)	Change (%)				2004 (\$000)	Change (%)	2004 (\$000)	Change (%)			2004 (\$000)	Change (%)
Abington	16,052	33,461	2.8	33,048	2.6	126	27.4	18,205	11.8	8,060	(6.7)	5,137	6.3	18,336	1.31	0.7	511	647
Action	20,802	64,446	12.3	63,955	12.7	134	24.9	46,701	11.4	5,095	18.6	10,864	23.6	46,733	31	0.1	895	765
Acushnet	10,594	22,908	7.3	22,230	5.8	147	7.4	10,155	9.0	7,032	1.8	4,152	4.5	10,162	6	0.1	373	637
Adams	8,587	11,553	4.1	11,347	4.2	24	(8.7)	6,067	4.6	1,863	(6.0)	1,293	19.4	6,807	739	12.2	48	43
Agawam	28,528	63,770	0.0	62,127	-0.6	143	(51.7)	35,182	6.0	14,012	(16.9)	9,912	4.8	38,833	3,651	10.4	744	1,212
Alford	393	1,025	5.3	994	4.0	0	(29.0)	847	4.1	15	(6.6)	72	(4.0)	1,006	159	18.8	29	33
Amesbury	16,718	45,683	2.7	44,443	2.4	742	30.1	25,301	6.6	11,764	(13.4)	7,422	14.2	25,655	355	1.4	952	1,078
Amherst	34,567	59,486	6.4	58,137	6.7	1,105	0.3	25,855	4.3	12,230	(12.1)	15,520	11.4	25,870	14	0.1	528	520
Andover	31,933	111,811	1.2	109,701	1.5	1,386	(2.3)	79,164	4.4	9,199	(15.9)	20,332	3.6	79,165	1	0.0	2,293	1,158
Arlington	41,903	101,871	1.5	98,244	1.3	2,689	(3.8)	63,740	4.1	15,275	(11.2)	16,576	1.5	63,755	15	0.0	544	649
Ashburnham	5,842	9,761	(2.4)	9,656	-2.4	30	16.1	6,413	(0.8)	653	(6.0)	2,074	(7.6)	6,415	1	0.0	112	187
Ashby	2,921	4,766	5.9	4,646	5.0	17	105.1	3,419	11.6	373	(6.7)	455	48.6	3,422	2	0.1	90	146
Ashfield	1,816	3,153	1.3	3,131	1.4	3	23.3	2,237	2.0	248	(7.8)	399	(6.7)	2,305	68	3.0	16	55
Ashland	15,474	42,458	10.3	42,112	11.3	242	(14.0)	24,507	7.7	4,743	(9.9)	11,126	30.4	24,512	5	0.0	854	514
Athol	11,589	12,552	(2.9)	12,334	-2.9	52	(2.8)	6,503	3.5	2,073	(5.8)	3,534	0.1	6,618	115	1.8	115	241
ATTLEBORO	43,502	97,255	1.7	96,008	1.6	671	6.9	39,662	7.4	35,721	2.2	21,427	0.1	39,680	18	0.0	1,487	1,771
Auburn	16,424	34,342	3.6	33,636	3.7	163	2.4	21,494	8.9	5,462	(16.4)	5,850	6.3	21,639	145	0.7	426	615
Avon	4,423	13,969	0.5	13,582	-0.8	87	3.9	10,300	7.5	1,361	(13.6)	1,595	(6.7)	10,318	18	0.2	82	312
Ayer	7,258	22,386	1.9	22,093	2.0	56	12.4	12,339	12.3	4,349	(18.9)	5,376	21.4	12,345	6	0.1	128	378
Barnstable	48,907	117,242	(0.4)	112,862	-0.8	2,798	5.0	74,566	5.6	12,355	(18.5)	26,180	2.4	74,646	80	0.1	1,473	1,796

Barre	5,353	7,953	8.3	7,809	7.9	33	2.9	4,034	(0.5)	738	(6.9)	2,167	18.4	4,407	372	9.2	121	180
Becket	1,756	4,261	9.6	4,167	8.6	29	48.6	3,101	7.1	170	(15.3)	381	5.3	3,109	8	0.3	70	66
Bedford	12,583	56,745	5.2	55,816	5.7	293	(7.2)	35,567	9.5	4,338	(14.0)	8,994	(5.0)	36,661	1,094	3.1	1,358	928
Belchertown	13,805	35,992	11.4	35,769	11.7	127	6.4	15,038	8.9	13,250	(0.1)	3,641	6.8	15,042	5	0.0	481	500
Bellingham	15,705	45,123	7.2	44,576	6.9	209	1.2	22,421	12.0	11,464	(13.0)	6,198	(0.0)	22,611	189	0.8	484	1,127
Belmont	23,859	75,872	4.1	73,628	4.3	1,456	(0.1)	51,048	8.2	7,008	(12.5)	15,906	5.8	51,052	4	0.0	654	715
Berkley	6,273	13,091	2.1	12,911	2.1	105	7.1	5,032	11.8	6,720	(0.3)	1,015	4.8	5,034	2	0.0	189	265
Berlin	2,663	7,827	10.4	7,655	9.6	28	4.4	5,554	17.8	983	(12.5)	570	7.0	5,910	356	6.4	282	315
Bernardston	2,199	3,632	(4.8)	3,571	-5.2	11	28.2	2,174	1.9	407	(3.3)	325	5.8	2,655	481	22.1	39	52
BEVERLY	40,255	94,866	4.0	93,322	3.9	1,114	10.5	56,215	4.3	14,338	(13.3)	21,509	11.3	56,239	24	0.0	907	993
Billerica	39,593	105,447	2.0	101,095	0.3	1,204	11.9	68,409	7.1	19,447	(13.7)	12,583	0.5	68,414	5	0.0	1,417	2,919
Blackstone	9,062	14,524	(2.7)	14,340	-3.1	32	9.6	10,300	7.4	1,332	0.5	1,950	1.8	10,620	320	3.1	500	640
Blandford	1,242	2,151	(2.9)	2,122	-3.0	9	8.2	1,508	(2.6)	111	(6.4)	403	3.5	1,518	10	0.7	26	36
Bolton	4,344	14,444	1.8	14,272	2.1	14	(3.9)	11,041	7.0	777	(2.4)	989	27.6	11,484	443	4.0	475	356
BOSTON	581,616	1,902,196	0.4	1,790,658	0.3	69,463	1.4	1,093,937	5.7	512,863	(6.0)	253,588	(9.9)	1,094,069	132	0.0	38,349	32,569
Bourne	19,523	50,806	5.3	49,550	6.6	1,011	(3.3)	25,169	5.9	7,845	4.7	13,063	2.6	25,174	5	0.0	973	515
Boxborough	5,012	15,433	3.2	15,171	3.3	56	14.8	11,751	7.2	1,910	(8.4)	1,241	3.1	11,765	14	0.1	595	416
Boxford	8,214	23,132	(3.9)	22,856	-3.8	43	81.2	17,339	6.8	2,339	(17.1)	2,771	(1.1)	17,687	348	2.0	316	241
Boylston	4,162	10,581	10.5	10,476	10.7	17	1.9	6,260	4.4	1,074	(11.4)	1,469	7.1	6,445	185	3.0	118	231
Braintree	33,728	92,462	1.7	88,969	1.8	2,440	(0.1)	52,133	3.8	11,564	(13.3)	23,409	8.6	52,155	22	0.0	579	651
Brewster	10,401	31,629	(3.0)	30,941	-3.2	287	(5.1)	18,899	6.9	2,024	(12.3)	6,925	4.6	19,069	170	0.9	491	338
Bridgewater	25,142	38,109	(3.3)	37,533	-3.2	343	(4.4)	21,919	4.7	4,267	(6.2)	9,951	8.2	21,929	11	0.0	573	433
Brimfield	3,552	7,677	3.4	7,641	4.0	12	(56.2)	4,428	8.8	1,536	(15.7)	900	15.4	4,428	0	0.0	132	156
BROCKTON	95,090	284,688	2.5	280,794	2.4	2,271	5.9	78,549	3.6	131,415	(6.5)	51,024	9.7	80,110	1,561	2.0	1,319	1,018
Brookfield	3,133	7,525	12.0	7,489	12.1	15	1.4	3,045	5.1	2,188	(15.4)	849	13.4	3,046	0	0.0	91	131

**2004 Municipal Financial Data**

CITY/Town	2003 Population	Total Amount to Raise		Expenditures		Revenue Resources		Tax Limit 2004 (\$000)	Excess Capacity 2004 (\$000)	Levy from Growth 2003 - 2004 (\$000)								
		2004 (\$000)	Change (%)	Local	Assessments	Property Taxes	Local Aid				Fees/Charges							
		2004 (\$000)	Change (%)	2004 (\$000)	Change (%)	2004 (\$000)	Change (%)	2004 (\$000)	Change (%)									
Brookline	56,642	179,841	2.9	172,887	3.8	5,454	(2.1)	114,660	4.7	17,090	(10.4)	39,785	3.7	114,681	21	0.0	2,492	2,491
Buckland	1,994	3,052	(4.6)	2,991	-5.8	19	377.5	2,083	1.3	255	(6.0)	401	(0.2)	2,212	128	6.2	30	51
Burlington	22,849	79,094	1.0	77,840	1.1	578	(9.5)	56,168	5.6	6,883	(14.6)	12,529	6.3	60,281	4,113	7.3	1,550	1,338
CAMBRIDGE	101,587	387,172	5.2	374,810	5.2	7,862	2.1	209,599	6.0	38,568	(4.8)	102,842	5.3	251,018	41,419	19.8	9,570	11,222
Canton	21,416	62,312	3.4	60,552	3.5	692	(5.7)	38,952	4.6	5,401	(14.1)	12,387	1.2	38,961	8	0.0	665	777
Carlisle	4,862	19,663	8.6	19,554	8.7	20	34.8	15,654	5.7	1,649	(12.2)	2,206	99.7	15,666	12	0.1	640	489
Carver	11,536	27,241	1.2	26,851	1.1	130	17.8	12,605	3.4	11,322	(3.3)	1,643	4.2	12,613	8	0.1	176	187
Charlmont	1,385	2,440	5.7	2,411	5.7	7	11.6	1,698	7.8	215	(10.8)	226	29.3	1,831	134	7.9	28	35
Charlton	12,159	16,692	(1.6)	16,536	-1.7	35	2.7	11,153	7.6	1,191	(5.1)	3,440	18.9	11,263	109	1.0	428	448
Chatham	6,849	32,198	2.6	31,397	2.4	492	14.8	20,133	4.3	1,709	(8.6)	7,814	19.9	20,409	276	1.4	290	313
Chelmsford	33,957	82,833	0.7	81,830	0.3	287	6.4	56,213	5.5	12,640	(16.3)	9,317	10.5	56,245	32	0.1	946	851
CHELSEA	34,106	110,185	(1.6)	107,400	-1.8	2,292	6.3	25,480	8.9	58,253	(4.1)	21,622	7.8	25,499	19	0.1	1,177	566
Cheshire	3,387	4,363	13.3	4,309	13.8	30	(10.1)	2,076	3.5	720	(11.8)	794	10.1	2,079	2	0.1	22	22
Chester	1,324	2,180	4.7	2,153	5.2	2	(79.0)	1,594	8.2	155	(5.8)	268	(6.7)	1,597	2	0.2	41	37
Chesterfield	1,261	2,236	4.5	2,199	3.6	17	450.4	1,697	7.2	234	(15.2)	189	12.6	1,828	131	7.7	34	49
CHICOPEE	54,992	123,017	5.5	121,195	6.0	572	(18.5)	48,771	4.7	47,906	(2.9)	19,981	6.9	48,773	3	0.0	683	1,031
Chilmark	913	5,860	(1.2)	5,613	-0.9	203	(4.1)	4,535	8.6	6	5.0	978	(7.3)	4,557	23	0.5	28	25
Clarksburg	1,681	3,050	(1.6)	2,999	-1.7	5	(57.1)	940	8.8	1,813	(2.0)	247	(3.5)	1,151	211	22.4	11	11
Clinton	13,774	30,672	0.1	30,341	0.2	117	2.2	12,632	4.7	11,864	(7.0)	5,466	10.2	12,635	3	0.0	314	414
Cohasset	7,292	33,199	7.6	32,325	7.7	661	4.2	20,573	7.1	2,394	(13.6)	6,252	17.8	20,584	11	0.1	538	462

