Rowe Finance Committee
November 1, 2017
6:00 P.M.
Rowe Town Hall

Finance Committee: Chair Wayne Zavotka, Loretta Dionne, Paul McLatchy III
Board of Selectmen*: Chair Jennifer Morse, Dennis May, Executive Secretary Janice Boudreau
*During Joint Meeting

Audience of Citizens: None

Call to Order: The meeting was called to order by Chair Zavotka at 6:05 P.M., a quorum of the committee present.

Minutes: The minutes of June 19th, June 28th, August 21st, August 28th, September 20th, October 10th, and October 18th were presented. A motion was made by Ms. Dionne and seconded by Mr. McLatchy to approve all but September 20th as written. The motion passed unanimously. A motion was made by Ms. Dionne and seconded by Mr. McLatchy to approve the September 20th minutes as corrected (one line was removed). The vote passed unanimously. In future meetings, time will be set aside to make sure minutes are read and approved, to avoid them piling up.

Additional Members: Chair Zavotka spoke to the two vacancies on the committee. He is still interested in talking with Abi Phelps, who expressed interest but wasn’t able to commit a few months ago. This may have changed since. He also brought up the names of Dennis Humbert, Jenna Crowningshield, and Andrea Crowningshield. Mr. McLatchy will speak with Ms. Phelps, and then Chair Zavotka will speak with Jenna or Andrea Crowningshield, depending on how Ms. Phelps responds. There seemed to be a desire among the committee members to appoint younger individuals, to allow for a more diverse membership.

Eligibility Bylaw: Mr. McLatchy spoke to whether or not the current bylaw governing committee eligibility should be looked as. He is a member of the Bylaw Review Committee, and felt this would be the best time to address changes, if any were desired. Currently, no one earning more than $2,500 from the town or serving in an elected capacity may serve. Mr. McLatchy noted that Rowe has some of the more strict bylaws in Hampshire, Hampden, Franklin, and Berkshire Counties. He will bring information to the next meeting.

Correspondence: The town received a booklet containing demographic data for all the towns in the state from the Massachusetts Municipal Association. It contains useful information, including population, per capita income, etc... It will be left in the Finance Committee box for members to review.

Recess/Reconvene: The Committee recessed at 6:27 to move to the next room to meet with the Board of Selectmen. The meeting was reconvened at 6:47.

Cost-of-Living Adjustment (COLA): Last year’s COLA per the Social Security Administration was 0.3%. The town ultimately used a 1.5% COLA. This year the COLA per the SSA is 1.9%. Ms. Dionne asked what this would represent in terms of dollars, and several employees were looked at to provide examples. Mr. McLatchy stated that he felt that the town has historically raised the COLA when it was low, but didn’t lower it when it was higher, and that it should be explored further. A motion was made by Chair Zavotka and seconded by Ms. Dionne to recommend that the Selectboard set a 1.9% COLA for the FY19 budget. Ms. Dionne then made a motion to amend it to recommend a 2.0% COLA, for ease in budgeting. The vote was 2-1, with Mr. McLatchy dissenting. The Selectboard then voted to set a 2.0% COLA.
Capital Requests: Selectman Morse has a sheet used for capital requests. This will be sent out to the Finance Committee for review.

Broadband Borrowing: The Selectboard asked where the Finance Committee stood on this. The Finance Committee has been waiting for more information on costs, and has not taken a position on it. In the meantime, Treasurer Joanne Semanie can begin the borrowing process until a decision on how much, if any, is to be borrowed. Chair Zavotka said that he would prefer that the Selectboard make a proposal for the Finance Committee to review, rather than the Finance Committee making a proposal.

Letter: A letter was received from resident Sharon Hudson. In it, she raises questions regarding town finances, primarily focusing on the position of the Park Ranger in town. The Selectboard has drafted a response.

Recess/Reconvene: The Finance Committee recessed at 7:29 and reconvened at 7:31 to continue their own meeting separate from the Selectboard.

Letter (Continued): Chair Zavotka asked the members how we would like to respond at this point. Mr. McLatchy will draft a letter saying it has been received. A more substantive response will need to wait, as the letter was quite lengthy and will require some time to explore.

Liaisons: Liaisons were appointed for the upcoming budget season:

- Department of Public Works- Wayne Zavotka
- Park, Culture, and Recreation- Loretta Dionne
- Safety- Paul McLatchy III
- Education- Loretta Dionne
- Library- Paul McLatchy III
- Local Government- Wayne Zavotka
- Human Services- Paul McLatchy III

If any additional members are appointed in the near future, the work will be further divvied up.

Next Meeting: The Finance Committee will meet on November 15th at 6:30 P.M.

Adjourn: A motion was made and seconded to adjourn. The vote was unanimous in favor, and the meeting was closed at 7:52 P.M.