Colrain	1,864	2,567	4.2	2,533	4.1	3	10.8	1,774	3.5	222	(7.6)	193	0.0	1,869	95	5.4	32	23
Concord	16,937	55,674	5.5	54,810	5.4	364	(1.9)	46,722	9.9	3,272	(17.4)	4,159	(4.6)	46,906	184	0.4	761	578
Conway	1,881	4,179	(2.5)	4,156	-2.8	3	84.4	2,752	8.7	924	(16.6)	232	8.8	2,927	175	6.4	74	87
Cummington	998	1,528	(4.1)	1,518	-3.6	1	(41.1)	1,083	5.3	101	(14.1)	187	8.3	1,085	1	0.1	17	28
Dalton	6,783	11,310	3.3	11,171	3.0	40	50.0	7,256	7.5	1,151	(9.2)	1,256	0.0	7,665	409	5.6	101	123
Danvers	25,588	71,039	(2.9)	69,643	-3.0	676	3.3	43,087	4.5	7,669	(13.5)	16,742	(10.8)	43,091	4	0.0	678	797
Dartmouth	31,158	61,390	7.7	60,364	7.8	605	7.0	33,336	5.9	12,742	19.3	11,928	8.1	33,343	7	0.0	718	1,201
Dedham	23,244	67,702	6.4	65,164	6.7	1,523	(3.2)	45,516	6.5	6,969	(13.4)	11,000	8.6	45,531	15	0.0	1,234	1,304
Deerfield	4,780	10,065	1.1	9,898	0.6	6	(48.9)	5,680	7.8	1,545	(12.1)	1,950	7.6	6,634	954	16.8	114	227
Dennis	16,226	40,681	11.7	39,821	12.0	561	(5.5)	24,637	7.4	737	(4.1)	8,063	1.7	24,669	32	0.1	437	613
Dighton	6,556	11,218	7.2	11,046	7.3	97	4.4	7,888	3.8	666	(5.9)	1,486	15.1	8,277	390	4.9	210	479
Douglas	7,653	18,831	7.9	18,699	7.9	32	3.9	9,244	13.2	6,454	(5.0)	1,915	(2.6)	9,247	3	0.0	241	264
Dover	5,679	21,736	15.2	21,391	15.9	242	(5.5)	17,409	10.4	1,375	94.1	1,759	9.7	17,420	11	0.1	430	453
Dracut	28,804	59,368	8.2	58,747	8.2	171	41.0	26,384	4.4	19,036	(2.9)	11,685	46.8	26,404	20	0.1	486	450
Dudley	10,720	12,926	3.6	12,683	3.3	31	18.9	6,667	10.2	1,431	(6.5)	4,377	11.0	6,673	6	0.1	252	210
Dunstable	3,053	6,674	3.1	6,619	3.5	2	33.2	5,191	2.7	218	(5.0)	438	89.7	5,194	2	0.0	133	146
Duxbury	14,660	49,991	4.0	49,335	4.0	314	(10.2)	32,576	4.9	3,743	(18.9)	10,789	3.7	32,581	5	0.0	452	422
East Bridgewater	13,652	31,267	0.5	30,584	0.2	121	23.6	13,849	5.5	11,191	0.1	3,350	0.1	14,485	636	4.6	300	429
East Brookfield	2,127	2,866	(10.5)	2,813	-11.0	19	(3.4)	1,871	2.9	278	(7.1)	497	0.2	1,925	53	2.8	27	52
East Longmeadow	14,704	37,160	1.7	36,786	1.9	98	(36.2)	24,247	5.6	5,955	(15.0)	4,795	0.6	24,328	81	0.3	622	587
Eastham	5,632	16,592	8.2	16,179	8.1	294	8.2	11,969	4.7	444	(16.1)	2,364	4.7	12,673	704	5.9	186	163
Easthampton	16,340	30,778	1.7	30,448	1.3	79	56.0	13,020	4.6	9,773	(7.8)	5,739	9.6	13,029	8	0.1	238	305
Easton	22,969	48,519	4.9	47,524	4.3	432	12.7	27,224	5.5	10,804	0.8	8,210	12.0	27,235	11	0.0	516	615
Edgartown	3,924	21,639	10.3	21,215	10.3	354	1.2	15,253	14.3	664	(18.4)	4,834	5.5	15,392	139	0.9	335	271
Egremont	1,341	3,086	0.2	3,060	0.3	1	39.2	2,486	9.8	70	(9.3)	448	4.1	2,735	250	10.0	53	91



**2004 Municipal Financial Data**

CITY/Town	2003 Population	Total Amount to Raise		Expenditures		Assessments		Property Taxes		Revenue Resources		Fees/Charges		Tax Limit		Excess Capacity		Levy from Growth		
		2004 (\$000)	Change (%)	2004 (\$000)	Change (%)	2004 (\$000)	Change (%)	2004 (\$000)	Change (%)	2004 (\$000)	Change (%)	2004 (\$000)	Change (%)	2004 (\$000)	Change (%)	2004 (\$000)	Change (%)	2003 (\$000)	2004 (\$000)	2003 (\$000)
Erving	1,512	7,597	6.8	7,509	6.3	16	40.4	5,731	2.9	343	(17.8)	399	4.6	5,732	2	0.0	14	22		
Essex	3,343	9,613	18.6	9,520	18.9	17	23.4	6,264	5.0	273	(3.9)	2,587	92.2	6,269	5	0.1	169	130		
EVERETT	37,540	103,290	2.9	99,112	3.1	3,422	3.4	55,837	12.1	27,530	(4.0)	17,093	6.1	59,609	3,771	6.8	949	563		
Fairhaven	16,373	36,615	1.8	36,004	1.8	232	2.7	16,872	3.1	10,294	(4.3)	7,031	7.7	17,091	219	1.3	172	271		
FALL RIVER	92,760	201,250	0.2	198,660	0.2	1,582	2.9	46,116	7.5	114,588	(2.4)	33,648	5.7	50,040	3,924	8.5	946	1,003		
Falmouth	33,823	87,692	4.2	86,125	4.2	1,084	0.0	56,910	5.4	7,086	(14.6)	14,611	0.9	56,912	2	0.0	867	1,176		
FITCHBURG	39,948	99,041	(1.0)	97,797	-1.1	670	3.4	28,350	4.5	48,071	(3.2)	20,899	5.6	28,363	13	0.0	593	537		
Florida	668	2,141	(5.7)	2,115	-5.6	1	55.2	1,333	0.7	486	(19.8)	126	0.0	1,373	40	3.0	14	10		
Foxborough	16,382	42,873	4.6	42,178	4.6	212	(0.6)	22,999	4.1	7,668	(13.1)	9,206	24.3	23,004	5	0.0	427	511		
Framingham	66,243	186,616	3.6	183,320	3.7	1,542	(0.9)	120,629	5.0	22,769	(12.4)	36,278	10.6	120,692	63	0.1	2,269	2,868		
Franklin	30,175	88,826	13.6	86,609	13.2	1,001	4.0	38,324	3.0	25,297	2.3	15,505	3.3	38,357	33	0.1	693	1,155		
Freetown	8,862	15,857	2.6	15,414	1.3	170	13.4	10,544	7.4	1,883	(15.7)	2,285	14.3	11,079	535	5.1	241	643		
GARDNER	21,049	46,762	2.1	46,351	2.1	211	0.8	13,976	4.6	21,391	(2.4)	9,919	12.9	13,981	5	0.0	210	280		
Aquinnah (Gay Head)	356	2,650	13.2	2,590	13.2	47	11.0	1,903	7.4	7	(8.9)	415	(2.9)	1,904	1	0.0	17	13		
Georgetown	7,827	18,662	(1.1)	18,514	-1.3	78	20.6	9,609	5.3	5,258	(1.3)	3,002	(10.4)	9,610	1	0.0	195	316		
Gill	1,373	2,259	10.1	2,227	10.2	6	(7.7)	1,633	23.2	195	(5.9)	137	1.0	1,644	11	0.7	27	16		
GLOUCESTER	30,730	78,048	1.7	76,108	1.4	1,560	18.4	44,471	4.0	11,317	(13.5)	18,544	10.1	44,481	10	0.0	690	642		
Goshen	966	2,040	6.1	2,027	6.7	3	16.6	1,460	6.6	140	(11.3)	171	9.8	1,499	38	2.6	34	45		
Gosnold	87	952	0.3	941	0.8	9	(26.6)	326	3.6	18	(17.8)	466	4.4	327	0	0.1	0	3		
Grafton	15,981	32,913	13.8	32,326	12.7	93	34.5	17,915	11.8	7,381	4.3	4,595	4.0	17,917	2	0.0	1,203	1,249		

Granby	6,361	14,271	13.8	13,928	14.2	260	(10.8)	5,792	5.2	4,090	(1.4)	1,555	(12.6)	5,887	95	1.6	132	213
Granville	1,597	4,120	2.7	4,093	2.9	2	(82.7)	1,858	4.0	1,564	25.3	463	76.8	1,858	0	0.0	36	38
Great Barrington	7,445	16,116	4.5	15,908	4.6	69	8.1	11,836	9.3	745	(5.8)	2,231	(1.0)	12,698	863	7.3	309	302
Greenfield	18,115	40,233	(5.5)	40,000	-5.5	33	11.1	20,085	4.4	13,151	(8.4)	6,159	(2.2)	20,114	29	0.1	344	374
Groton	10,210	26,220	7.4	26,014	7.4	40	40.6	19,540	11.7	693	(7.3)	4,761	7.9	19,819	278	1.4	575	580
Groveland	6,342	10,056	3.7	9,830	2.6	75	77.9	7,355	6.8	842	(13.9)	1,711	10.9	7,412	57	0.8	210	285
Hadley	4,906	11,700	3.6	11,465	3.5	171	15.9	6,714	3.2	1,460	(13.0)	2,850	10.5	6,715	1	0.0	255	157
Halifax	7,790	15,489	5.7	15,214	6.1	75	19.0	8,803	9.9	3,409	(8.6)	2,311	6.9	8,807	4	0.0	189	423
Hamilton	8,430	19,495	3.2	19,210	3.1	200	13.0	15,122	4.7	693	(4.6)	2,603	12.1	15,212	90	0.6	153	202
Hampden	5,309	8,325	5.1	8,256	5.8	14	(63.0)	6,666	3.8	568	(4.5)	806	14.1	6,670	4	0.1	173	112
Hancock	947	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Hanover	13,683	38,720	1.9	38,341	2.4	247	(13.8)	23,563	1.0	6,541	(2.5)	6,479	7.9	24,465	902	3.8	393	411
Hanson	9,851	17,908	5.4	17,617	5.1	87	19.0	12,255	5.1	1,306	(1.4)	2,395	8.1	12,256	1	0.0	212	264
Hardwick	2,668	3,779	12.3	3,715	12.5	25	13.8	2,230	3.5	365	(6.4)	527	4.2	2,249	20	0.9	50	41
Harvard	6,108	16,021	(9.4)	15,736	-9.8	208	10.8	11,015	8.9	2,893	(32.8)	1,876	15.8	11,024	9	0.1	143	181
Harwich	12,859	44,262	7.6	43,368	7.7	488	2.5	27,795	4.0	2,690	(15.3)	9,353	16.0	27,848	53	0.2	575	573
Hatfield	3,354	7,522	(12.2)	7,469	-12.3	2	(38.8)	4,530	16.8	835	(17.5)	1,474	1.8	4,556	26	0.6	111	52
HAVERTHILL	60,326	130,349	(3.0)	128,692	-3.5	853	78.9	58,547	5.5	45,450	(7.3)	22,066	14.0	58,576	29	0.0	1,449	1,687
Hawley	344	652	(3.1)	644	-2.8	0	(72.9)	495	8.4	67	(12.3)	30	(11.8)	521	26	5.2	7	4
Heath	808	1,790	16.6	1,778	16.7	1	0.0	1,180	7.8	257	(2.6)	104	0.0	1,408	227	19.3	44	16
Hingham	20,319	63,586	4.4	61,796	4.9	1,575	7.3	41,627	6.2	7,465	(12.4)	9,904	7.6	41,642	16	0.0	848	882
Hinsdale	1,841	3,701	8.4	3,611	8.6	15	(6.9)	2,347	13.8	280	(11.2)	499	20.6	2,626	279	11.9	88	170
Holbrook	10,871	26,270	3.5	25,103	3.4	955	3.9	15,754	11.7	5,610	(8.8)	3,464	4.4	15,757	3	0.0	272	298
Holden	16,437	35,165	7.7	34,720	7.4	98	0.5	20,945	6.2	2,060	(6.1)	7,603	14.3	20,950	5	0.0	639	659
Holland	2,467	5,023	0.7	4,956	0.3	13	(27.9)	3,450	5.2	821	(19.2)	290	(8.5)	3,458	7	0.2	37	97

**2004 Municipal Financial Data**

CITY/Town	2003 Population	Total Amount to Raise		Expenditures		Revenue Resources		Tax Limit 2004 (\$000)	Excess Capacity 2004 (\$000)	Levy from Growth 2003 - 2004 (\$000)								
		2004 (\$000)	Change (%)	Local		Local Aid												
				2004 (\$000)	Change (%)	2004 (\$000)	Change (%)	2004 (\$000)	Change (%)									
Holliston	13,978	43,039	4.9	42,783	4.8	25,697	6.9	9,252	15.6	5,242	23.2	25,721	24	0.1	459	869		
HOLYOKE	40,015	123,433	(0.3)	120,873	-0.5	1,829	(7.3)	36,334	4.6	71,309	(3.1)	10,145	3.8	36,438	104	0.3	508	833
Hopedale	6,185	17,227	(2.6)	17,105	-2.5	40	4.1	7,175	6.4	6,743	(2.7)	2,180	5.9	8,296	1,121	15.6	314	236
Hopkinton	14,018	50,127	1.3	49,601	1.4	115	(10.8)	31,515	9.3	8,265	(1.6)	7,733	(7.2)	31,586	71	0.2	1,338	1,019
Hubbardston	4,216	5,710	5.9	5,581	4.8	21	(7.1)	3,770	10.6	349	(6.1)	859	(3.1)	3,776	5	0.1	104	254
Hudson	18,348	44,834	5.1	43,851	5.0	617	14.9	24,424	9.8	7,841	(15.2)	7,929	6.4	26,436	2,013	8.2	473	683
Hull	11,302	31,432	(0.4)	30,690	0.4	300	(5.1)	17,528	5.5	6,167	(15.4)	4,392	(2.5)	17,536	8	0.0	385	351
Huntington	2,222	3,085	6.3	3,059	6.2	6	3.6	1,951	7.4	285	(7.8)	491	4.9	2,304	353	18.1	33	44
Ipswich	13,341	33,049	(2.6)	32,490	-2.9	169	28.5	20,134	4.1	5,927	(11.4)	5,564	(7.3)	20,136	2	0.0	328	423
Kingston	12,220	31,524	4.5	31,077	4.4	118	10.8	16,573	8.6	5,777	(0.5)	6,574	(0.3)	16,601	29	0.2	507	879
Lakeville	10,469	18,523	10.8	18,248	10.6	110	15.9	12,167	11.6	2,964	(8.2)	2,266	12.8	12,169	2	0.0	358	373
Lancaster	6,618	12,424	0.4	12,241	-0.1	48	42.1	9,375	16.5	861	(8.8)	1,649	4.4	10,600	1,225	13.1	247	371
Lanesborough	2,981	7,837	1.7	7,750	2.3	30	(1.1)	5,286	6.7	1,301	(12.5)	706	(0.4)	5,289	3	0.0	100	136
LAWRENCE	72,492	209,169	0.2	205,119	-0.3	3,049	58.0	32,046	0.9	138,303	(1.2)	27,630	10.5	35,741	3,694	11.5	1,001	739
Lee	5,901	16,366	6.4	16,131	8.0	51	9.5	8,870	2.5	2,879	10.5	2,895	19.1	9,111	241	2.7	151	187
Leicester	10,851	22,180	2.5	22,008	2.5	77	6.5	7,952	5.7	11,002	(6.7)	1,300	4.5	7,954	2	0.0	149	216
Lenox	5,185	16,978	(9.5)	16,870	-9.3	34	(14.5)	9,051	7.8	2,500	(12.4)	4,587	(7.3)	9,964	913	10.1	247	292
LEOMINSTER	42,000	89,654	1.6	87,935	1.5	618	2.6	36,180	8.7	36,777	(0.7)	11,445	(6.3)	41,311	5,130	14.2	710	922
Leverett	1,752	4,102	6.2	4,077	6.4	1	12.9	3,135	3.0	391	(13.7)	385	41.4	3,239	104	3.3	71	50
Lexington	30,631	117,563	1.8	116,346	1.8	717	(6.8)	82,109	8.3	7,895	(16.7)	26,616	0.0	82,192	83	0.1	1,350	1,916

Leyden	796	1,452	10.5	1,440	10.2	81,597.5	1,093	0.5	66	(5.7)	78	(4.0)	1,155	62	5.7	22	29	
Lincoln	8,066	23,980	8.0	23,715	8.3	180	(6.3)	16,823	7.6	2,302	(12.9)	3,553	33.3	16,834	10	0.1	308	246
Littleton	8,604	28,412	20.4	28,184	20.4	69	23.1	16,399	12.3	3,544	25.5	4,868	8.9	16,414	14	0.1	601	449
Longmeadow	15,676	43,840	1.8	43,606	2.0	56	(63.0)	30,357	4.9	5,471	(15.5)	5,567	0.4	30,362	5	0.0	198	205
LOWELL	104,351	265,982	(0.7)	263,906	-0.6	972	6.1	65,386	1.9	146,530	(4.5)	43,721	8.9	77,692	12,305	18.8	1,456	860
Ludlow	21,842	43,376	2.5	43,034	2.6	82	(45.9)	21,281	6.2	13,140	(7.6)	6,830	4.6	21,530	249	1.2	434	649
Lunenburg	9,909	22,511	9.4	22,343	9.5	80	1.0	14,147	16.6	4,706	(3.0)	3,007	21.6	14,154	6	0.0	315	342
LYNN	89,571	215,638	(4.9)	211,648	-5.2	2,956	23.9	71,211	3.8	126,771	(3.7)	14,742	(31.7)	72,592	1,381	1.9	1,079	1,212
Lynnfield	11,687	33,385	10.6	32,365	10.8	805	5.1	21,201	2.9	2,988	(16.6)	3,656	5.2	21,202	0	0.0	159	147
MALDEN	55,816	130,758	4.6	124,448	3.4	3,530	1.5	48,307	4.8	48,513	(0.4)	28,258	3.1	48,313	6	0.0	654	1,051
Manchester-by-the-Sea	5,363	18,705	6.6	18,386	7.0	119	(5.1)	13,327	5.1	266	(5.0)	3,716	7.1	13,341	14	0.1	175	190
Mansfield	23,011	65,572	2.5	64,677	2.4	461	13.0	34,569	4.4	14,410	(3.6)	12,019	8.4	34,590	21	0.1	713	864
Marblehead	20,451	55,976	7.8	55,178	8.0	548	(5.3)	37,870	9.8	3,928	(14.3)	10,713	3.6	37,880	10	0.0	324	286
Marion	5,282	15,817	8.3	15,529	8.5	54	1.6	11,682	5.6	583	(17.8)	2,724	5.3	11,693	12	0.1	225	225
MARLBOROUGH	37,980	104,163	6.7	102,990	6.7	208	22.1	64,465	5.8	13,512	(9.3)	18,007	3.1	71,046	6,581	10.2	2,508	2,028
Marshfield	24,775	72,510	5.5	71,588	5.6	456	(13.1)	34,317	4.4	15,546	(3.0)	15,122	(0.7)	34,340	24	0.1	536	619
Mashpee	14,200	40,209	5.4	39,392	5.2	420	5.3	27,439	5.5	5,946	(15.0)	3,268	2.1	27,463	24	0.1	825	881
Mattapoisett	6,480	17,326	4.3	17,092	4.8	59	(2.4)	12,489	4.2	929	(15.8)	2,716	14.4	12,491	2	0.0	179	125
Maynard	10,374	27,850	9.4	27,455	8.5	47	6.2	16,496	8.8	5,331	9.0	4,077	8.7	16,498	2	0.0	177	720
Medfield	12,414	38,608	1.3	38,083	1.3	383	(5.4)	25,552	7.6	6,023	6.9	5,524	9.4	26,648	1,096	4.3	220	339
MEDFORD	54,734	121,804	0.2	116,008	0.3	4,932	0.8	63,754	3.6	27,823	(11.0)	27,983	8.8	64,274	521	0.8	709	1,056
Medway	12,900	35,535	11.0	35,281	12.1	153	2.6	19,406	4.8	7,905	(1.2)	6,392	22.2	19,411	5	0.0	579	332
MELROSE	26,784	60,828	(0.8)	59,766	-0.8	761	(2.0)	33,358	3.4	11,958	(12.7)	13,583	5.3	33,367	9	0.0	185	284
Mendon	5,691	10,260	6.9	10,186	7.2	12	5.3	7,773	11.6	410	2.4	1,685	12.9	7,779	7	0.1	246	242
Merrimac	6,320	10,783	2.5	10,695	2.3	56	73.3	6,704	10.2	1,114	(4.2)	2,683	4.3	6,707	3	0.0	99	166

2004 Municipal Financial Data

CITY/Town	2003 Population	Total Amount to Raise		Expenditures		Revenue Resources		Tax Limit 2004 (\$000)	Excess Capacity 2004 (\$000)	Levy from Growth 2003 - 2004 (\$000)								
		2004 Change (\$000)	2004 Change (%)	Local		Local Aid												
				2004 (\$000)	2004 Change (%)	2004 (\$000)	2004 Change (%)	2004 (\$000)	2004 Change (%)									
Methuen	44,850	100,169	0.7	98,855	0.3	816	87.9	44,149	1.2	36,367	(0.1)	16,703	7.0	49,535	5,386	12.2	959	852
Middleborough	20,909	53,484	7.0	52,969	7.0	215	15.4	21,798	4.7	18,978	4.1	7,989	26.2	21,821	22	0.1	919	592
Middlefield	552	981	1.0	972	1.1	0	(57.6)	748	2.1	55	(9.5)	49	(34.1)	820	71	9.5	15	5
Middleton	8,984	18,084	0.8	17,629	1.3	181	(14.9)	13,234	6.3	1,650	(15.0)	1,820	(1.6)	13,665	431	3.3	395	703
Milford	27,466	61,867	(4.5)	61,144	-4.7	132	10.6	38,160	6.5	13,344	(17.6)	8,401	0.7	38,335	174	0.5	967	1,190
Milbury	13,304	26,219	3.9	25,800	4.0	112	8.9	12,929	1.8	7,316	0.8	3,154	65.9	13,503	575	4.4	428	267
Millis	8,023	18,889	(4.7)	18,348	-4.5	436	(7.2)	11,122	3.3	3,533	(14.0)	2,947	(2.5)	11,129	6	0.1	172	160
Milville	2,918	4,316	11.3	4,240	11.5	32	3.0	3,009	14.4	364	(5.2)	390	0.8	3,067	58	1.9	118	112
Milton	25,842	64,957	0.7	61,831	0.9	2,672	1.5	41,926	3.8	7,257	(12.5)	13,857	1.3	41,957	31	0.1	571	435
Monroe	97	542	(6.1)	539	-6.1	0	(33.3)	373	2.8	58	(19.8)	42	(1.8)	373	0	0.0	4	2
Monson	8,625	21,939	4.3	21,646	4.7	225	(12.7)	8,366	5.4	9,093	3.7	2,488	3.2	8,372	5	0.1	116	188
Montague	8,452	14,342	0.9	14,058	1.0	37	0.5	9,946	5.7	1,149	(7.0)	2,644	7.9	9,950	4	0.0	205	343
Monterey	944	2,353	(10.7)	2,314	-11.0	1	110.1	1,986	3.2	69	(10.4)	223	8.4	2,005	19	1.0	82	48
Montgomery	727	1,388	4.4	1,367	4.4	1	(89.1)	909	4.8	77	(7.4)	122	0.0	1,068	159	17.5	9	25
Mount Washington	131	566	25.4	565	25.5	0	12.2	309	23.5	76	(13.9)	26	(19.3)	361	52	16.9	3	4
Nahant	3,629	9,056	0.6	8,820	0.8	134	0.1	5,351	3.1	794	(15.4)	2,836	11.4	5,352	1	0.0	35	30
Nantucket	10,724	72,176	9.5	71,458	9.5	312	42.4	40,345	7.0	1,016	(19.8)	29,737	20.2	40,481	136	0.3	2,237	1,537
Natick	32,321	92,587	3.8	90,720	3.9	794	(7.3)	55,924	3.3	10,086	(12.7)	20,786	2.9	55,934	10	0.0	742	757
Needham	29,137	93,175	4.6	91,310	5.2	1,000	(7.2)	61,457	8.4	7,038	(14.8)	20,181	6.5	61,523	66	0.1	1,436	918
New Ashford	246	464	16.6	461	16.6	1	377.1	254	23.8	76	(23.3)	54	(3.3)	254	0	0.0	2	9

NEW BEDFORD	94,112	239,479	(1.5)	235,871	-1.8	1,473	4.1	68,612	6.8	124,873	0.5	43,681	(2.4)	70,439	1,828	2.7	1,564	2,749
New Braintree	1,040	1,406	(2.2)	1,369	-3.3	2	(9.9)	1,060	3.7	117	(8.2)	126	6.6	1,146	86	8.1	41	41
New Marlborough	1,493	3,173	11.0	3,107	9.9	152,552.9	2,484	2,484	7.4	71	(8.9)	274	23.9	2,591	107	4.3	35	136
New Salem	971	1,734	4.5	1,700	3.1	17,793.8	1,068	1,068	15.2	114	(11.9)	447	(1.7)	1,097	29	2.7	22	33
Newbury	6,861	12,941	1.1	12,750	1.0	135	13.0	9,432	2.7	1,349	(3.6)	1,772	9.2	9,440	8	0.1	145	176
NEWBURYPORT	17,499	49,775	8.4	49,236	8.3	250	72.8	30,600	6.2	5,891	(13.3)	10,003	12.3	30,612	12	0.0	720	611
NEWTON	84,323	276,569	4.2	268,954	4.3	5,003	(1.3)	187,385	4.0	20,296	(11.6)	59,777	12.4	187,399	14	0.0	2,231	2,720
Norfolk	10,450	24,592	5.1	24,205	5.3	297	(5.6)	14,336	5.3	4,802	0.7	4,180	7.9	14,341	5	0.0	404	399
NORTH ADAMS	14,334	34,956	(1.2)	34,134	-1.1	600	(9.3)	8,551	4.8	18,523	(2.2)	6,597	4.5	9,945	1,394	16.3	206	261
North Andover	27,925	74,594	5.7	73,155	5.7	1,012	22.7	45,042	8.8	8,203	(14.4)	18,926	3.0	45,062	20	0.0	778	979
North Attleborough	28,102	69,195	6.5	67,457	6.5	1,073	9.3	30,295	8.1	21,818	2.1	11,433	6.2	30,353	57	0.2	1,186	967
North Brookfield	4,819	11,210	1.1	11,117	1.0	23	28.9	3,388	9.0	5,085	0.4	1,923	(7.8)	3,418	30	0.9	65	82
North Reading	14,025	39,397	5.8	38,999	5.8	201	(14.0)	23,248	4.3	5,727	(2.8)	8,889	10.3	23,256	8	0.0	495	477
NORTHAMPTON	29,287	70,171	5.9	69,322	5.9	392	1.6	30,514	5.2	14,618	(13.5)	20,178	4.5	30,538	24	0.1	737	810
Northborough	14,291	38,554	10.2	38,199	10.2	127	18.8	27,217	14.3	4,310	(15.4)	5,652	20.1	27,269	52	0.2	551	610
Northbridge	13,705	36,178	6.7	35,863	6.7	107	25.4	11,856	6.2	15,480	(2.6)	5,587	23.5	11,861	5	0.0	333	468
Northfield	3,107	5,757	(0.7)	5,718	-0.8	5	13.0	3,709	5.4	477	(2.4)	566	(6.1)	3,710	2	0.0	58	58
Norton	19,013	40,902	(0.6)	40,389	-0.4	327	18.3	19,309	6.6	14,628	0.9	4,676	6.3	19,321	12	0.1	419	719
Norwell	10,289	34,326	4.1	32,545	4.1	743	2.9	23,108	5.5	4,108	11.3	4,625	42.0	23,115	7	0.0	883	496
Norwood	28,730	103,949	4.1	102,452	4.3	933	(6.3)	38,282	3.9	8,717	(13.0)	50,383	10.5	38,440	158	0.4	413	542
Oak Bluffs	3,824	18,708	13.2	18,275	14.1	183	(0.1)	13,980	15.6	1,234	(13.5)	3,226	14.9	13,997	16	0.1	461	559
Oakham	1,828	2,177	2.0	2,155	2.0	6	8.7	1,395	(0.7)	239	(4.5)	286	31.0	1,610	215	15.4	46	65
Orange	7,564	18,376	0.9	18,145	1.1	131	(0.4)	5,989	4.2	6,720	(9.2)	2,729	(0.2)	6,030	41	0.7	79	113
Orleans	6,491	22,639	12.5	22,101	12.6	338	1.1	13,796	7.2	662	(10.3)	4,857	8.5	13,827	31	0.2	133	165
Otis	1,364	3,163	(2.8)	3,104	-3.3	21	(5.1)	2,655	7.3	140	105.3	220	(1.5)	2,919	264	9.9	32	53

**2004 Municipal Financial Data**

CITY/Town	2003 Population	Total Amount to Raise		Expenditures		Revenue Resources		Tax Limit 2004 (\$000)	Excess Capacity 2004 (\$000)	Levy from Growth								
		2004 (\$000)	Change (%)	Local 2004 (\$000)	Change (%)	Property Taxes 2004 (\$000)	Change (%)			Local Aid 2004 (\$000)	Change (%)	2003 (\$000)	2004 (\$000)					
Oxford	13,760	27,476	3.6	27,008	2.7	47	(2.7)	12,773	15.5	10,032	(1.5)	1,480	(10.7)	12,810	36	0.3	333	536
Palmer	12,833	29,854	0.0	29,600	0.2	81	(34.0)	11,563	4.9	13,856	(1.6)	3,443	8.5	11,588	25	0.2	217	290
Paxton	4,532	8,376	7.4	8,261	8.3	50	2.0	5,801	7.3	551	2.1	1,476	18.7	5,804	3	0.1	118	132
PEABODY	49,759	121,724	1.1	117,476	0.5	3,287	17.9	62,225	4.9	23,681	(6.1)	32,561	6.8	66,834	4,609	7.4	1,197	2,354
Pelham	1,441	3,198	8.0	3,173	8.3	4	(47.5)	2,301	9.4	263	(12.5)	368	(3.7)	2,310	8	0.4	64	44
Pembroke	17,675	42,133	3.3	41,504	3.4	309	(13.5)	22,613	8.7	9,718	(18.5)	6,102	10.3	22,624	11	0.1	490	682
Pepperell	11,435	18,361	6.1	18,187	6.2	21	(0.5)	11,137	3.4	1,145	(6.5)	4,211	7.3	11,400	263	2.4	225	186
Peru	821	1,283	7.3	1,272	7.3	0	30.2	922	11.6	138	(11.1)	82	10.5	1,165	243	26.4	23	38
Petersham	1,245	3,052	10.5	3,024	10.4	4	(13.4)	1,688	4.4	392	1.7	542	12.5	1,727	39	2.3	23	58
Phillipston	1,685	2,364	6.4	2,344	6.1	3	(2.3)	1,611	9.0	163	2.4	294	3.2	1,612	0	0.0	7	68
PITTSFIELD	44,779	104,353	0.4	103,399	0.3	441	40.6	48,061	1.9	37,484	(7.9)	16,282	1.2	49,545	1,484	3.1	1,058	1,221
Plainfield	608	1,163	(2.5)	1,153	-2.1	0	(79.2)	821	7.6	90	(18.5)	70	(8.8)	922	101	12.3	11	15
Plainville	7,978	19,107	8.0	18,653	7.8	190	(5.1)	9,628	6.3	4,557	19.4	3,493	10.2	9,813	185	1.9	235	225
Plymouth	54,109	143,042	2.6	140,518	2.4	560	13.1	86,587	10.0	23,815	(17.0)	20,792	4.1	89,935	3,348	3.9	1,408	1,447
Plympton	2,724	6,259	4.5	6,178	4.4	35	14.9	4,365	6.8	699	(18.9)	440	10.0	4,371	6	0.1	82	100
Princeton	3,494	7,530	4.4	7,463	4.4	20	29.5	5,178	3.9	754	(8.3)	700	(5.5)	5,538	359	6.9	134	123
Provincetown	3,472	25,122	7.3	24,782	7.5	233	(3.4)	10,688	11.4	671	(9.4)	12,082	34.8	11,051	363	3.4	107	217
QUINCY	89,059	214,039	(2.9)	207,988	-2.8	3,084	(11.7)	131,334	5.4	36,088	(12.0)	42,178	5.5	131,414	81	0.1	4,005	3,605
Randolph	30,924	63,978	0.3	61,659	0.4	1,938	3.6	32,676	3.8	16,697	(8.7)	12,723	8.3	32,748	71	0.2	440	531
Raynham	12,569	24,686	5.1	23,946	3.9	246	18.9	15,303	0.2	1,769	6.8	3,654	3.8	15,304	2	0.0	425	1,241

Reading	23,585	63,939	8.1	62,993	8.2	548	(4.5)	38,157	17.0	11,635	(3.8)	13,497	3.9	38,171	13	0.0	206	239
Rehoboth	10,966	15,814	6.2	15,235	5.0	284	10.2	12,223	10.3	930	(8.5)	2,082	11.8	12,236	14	0.1	347	572
REVERE	47,002	102,620	4.9	97,309	5.2	4,411	3.1	44,616	6.2	36,013	(0.8)	19,866	11.4	46,708	2,092	4.7	419	800
Richmond	1,622	4,347	(1.5)	4,298	-1.5	17	(2.2)	2,907	4.2	790	(12.8)	365	(0.9)	3,184	277	9.5	49	88
Rochester	5,068	12,937	0.7	12,807	0.7	66	8.8	6,191	7.9	2,086	1.1	3,548	5.6	6,352	161	2.6	257	244
Rockland	17,968	40,134	1.2	39,070	1.4	820	2.8	18,570	2.6	11,555	(11.3)	7,742	4.6	18,570	0	0.0	553	177
Rockport	7,810	22,757	0.8	22,297	0.3	226	6.0	13,942	7.1	2,752	(11.2)	5,032	12.3	13,963	20	0.1	85	212
Rowe	349	3,069	(2.9)	3,045	-1.2	4	3.3	2,329	2.8	50	(23.9)	63	11.4	2,330	0	0.0	17	3
Rowley	5,610	12,249	4.7	12,042	4.6	78	20.7	7,805	5.7	892	(10.7)	2,530	17.6	7,811	7	0.1	177	197
Royalston	1,321	1,533	(2.1)	1,501	-2.9	12	558.8	1,043	4.1	168	(5.8)	202	5.4	1,044	1	0.1	15	22
Russell	1,698	3,034	(1.4)	2,881	-3.7	3	(70.7)	1,612	3.7	200	(6.1)	1,098	6.1	1,894	281	17.5	30	54
Rutland	7,036	11,666	0.3	11,527	0.3	54	1.9	6,062	8.4	747	(6.0)	3,372	1.6	6,136	73	1.2	269	343
SALEM	42,067	102,886	1.2	99,676	1.0	2,529	11.2	54,374	4.2	23,257	(4.6)	20,619	(4.0)	54,972	598	1.1	929	650
Salisbury	8,004	16,485	2.8	16,205	2.3	177	89.0	10,441	5.4	643	0.7	5,173	3.2	10,443	2	0.0	348	306
Sandisfield	818	1,757	(3.5)	1,716	-4.2	1	47.6	1,472	5.8	53	(12.7)	95	(5.0)	1,720	248	16.8	33	18
Sandwich	20,960	53,518	1.1	52,611	1.1	438	(3.4)	34,386	3.4	9,353	2.4	5,458	10.2	34,870	484	1.4	612	617
Saugus	26,491	59,448	(0.9)	57,255	-0.9	1,747	4.7	36,244	4.2	8,347	(4.6)	12,787	12.0	36,245	1	0.0	388	576
Savoy	721	1,589	10.1	1,569	10.2	1	15.7	661	3.8	588	8.7	77	(7.0)	661	0	0.1	11	12
Scituate	18,174	50,710	7.2	50,111	7.5	349	(12.2)	30,933	7.6	5,600	(16.2)	12,051	15.8	30,936	3	0.0	695	523
Seekonk	13,766	33,145	0.8	32,622	0.8	274	7.7	22,212	8.3	5,199	(15.7)	4,171	(4.3)	22,225	13	0.1	562	796
Sharon	17,456	55,612	5.7	54,245	5.6	567	(7.1)	39,235	7.3	8,774	(5.4)	4,539	3.6	39,399	164	0.4	374	556
Sheffield	3,357	6,603	5.3	6,526	5.3	27	11.2	5,329	6.2	229	(6.4)	604	0.7	5,656	326	6.1	101	140
Shelburne	2,063	2,885	(4.9)	2,849	-5.1	6	(30.2)	1,885	4.1	237	(7.1)	396	4.9	2,321	435	23.1	59	66
Sherborn	4,263	16,971	3.3	16,837	3.5	89	(13.6)	14,410	7.0	819	(12.0)	1,132	10.6	14,416	6	0.0	131	218
Shirley	7,604	14,663	5.0	14,485	4.8	28	26.9	5,666	5.3	5,238	(9.3)	2,944	65.0	5,734	68	1.2	184	191



**2004 Municipal Financial Data**

CITY/Town	2003 Population	Total Amount to Raise		Expenditures		Revenue Resources		Tax Limit 2004 (\$000)	Excess Capacity 2004 (\$000)	Levy from Growth 2003 - 2004 (\$000)								
		2004 (\$000)	Change (%)	Local		Assessments					Property Taxes 2004 (\$000)	Local Aid 2004 (\$000)	Fees/Charges 2004 (\$000)					
				2004 (\$000)	Change (%)	2004 (\$000)	Change (%)											
Shrewsbury	33,091	77,050	12.1	76,334	11.9	250	21.8	39,549	6.8	16,746	34.9	10,244	7.6	40,381	832	2.1	805	563
Shutesbury	1,835	4,590	3.6	4,567	3.9	2	(35.8)	2,958	3.8	804	(13.6)	426	(10.4)	2,959	1	0.0	52	50
Somerset	18,731	48,388	3.8	47,594	4.4	329	(3.6)	31,671	7.6	4,088	(16.8)	7,733	23.8	35,898	4,227	13.3	864	802
SOMERVILLE	76,296	161,052	(2.7)	154,572	-3.0	4,922	(1.7)	71,083	6.4	51,370	(11.9)	35,476	3.6	71,739	655	0.9	1,849	1,392
South Hadley	17,414	34,658	2.1	34,268	2.0	126	(27.6)	16,225	3.7	9,055	(14.3)	7,230	9.1	16,286	61	0.4	169	261
Southampton	5,736	12,003	12.5	11,918	12.5	8	19.6	6,100	11.4	3,179	(6.5)	2,064	44.8	6,103	3	0.0	199	238
Southborough	9,427	34,936	16.1	33,987	14.3	97	17.3	24,648	19.8	3,952	2.9	3,434	6.1	25,171	523	2.1	584	1,320
Southbridge	17,418	42,828	7.9	42,480	7.5	73	(8.3)	9,794	2.6	18,822	(3.2)	11,430	52.5	12,004	2,210	22.6	617	212
Southwick	9,305	14,906	6.7	14,617	5.7	23	(59.5)	10,140	10.2	1,048	(5.3)	2,634	3.2	10,142	2	0.0	350	357
Spencer	11,988	13,736	1.6	13,460	1.1	100	6.2	7,199	(1.8)	2,107	(7.3)	3,359	10.9	7,209	10	0.1	174	172
SPRINGFIELD	152,157	430,648	(0.0)	422,776	-0.7	2,464	(6.4)	125,591	8.4	2,629,946	(1.2)	42,110	(6.2)	125,600	8	0.0	1,779	6,818
Sterling	7,693	18,440	17.8	18,322	18.3	40	15.2	10,845	9.5	645	(6.1)	3,421	6.5	11,547	703	6.5	748	251
Stockbridge	2,246	6,260	5.8	6,113	6.3	75	(5.1)	4,229	14.2	112	(5.0)	1,398	11.8	5,166	937	22.1	58	47
Stoneham	22,021	58,082	6.2	56,319	6.2	1,069	11.4	31,044	4.7	8,820	(5.4)	12,760	1.3	31,054	10	0.0	297	327
Stoughton	27,094	67,130	3.7	65,483	3.7	1,051	4.9	35,866	6.7	12,086	(9.3)	17,024	8.6	35,869	3	0.0	409	426
Stow	6,136	17,340	8.8	17,218	8.7	56	19.4	13,808	10.8	392	(5.7)	2,271	7.1	13,830	22	0.2	334	544
Sturbridge	8,478	22,163	10.0	21,978	10.1	91	9.8	13,657	11.8	1,752	(17.5)	5,286	7.1	13,684	27	0.2	433	684
Sudbury	17,246	65,779	3.7	64,922	3.6	213	(18.9)	49,201	1.2	8,340	(0.4)	6,627	41.6	49,309	108	0.2	751	719
Sunderland	3,802	7,036	13.4	6,875	13.8	102	(1.1)	3,326	7.9	1,713	(1.0)	752	5.3	3,605	279	8.4	55	42
Sutton	8,865	19,629	3.4	19,465	3.3	49	21.3	10,633	7.5	6,386	(7.1)	1,693	0.7	10,640	7	0.1	326	372

Swampscott	14,452	40,754	1.8	40,082	2.0	458	5.7	27,973	3.5	3,538	(14.1)	7,443	16.6	27,994	21	0.1	259	208
Swansea	16,292	27,069	(2.1)	26,402	-2.2	266	(2.5)	17,369	5.5	6,238	(17.4)	3,226	(6.8)	17,377	8	0.0	227	510
TAUNTON	56,781	135,599	4.3	132,484	3.0	865	2.1	48,024	9.1	50,651	3.2	26,841	8.0	48,028	4	0.0	1,064	2,897
Templeton	7,254	10,322	10.7	10,193	10.8	29	16.1	5,196	14.1	1,168	(6.0)	3,436	29.1	5,204	7	0.1	156	147
Tewksbury	29,288	72,186	(3.0)	70,820	-3.6	275	1.0	42,274	4.1	15,188	(4.3)	11,276	1.5	42,303	29	0.1	1,277	1,033
Tisbury	3,863	17,894	7.7	17,298	7.9	237	7.2	13,247	6.1	592	(10.8)	2,300	6.2	13,388	141	1.1	226	295
Tolland	432	822	(16.7)	813	-15.5	0	(96.0)	615	5.2	30	(12.9)	90	29.2	616	1	0.2	7	17
Topsfield	6,251	17,603	1.3	17,312	1.1	169	22.2	12,975	6.4	1,836	(11.6)	2,190	7.4	13,506	531	4.1	114	125
Townsend	9,364	13,833	3.2	13,719	3.1	40	42.6	9,911	4.6	1,142	(6.0)	1,203	(5.1)	9,911	1	0.0	182	210
Truro	2,169	11,201	9.1	10,960	9.4	191	6.1	7,887	5.0	430	(18.1)	1,231	24.4	7,998	111	1.4	142	171
Tyngsborough	11,317	29,725	4.1	29,528	4.0	48	24.8	15,529	2.2	7,643	(8.6)	4,117	45.7	15,538	9	0.1	274	207
Tyringham	357	1,090	10.8	1,081	11.8	6	(5.1)	862	7.0	44	(33.6)	84	0.2	888	26	3.0	16	18
Upton	6,117	12,556	9.1	12,430	9.0	35	25.0	9,830	16.9	523	(7.4)	1,934	2.7	9,834	4	0.0	261	181
Uxbridge	12,036	30,923	2.5	30,569	2.2	27	(1.7)	13,666	6.8	12,017	3.4	3,995	7.3	13,691	25	0.2	431	561
Wakefield	24,781	65,192	1.4	64,150	1.6	613	(4.7)	37,834	5.6	9,073	(12.0)	15,223	3.0	37,855	22	0.1	421	1,130
Wales	1,786	3,308	(3.3)	3,267	-3.5	17	82.9	1,833	4.9	805	(16.7)	324	8.2	1,833	1	0.0	40	42
Walpole	22,521	60,031	5.9	58,171	4.8	702	(7.0)	37,500	8.1	7,593	(15.5)	10,922	15.0	37,500	0	0.0	720	1,584
WALTHAM	58,894	168,468	6.6	164,618	6.8	1,412	(3.7)	106,598	4.8	16,907	(13.0)	34,195	0.0	109,308	2,710	2.5	2,079	3,438
Ware	9,954	23,099	4.4	22,515	4.5	360	3.1	8,637	5.9	9,790	(2.6)	2,215	6.5	8,638	1	0.0	172	309
Wareham	21,090	50,554	3.8	49,509	3.8	750	15.7	22,886	7.1	14,275	(6.8)	11,228	14.4	22,898	12	0.1	584	538
Warren	4,928	6,865	14.5	6,808	14.7	12	1.7	4,154	19.2	654	(5.3)	1,470	9.4	4,648	495	11.9	87	158
Warwick	753	1,573	13.7	1,553	13.5	1	(34.0)	1,063	12.5	140	(11.0)	83	7.1	1,241	178	16.7	44	22
Washington	542	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	4	—
Watertown	32,915	86,597	3.5	82,671	3.9	3,035	(0.1)	54,346	6.8	10,979	(9.7)	19,043	4.4	54,369	23	0.0	2,302	1,537
Wayland	13,190	52,740	8.1	52,255	8.3	174	(21.8)	37,055	5.4	4,170	(15.3)	7,590	27.1	37,078	23	0.1	595	379

**2004 Municipal Financial Data**

CITY/Town	2003 Population	Total Amount to Raise		Expenditures		Revenue Resources		Tax Limit 2004 (\$000)	Excess Capacity 2004 (\$000)	Levy from Growth 2003 - 2004 (\$000)								
		2004 (\$000)	Change (%)	Local	Assessments	Property Taxes	Local Aid				Fees/Charges							
		2004 (\$000)	Change (%)	2004 (\$000)	Change (%)	2004 (\$000)	Change (%)	2004 (\$000)	Change (%)	2004 (\$000)	Change (%)	2003 - 2004 (\$000)						
Webster	16,891	31,341	7.3	31,016	8.1	114	27.2	12,148	(1.7)	8,998	(8.5)	8,519	30.1	12,160	12	0.1	379	311
Wellesley	26,578	82,279	3.4	80,953	3.5	1,010	(0.2)	63,719	9.2	6,218	(14.5)	9,343	7.5	63,739	21	0.0	856	819
Wellfleet	2,841	12,803	10.3	12,544	10.4	206	10.3	8,946	4.5	427	(8.9)	1,342	0.5	8,955	10	0.1	153	157
Wendell	1,020	2,013	9.9	1,991	9.8	2	41.4	997	0.1	288	(16.9)	249	9.0	1,230	233	23.3	14	48
Wenham	4,460	10,616	4.2	10,356	4.1	110	(15.8)	8,023	5.8	469	(6.1)	1,609	1.8	8,027	4	0.0	51	79
West Boylston	7,649	18,049	7.0	17,893	7.1	56	84.6	9,415	5.4	3,986	(6.0)	2,839	25.7	9,415	0	0.0	323	223
West Bridgewater	6,861	18,426	2.3	17,956	2.7	370	17.1	11,930	3.7	2,666	(13.7)	2,957	14.5	11,933	2	0.0	435	150
West Brookfield	3,900	7,018	39.0	6,920	40.2	17	(55.8)	3,396	8.8	412	(5.9)	750	1.8	3,601	205	6.0	37	116
West Newbury	4,265	9,935	8.5	9,814	8.1	44	259.4	7,102	7.7	307	(4.7)	1,388	6.0	7,208	106	1.5	84	96
West Springfield	27,953	71,030	6.4	69,282	6.7	1,137	(13.8)	38,518	8.6	16,685	(7.8)	10,748	1.7	41,081	2,563	6.7	1,562	2,106
West Stockbridge	1,453	3,784	8.7	3,748	8.7	1	(22.2)	3,136	13.9	98	(8.1)	326	(8.0)	3,363	227	7.2	61	161
West Tisbury	2,634	10,561	5.1	10,309	5.1	172	6.8	8,910	9.3	605	(6.7)	748	21.4	9,022	112	1.3	131	115
Westborough	18,811	65,795	5.9	64,658	5.2	172	14.5	42,310	9.9	4,477	(16.1)	14,254	1.0	42,316	6	0.0	1,083	1,789
WESTFIELD	40,560	101,957	3.6	99,593	3.5	1,864	(2.6)	41,230	4.0	38,520	2.2	20,294	3.3	41,271	41	0.1	625	649
Westford	21,333	77,712	6.3	77,179	6.3	150	20.1	44,919	5.1	14,466	(9.8)	11,494	21.8	44,963	44	0.1	906	723
Westhampton	1,551	3,564	9.8	3,527	9.5	1	(20.0)	2,403	15.1	679	(12.2)	265	19.4	2,409	6	0.3	57	116
Westminster	7,261	13,976	(3.5)	13,441	-5.6	40	6.4	9,164	2.7	680	(7.6)	2,836	60.4	10,678	1,514	16.5	292	947
Weston	11,645	56,546	2.3	55,835	2.2	236	(0.2)	41,621	5.2	3,686	(14.3)	9,151	13.1	42,677	1,056	2.5	1,223	1,945
Westport	14,618	24,474	3.2	23,903	3.2	343	5.1	15,172	4.3	5,343	1.6	3,744	18.4	15,184	12	0.1	339	290
Westwood	14,113	55,941	9.4	54,570	8.6	507	(6.8)	43,112	15.6	3,435	(18.0)	7,498	4.1	43,182	69	0.2	637	975

Weymouth	54,527	123,729	1.8	119,622	1.6	3,421	0.8	60,344	5.1	28,724	(4.8)	31,913	4.3	60,350	5	0.0	3,186	1,523
Whately	1,572	3,701	1.0	3,684	1.0	2	7.7	2,570	4.8	457	(11.4)	395	5.3	2,605	35	1.4	43	42
Whitman	14,351	26,871	4.9	26,613	4.9	104	14.7	15,854	5.4	2,151	(3.5)	6,784	3.7	16,001	147	0.9	361	476
Wilbraham	13,866	28,342	9.0	27,861	9.4	280	(25.2)	21,105	11.0	1,210	(5.8)	4,819	4.7	21,341	236	1.1	431	454
Williamsburg	2,464	5,149	10.6	5,083	10.3	18	33.6	3,422	18.5	726	(10.7)	823	13.9	3,496	74	2.2	93	89
Williamstown	8,327	16,855	2.6	16,724	2.6	24	(1.7)	10,225	9.6	1,790	(14.0)	4,120	(1.1)	10,455	230	2.2	185	210
Wilmington	21,620	62,069	6.4	60,843	6.5	482	1.1	42,215	3.6	8,256	(12.4)	7,540	1.9	42,221	6	0.0	1,319	709
Winchendon	9,987	25,076	4.0	24,955	4.0	22	17.5	6,669	4.5	12,834	(8.4)	3,576	43.2	6,818	149	2.2	202	159
Winchester	21,182	67,969	1.9	67,130	2.0	490	(7.3)	48,616	3.8	5,688	(13.9)	10,553	8.9	48,650	34	0.1	540	764
Windsor	859	1,505	4.2	1,480	4.3	15	(0.5)	953	2.9	135	(13.0)	175	26.9	985	32	3.3	12	21
Winthrop	17,981	37,366	(2.3)	36,137	-2.2	932	(1.9)	16,490	2.4	10,133	(7.0)	7,138	(12.1)	16,494	4	0.0	111	99
WOBURN	37,809	103,323	8.8	100,139	9.1	2,178	7.9	64,983	12.1	11,435	(13.2)	22,353	0.9	65,938	955	1.5	2,241	2,910
WORCESTER	175,706	460,047	2.4	454,535	2.4	2,405	4.7	156,546	4.9	213,862	(1.0)	80,525	3.4	167,640	11,094	7.1	3,946	3,280
Worthington	1,314	2,385	8.1	2,372	8.0	1	7.2	1,711	3.8	109	(9.0)	167	4.7	1,711	1	0.0	40	49
Wrentham	11,028	26,714	3.8	26,279	3.8	159	3.9	17,627	5.8	4,978	0.6	2,861	15.4	17,741	114	0.6	405	436
Yarmouth	25,192	63,906	2.3	62,775	2.6	598	(2.0)	35,497	9.9	1,523	(4.6)	20,309	(2.8)	35,545	48	0.1	435	427

**2004 Tax Rates**

CITY/Town	Assessed Value (\$000)	Year Certified	2004 Tax Rates			
			Com- posi- te	Resi- dential	Open Space	Comm., Indus., Personal
Abington	1,494,677	04	12.18	12.18	—	12.18
Acton	3,328,663	04	14.03	14.03	—	14.03
Acushnet	840,287	04	12.09	11.76	—	15.11
Adams	341,239	03	17.78	17.03	—	20.98
Agawam	2,016,303	03	17.45	14.75	—	24.08
Alford	127,427	02	6.65	6.65	—	6.65
Amesbury	1,605,366	02	15.76	15.76	—	15.76
Amherst	1,485,946	03	17.40	17.40	—	17.40
Andover	6,113,568	03	12.95	11.47	11.47	18.13
Arlington	5,990,615	04	10.64	10.64	—	10.64
Ashburnham	481,484	03	13.32	13.32	13.32	13.32
Ashby	253,655	03	13.48	13.48	—	13.48
Ashfield	146,897	04	15.23	15.23	—	15.23
Ashland	1,749,260	03	14.01	14.01	14.01	14.01
Athol	589,035	04	11.04	11.04	—	11.04
ATTLEBORO	2,660,940	02	14.91	13.34	—	22.36
Auburn	1,525,994	04	14.09	11.70	11.70	21.13
Avon	551,940	02	18.66	13.06	—	24.45
Ayer	798,695	02	15.45	10.04	—	22.90
Barnstable	11,280,792	04	6.61	6.61	—	6.61
Barre	333,419	04	12.10	12.10	—	12.10
Becket	312,626	04	9.92	9.92	—	9.92
Bedford	2,359,868	02	15.07	11.32	8.49	26.38
Belchertown	900,452	03	16.70	16.70	16.70	16.70
Bellingham	1,919,044	04	11.68	10.40	—	14.44
Belmont	4,766,358	04	10.71	10.71	—	10.71
Berkley	551,766	04	9.12	9.12	—	9.12
Berlin	441,456	04	12.58	12.58	—	12.58
Bernardston	144,843	04	15.01	15.01	—	15.01
BEVERLY	4,636,005	02	12.13	10.92	10.92	20.74
Billerica	4,759,122	03	14.37	10.92	—	24.42
Blackstone	918,825	04	11.21	11.21	—	11.21
Blandford	109,752	04	13.74	13.74	—	13.74
Bolton	833,913	03	13.24	13.24	—	13.24
BOSTON	66,141,730	04	16.54	10.15	—	33.08
Bourne	3,415,093	03	7.37	7.37	7.37	7.37
Boxborough	882,205	03	13.32	13.32	—	13.32
Boxford	1,413,148	03	12.27	12.27	12.27	12.27
Boylston	544,337	02	11.50	11.50	11.50	11.50
Braintree	4,278,720	03	12.18	9.55	—	20.35
Brewster	2,592,429	04	7.29	7.29	—	7.29
Bridgewater	1,934,586	03	11.33	11.33	—	11.33
Brimfield	246,012	02	18.00	18.00	—	18.00
BROCKTON	5,821,686	02	13.49	11.51	—	22.94
Brookfield	193,598	04	15.73	15.73	—	15.73
Brookline	11,623,272	03	9.86	10.63	—	17.26
Buckland	137,070	04	15.20	15.20	—	15.20
Burlington	3,945,985	03	14.23	8.10	—	24.90
CAMBRIDGE	19,226,573	02	10.90	7.63	—	19.08
Canton	3,411,585	04	11.42	9.16	—	18.81
Carlisle	1,255,332	04	12.47	12.47	12.47	12.47
Carver	854,048	03	14.76	14.01	—	20.66
Charlemont	91,960	02	18.46	18.46	—	18.46
Charlton	837,339	02	13.32	13.32	—	13.32
Chatham	4,473,969	04	4.50	4.50	—	4.50
Chelmsford	4,281,294	04	13.13	13.13	—	13.13
CHELSEA	2,152,149	04	11.84	9.28	—	20.72
Cheshire	175,954	04	11.80	11.80	11.80	11.80
Chester	78,388	03	20.34	20.34	—	20.34
Chesterfield	92,007	04	18.44	18.44	—	18.44

CITY/Town	Assessed Value (\$000)	Year Certified	2004 Tax Rates			Comm., Personal
			Com- posite	Resi- dential	Open Space	
CHICOPEE	2,294,683	02	21.25	17.43	—	33.16
Chilmark	2,478,008	03	1.83	1.83	—	1.83
Clarksburg	82,816	04	11.35	11.35	—	11.35
Clinton	821,357	03	15.38	13.52	—	26.14
Cohasset	1,730,261	02	11.89	11.89	—	11.89
Colrain	113,855	04	15.58	15.58	—	15.58
Concord	4,411,853	02	10.59	10.59	—	10.59
Conway	147,937	02	18.60	18.60	—	18.60
Cummington	82,073	02	13.20	13.20	—	13.20
Dalton	428,341	04	16.94	16.94	—	16.94
Danvers	3,644,123	04	11.82	10.92	—	14.42
Dartmouth	3,992,353	02	8.35	8.35	—	8.35
Dedham	3,446,277	04	13.21	10.23	—	26.41
Deerfield	456,247	02	12.45	12.45	—	12.45
Dennis	5,059,012	02	4.87	4.87	4.87	4.87
Dighton	622,320	04	12.67	11.32	—	22.17
Douglas	560,943	02	16.48	16.48	—	16.48
Dover	1,932,184	02	9.01	9.01	—	9.01
Dracut	2,184,136	03	12.08	12.08	—	12.08
Dudley	630,146	02	10.58	10.58	—	10.58
Dunstable	368,971	02	14.07	14.07	—	14.07
Duxbury	2,875,210	03	11.33	11.33	—	11.33
East Bridgewater	1,275,229	04	10.86	10.86	—	10.86
East Brookfield	134,640	02	13.90	13.90	—	13.90
East Longmeadow	1,169,679	02	20.73	20.73	20.73	20.73
Eastham	2,337,607	04	5.12	5.12	—	5.12
Easthampton	955,261	04	13.63	13.63	—	13.63
Easton	2,386,020	04	11.41	11.41	—	11.41
Edgartown	4,345,519	02	3.51	3.51	3.51	3.51
Egremont	295,217	02	8.42	8.42	—	8.42
Erving	588,967	03	9.73	6.32	6.32	10.24
Essex	614,704	04	10.19	10.19	—	10.19
EVERETT	3,306,750	03	16.89	8.24	—	32.58
Fairhaven	1,397,789	02	12.07	10.93	—	17.62
FALL RIVER	4,171,272	04	11.06	8.21	—	22.11
Falmouth	7,507,948	02	7.58	7.58	7.58	7.58
FITCHBURG	1,878,879	04	15.09	13.82	—	20.82
Florida	98,031	03	13.60	11.65	11.65	14.41
Foxborough	2,123,625	04	10.83	10.83	—	10.83
Framingham	6,869,313	03	17.56	13.31	—	29.68
Franklin	3,471,338	02	11.04	11.04	—	11.04
Freetown	935,911	04	11.27	10.51	—	16.33
GARDNER	767,484	02	18.21	18.21	—	18.21
Aquinnah (Gay Head)	411,056	02	4.63	4.63	—	4.63
Georgetown	985,585	04	9.75	9.75	—	9.75
Gill	84,750	02	19.27	19.27	—	19.27
GLOUCESTER	4,511,049	02	9.86	9.61	—	12.32
Goshen	84,317	03	17.32	17.32	—	17.32
Gosnold	134,273	02	2.43	2.43	—	2.43
Grafton	1,657,273	04	10.81	10.81	—	10.81
Granby	381,063	03	15.20	15.20	—	15.20
Granville	135,833	04	13.68	13.68	—	13.68
Great Barrington	805,152	04	14.70	14.70	—	14.70
Greenfield	953,716	02	21.06	21.06	—	21.06
Groton	1,265,562	02	15.44	15.44	—	15.44
Groveland	721,792	04	10.19	10.19	—	10.19
Hadley	512,117	02	13.11	13.11	—	13.11
Halifax	687,216	04	12.81	12.81	—	12.81
Hamilton	1,211,722	03	12.48	12.48	—	12.48
Hampden	382,207	03	17.44	17.44	—	17.44

CITY/Town	Assessed Value (\$000)	Year Certified	2004 Tax Rates			Comm., Indus., Personal
			Com- posite	Resi- dential	Open Space	
Hancock	—	04	—	—	—	—
Hanover	1,719,198	02	13.71	13.68	—	13.84
Hanson	1,100,081	04	11.14	11.14	—	11.14
Hardwick	146,502	03	15.22	15.22	—	15.22
Harvard	952,031	02	11.57	11.57	—	11.57
Harwich	4,211,374	04	6.60	6.60	—	6.60
Hatfield	362,676	04	12.49	12.49	—	12.49
HAVERHILL	4,119,791	02	14.21	12.98	12.98	21.32
Hawley	24,048	03	20.60	20.60	—	20.60
Heath	53,535	02	22.05	22.05	—	22.05
Hingham	3,897,621	02	10.68	10.68	—	10.68
Hinsdale	152,790	03	15.36	15.36	15.36	15.36
Holbrook	999,916	04	15.76	14.22	—	25.21
Holden	1,489,703	04	14.06	14.06	14.06	14.06
Holland	245,751	04	14.04	14.04	—	14.04
Holliston	1,732,784	04	14.83	14.83	—	14.83
HOLYOKE	1,644,074	04	22.10	14.32	—	36.69
Hopedale	581,102	03	12.35	11.62	—	19.88
Hopkinton	2,443,033	04	12.90	12.90	12.90	12.90
Hubbardston	347,185	04	10.86	10.86	—	10.86
Hudson	2,038,663	04	11.98	9.84	—	20.97
Hull	1,740,625	04	10.07	10.07	—	10.07
Huntington	134,282	04	14.53	14.53	—	14.53
Ipswich	2,110,469	04	9.54	9.54	—	9.54
Kingston	1,513,503	04	10.95	10.95	—	10.95
Lakeville	934,483	02	13.02	13.02	—	13.02
Lancaster	556,032	02	16.86	16.86	16.86	16.86
Lanesborough	281,191	02	18.80	18.80	—	18.80
LAWRENCE	2,116,037	03	15.14	12.04	—	26.50
Lee	563,519	02	15.74	15.74	—	15.74
Leicester	600,605	02	13.24	13.24	—	13.24
Lenox	854,375	02	10.59	10.38	—	11.30
LEOMINSTER	2,857,838	03	12.66	12.66	12.66	12.66
Leverett	167,113	03	18.76	18.76	—	18.76
Lexington	6,911,176	02	11.88	10.47	—	21.39
Leyden	51,666	02	21.16	21.16	—	21.16
Lincoln	1,830,623	04	9.19	9.19	—	9.19
Littleton	1,291,268	04	12.70	11.32	—	18.16
Longmeadow	1,607,035	03	18.89	18.89	—	18.89
LOWELL	3,922,956	02	16.67	13.97	—	29.17
Ludlow	1,149,107	02	18.52	18.52	—	18.52
Lunenburg	996,295	03	14.20	14.20	14.20	14.20
LYNN	5,508,583	02	12.93	11.43	—	25.27
Lynnfield	1,735,744	02	12.21	12.15	—	12.95
MALDEN	4,770,575	04	10.13	8.91	—	18.94
Manchester-by-the-Sea	1,835,707	04	7.26	7.26	—	7.26
Mansfield	2,159,190	02	16.01	16.01	—	16.01
Marblehead	4,465,809	04	8.48	8.48	—	8.48
Marion	1,221,939	03	9.56	9.56	—	9.56
MARLBOROUGH	4,152,363	03	15.52	12.90	11.92	24.06
Marshfield	3,534,172	02	9.71	9.71	—	9.71
Mashpee	2,817,175	02	9.74	9.74	9.74	9.74
Mattapoisett	1,011,225	03	12.35	12.35	—	12.35
Maynard	1,150,489	04	14.34	12.97	12.97	23.39
Medfield	2,013,521	04	12.69	12.69	12.69	12.69
MEDFORD	5,875,093	04	10.85	9.48	—	21.70
Medway	1,390,132	03	13.96	13.96	—	13.96
MELROSE	2,805,339	02	11.89	11.52	—	17.84
Mendon	698,339	02	11.13	11.13	—	11.13
Merrimac	608,374	04	11.02	11.02	—	11.02

CITY/Town	Assessed Value (\$000)	Year Certified	2004 Tax Rates			Comm., Indus., Personal
			Com- posi- te	Resi- den- tial	Open Space	
Methuen	3,408,508	03	12.95	11.73	—	20.34
Middleborough	1,837,536	04	11.86	11.67	—	12.90
Middlefield	38,374	02	19.50	19.50	—	19.50
Middleton	1,250,843	02	10.58	10.58	—	10.58
Milford	2,706,311	04	14.10	11.94	—	22.28
Millbury	860,776	03	15.02	15.02	—	15.02
Millis	700,836	02	15.87	15.87	—	15.87
Millville	195,243	02	15.41	15.41	—	15.41
Milton	3,383,837	03	12.39	12.12	—	19.20
Monroe	14,922	03	25.00	16.25	—	30.99
Monson	523,875	02	15.97	15.97	—	15.97
Montague	520,268	04	19.12	17.25	17.25	24.09
Monterey	245,215	03	8.10	8.10	—	8.10
Montgomery	68,742	04	13.22	13.22	—	13.22
Mount Washington	58,768	04	5.26	5.26	—	5.26
Nahant	634,005	02	8.44	8.44	—	8.44
Nantucket	12,800,440	04	3.15	3.13	3.00	4.73
Natick	5,498,902	04	10.17	10.17	—	10.17
Needham	5,795,628	03	10.60	9.45	—	18.56
New Ashford	23,073	03	11.01	9.43	9.43	14.31
NEW BEDFORD	4,534,708	04	15.13	12.37	—	27.84
New Braintree	83,983	04	12.62	12.62	—	12.62
New Marlborough	354,831	04	7.00	7.00	—	7.00
New Salem	76,315	03	14.00	14.00	—	14.00
Newbury	1,094,239	04	8.62	8.62	—	8.62
NEWBURYPORT	2,141,370	02	14.29	14.29	14.29	14.29
NEWTON	16,825,042	02	11.14	10.20	—	19.37
Norfolk	1,201,671	04	11.93	11.93	11.93	11.93
NORTH ADAMS	507,116	04	16.86	13.28	13.28	27.48
North Andover	3,726,772	04	12.09	11.76	—	14.28
North Attleborough	2,361,297	02	12.83	12.83	—	12.83
North Brookfield	325,152	04	10.42	10.42	—	10.42
North Reading	1,987,040	02	11.70	11.70	—	11.70
NORTHAMPTON	2,280,559	04	13.38	13.38	—	13.38
Northborough	1,973,678	04	13.79	13.79	13.79	13.79
Northbridge	896,839	02	13.22	13.22	13.22	13.22
Northfield	289,987	04	12.79	12.79	—	12.79
Norton	1,619,866	03	11.92	11.92	—	11.92
Norwell	1,753,233	03	13.18	13.18	—	13.18
Norwood	3,378,006	03	11.33	9.62	—	15.07
Oak Bluffs	2,046,870	02	6.83	6.83	6.83	6.83
Oakham	120,892	02	11.54	11.54	—	11.54
Orange	330,142	02	18.14	18.14	—	18.14
Orleans	3,128,391	02	4.41	4.41	—	4.41
Otis	379,345	04	7.00	7.00	—	7.00
Oxford	859,587	02	14.86	14.86	—	14.86
Palmer	721,332	02	16.03	16.03	—	16.03
Paxton	451,993	04	12.83	12.85	11.57	12.83
PEABODY	6,314,429	04	9.85	8.09	—	15.83
Pelham	112,373	02	20.48	20.48	—	20.48
Pembroke	1,926,114	02	11.74	11.74	—	11.74
Pepperell	841,154	02	13.24	13.24	—	13.24
Peru	48,505	02	19.00	19.00	—	19.00
Petersham	128,351	04	13.15	13.15	—	13.15
Phillipston	138,665	04	11.62	11.62	11.62	11.62
PITTSFIELD	2,103,598	02	22.85	20.24	20.24	29.58
Plainfield	54,725	03	15.00	15.00	—	15.00
Plainville	733,862	03	13.12	13.12	—	13.12
Plymouth	7,331,685	02	11.81	11.81	11.81	11.81
Plympton	273,472	02	15.96	15.96	—	15.96



CITY/Town	Assessed Value (\$000)	Year Certified	2004 Tax Rates			Comm., Indus., Personal
			Com-posite	Resi-dential	Open Space	
Princeton	407,429	03	12.71	12.71	12.71	12.71
Provincetown	1,961,131	03	5.45	5.45	—	5.45
QUINCY	8,761,808	02	14.99	12.56	—	26.23
Randolph	2,701,327	02	12.10	11.08	—	18.87
Raynham	1,463,116	04	10.46	9.67	—	12.76
Reading	3,119,970	02	12.23	12.23	—	12.23
Rehoboth	1,263,964	04	9.67	9.67	—	9.67
REVERE	2,738,430	02	16.29	14.15	—	28.51
Richmond	260,009	02	11.18	11.18	—	11.18
Rochester	437,245	02	14.16	14.16	—	14.16
Rockland	1,397,284	03	13.29	13.29	—	13.29
Rockport	1,587,965	04	8.78	8.78	—	8.78
Rowe	422,052	03	5.52	3.59	—	5.67
Rowley	687,022	02	11.36	11.36	11.36	11.36
Royalston	76,501	02	13.64	13.64	—	13.64
Russell	100,421	04	16.06	15.27	—	21.19
Rutland	534,134	02	11.35	11.35	—	11.35
SALEM	3,971,301	04	13.69	11.71	—	22.59
Salisbury	1,026,642	03	10.17	10.17	—	10.17
Sandisfield	156,920	04	9.38	9.38	—	9.38
Sandwich	3,371,220	02	10.20	10.20	—	10.20
Saugus	3,266,536	02	11.10	8.63	—	21.30
Savoy	45,383	04	14.56	14.56	—	14.56
Scituate	3,093,272	03	10.00	10.00	—	10.00
Seekonk	1,370,605	03	16.21	13.98	—	22.69
Sharon	2,395,281	04	16.38	16.38	—	16.38
Sheffield	441,173	04	12.08	12.08	—	12.08
Shelburne	150,959	02	12.49	12.49	—	12.49
Sherborn	956,194	03	15.07	15.07	—	15.07
Shirley	477,308	04	11.87	11.87	—	11.87
Shrewsbury	3,986,808	04	9.92	9.92	9.92	9.92
Shutesbury	139,514	02	21.20	21.20	—	21.20
Somerset	2,061,969	04	15.36	10.82	—	26.88
SOMERVILLE	6,613,855	04	10.75	11.17	—	21.49
South Hadley	1,129,870	04	14.36	14.36	14.36	14.36
Southampton	402,094	02	15.17	15.17	—	15.17
Southborough	1,925,641	04	12.80	12.80	—	12.80
Southbridge	831,442	04	11.78	11.78	—	11.78
Southwick	710,566	04	14.27	14.27	—	14.27
Spencer	857,045	04	8.40	8.40	—	8.40
SPRINGFIELD	5,443,978	02	23.07	18.99	—	34.18
Sterling	860,679	04	12.60	12.60	—	12.60
Stockbridge	435,561	02	9.71	9.71	9.71	9.71
Stoneham	2,420,339	03	12.83	12.16	—	17.32
Stoughton	2,498,172	02	14.36	12.65	—	22.83
Stow	943,162	04	14.64	14.64	—	14.64
Sturbridge	731,095	02	18.68	18.68	—	18.68
Sudbury	3,545,996	04	13.88	13.46	—	20.81
Sunderland	225,326	02	14.76	14.76	—	14.76
Sutton	863,079	03	12.32	12.32	—	12.32
Swampscott	2,187,978	02	12.78	12.12	—	22.37
Swansea	1,173,837	02	14.80	12.85	12.85	22.20
TAUNTON	4,276,631	04	11.23	9.18	—	19.64
Templeton	446,029	04	11.65	11.65	—	11.65
Tewksbury	3,495,477	04	12.09	10.39	10.39	18.87
Tisbury	1,588,797	02	8.34	8.09	—	14.34
Tolland	114,781	03	5.36	5.36	—	5.36
Topsfield	1,063,513	04	12.20	12.20	—	12.20
Townsend	704,378	03	14.07	14.07	—	14.07
Truro	1,332,324	02	5.92	5.92	—	5.92

CITY/Town	Assessed Value (\$000)	Year Certified	2004 Tax Rates			Comm., Indus., Personal
			Com- posi- te	Resi- den- tial	Open Space	
Tyngsborough	1,222,732	04	12.70	12.70	—	12.70
Tyringham	90,579	02	9.52	9.52	—	9.52
Upton	665,512	02	14.77	14.77	—	14.77
Uxbridge	1,179,161	04	11.59	11.59	—	11.59
Wakefield	2,724,938	02	13.88	11.40	—	24.14
Wales	101,198	02	18.11	18.11	—	18.11
Walpole	2,514,179	02	14.92	14.46	—	17.60
WALTHAM	7,875,441	04	13.54	9.21	—	26.31
Ware	483,577	03	17.86	17.86	—	17.86
Wareham	2,239,289	03	10.22	10.22	—	10.22
Warren	228,487	02	18.18	18.18	—	18.18
Warwick	53,056	04	20.04	20.04	—	20.04
Washington	49,927	04	12.62	12.62	—	12.62
Watertown	4,779,604	04	11.37	10.35	—	19.90
Wayland	2,822,190	03	13.13	13.13	—	13.13
Webster	1,085,779	03	11.19	9.87	—	17.90
Wellesley	7,443,762	03	8.56	8.56	—	8.56
Wellfleet	1,848,286	04	4.84	4.84	—	4.84
Wendell	52,361	03	19.04	19.04	—	19.04
Wenham	692,246	03	11.59	11.59	11.59	11.59
West Boylston	647,078	02	14.55	14.55	—	14.55
West Bridgewater	806,310	03	14.80	13.02	—	18.64
West Brookfield	240,363	02	14.13	14.13	—	14.13
West Newbury	733,652	04	9.68	9.68	—	9.68
West Springfield	1,653,336	02	23.30	18.51	—	33.02
West Stockbridge	228,075	03	13.75	13.75	—	13.75
West Tisbury	1,656,064	02	5.38	5.38	—	5.38
Westborough	3,050,486	03	13.87	13.87	—	13.87
WESTFIELD	2,299,794	04	17.93	15.48	—	29.58
Westford	3,208,482	02	14.00	14.00	—	14.00
Westhampton	151,033	04	15.91	15.91	—	15.91
Westminster	762,385	04	12.02	12.02	—	12.02
Weston	4,304,171	02	9.67	9.67	—	9.67
Westport	1,880,045	03	8.07	8.07	—	8.07
Westwood	2,952,059	03	14.60	12.96	—	23.36
Weymouth	4,329,407	02	13.94	12.69	—	20.63
Whately	136,003	02	18.90	18.90	—	18.90
Whitman	916,397	02	17.30	17.30	—	17.30
Wilbraham	1,286,893	04	16.40	16.40	—	16.40
Williamsburg	218,408	04	15.67	15.67	—	15.67
Williamstown	723,157	03	14.14	14.14	—	14.14
Wilmington	3,005,246	04	14.05	9.65	—	28.09
Winchendon	505,233	03	13.20	13.20	—	13.20
Winchester	4,287,816	02	11.34	11.38	—	10.61
Windsor	71,099	03	13.41	13.41	13.41	13.41
Winthrop	1,576,452	03	10.46	10.46	10.46	10.46
WOBURN	4,907,688	02	13.24	8.88	—	23.17
WORCESTER	8,818,752	02	17.75	14.75	—	29.60
Worthington	97,136	02	17.61	17.61	—	17.61
Wrentham	1,521,505	04	11.58	11.11	—	13.90
Yarmouth	5,321,834	04	6.67	6.67	6.67	6.67

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Founded in 1932, MTF ranks among the largest and most effective organizations of its kind in the country. Our reports and recommendations have resulted in new policies, new laws and other changes that have saved taxpayers hundreds of millions of dollars. We are supported by our employer members across the state, representing virtually all sectors of the Massachusetts economy.

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