Respectfully Submitted,
Paul McLatchy III, Secretary
Attachments:

1. Agenda
2. Selectboard Meeting Packet
3. Letter from Sharon Hudson
Rowe Finance Committee Meeting
Wednesday, Nov 1, 2017; 6:00 pm
Rowe Town Hall

Agenda:

1. 6:00 pm Call to order
2. Approval of Agenda
3. Approval of Minutes
4. Consider Fourth Committee member
5. Joint Meeting with Board of Selectmen Discuss COLA; action if appropriate
   - Discuss Potential Borrowing for Broadband: action if appropriate
   - Other Discussion related to Fy2019 Budget preparation
6. Any further Old or New Business as appropriate and permitted by law
7. Audience of Citizens
8. Adjournment
Dear Members of the Town of Rowe Finance Committee, the Rowe Park Commission and the Rowe Selectmen,

Now that we have a new Selectmen in place and we are approaching the end of the year when budgets are being prepared for next year, I would like to respond to the past Annual Rowe Town Meeting held May 8, 2017. I was impressed by the turnout at this meeting but disappointed in the results as once again all monies in excess of $4 million dollars were voted on and accepted. Adding in monies voted on and approved in total this past year 2017 at January 11th, March 23rd, May 8th Annual Rowe Town Meeting, and the September 7th meeting that total is ~$4,647,519.22. Again and again it was pointed out as the importance of being fiscally responsible as a town of only 354 residents (with 112 residents over the age of 65 and 39 residents under the age of 16 according to the most recent Town Census). As members of committees representing our Town’s vested interests and overseeing all finances we have to become more fiscally responsible – a phrase I had not heard in many years until this past town meeting.

I saw no major cuts where they could have been applied. Examples were pointed out such as having Old Home Day every other year and decreasing the Park Ranger position to an 8-month position. As members of committees overseeing finances it is time to become more fiscally responsible with our Town’s monies.

As a long-time resident and taxpayer in Rowe I have seen many changes through the years and I am deeply concerned of the Town of Rowe’s ever increasing town budgets and over-utilization of the Town’s Free Cash and Stabilization Funds. Carefully reading over the Town’s Annual Report and noting only 354 residents; again we voted in monies in excess of $4 million dollars resulting in residential tax bills going up again as they have in nine years of the past fourteen years as presented in the Rowe Annual Report.

Again I ask that you take careful consideration to the Town of Rowe Park budget – in particular the full time 40 hour 52 week position of the Rowe Park Ranger. I know various budget items have been cut from various departments throughout the town and I feel careful review should be made as to the Park budget as well.

In good conscience I could no longer sit by and say nothing. Remembering at the 2015 Annual Rowe Town Meeting where an additional $30,000 needed to cover expenses relating to extra fuel/energy expenses for the past winter was voted on; I am certain in future winter additional expenses will be incurred. At the 2016 Annual Town meeting taxpayers voted and approved $45,393 for the full time 40 hour 52 week Rowe Park Ranger position and in 2017 voted and approved $46,995 for the full time 40 hour 52 week Rowe Park Ranger position. Why the increase and how can you justify and account for the hours of a full time 40 hour 52 week a year Park Ranger position?

According to the National Park Service, the average income for an entry level summer park ranger is $18,687 per year. The average entry level income for a permanent full time park ranger is $20,908 annually. If the full time park ranger has a college degree and relevant experience the average income increases to $31,680 annually.

The highest paying state for park ranger is Pennsylvania where a ranger earns an average of $22.50 per hour, $46,790 per year. In Missouri park rangers earn an average of $18.64 per hour, $38,780 per year.

Received

OCT 21 2017

TOWN OF ROWE
I am certain these park rangers serve far more people than our 354 residents and have far more responsibilities and work a full time 40 hour work week. Perhaps we should notify the National Park Service to let them know that Rowe exceeds the $22.50 per hour as quoted for a Pennsylvania park ranger.

This figure for our Park Ranger personally bothered me as I previously worked a full time 40 hour 52 week position at Brookfield’s Bear Swamp Pump Storage Facility working an 8 hour day 5 days a week and I had to justify all my working hours. **Accountability** is important and ensuring **justification of actual hours worked** is needed to justify any position. Assisting with the budget at Bear Swamp justification had to be made for every expense including careful review of individual facilities electric usage, careful review of individual phone bills at each location and justification of all material and labor hours for all employees and contractors.

I was under the impression that during the winter months the Park Ranger worked full time plowing snow for the Town of Rowe as our Park Ranger is a full time employee of the Town of Rowe. However I learned this is not true. I am certain other Rowe residents were under the same impression. Again thorough justification and accountability is needed for continuing a full time 40 hour 52 week position of Rowe Park Ranger. I asked the Park Ranger how his hours are tracked only to be told he writes them down in a ledger. I also asked a member of the Park Commission how the hours are overseen only to be informed that each month a thorough report is given to the Park Commission by the Park Ranger. I do not feel this adequately displays a method of justifying and overseeing the actual hours worked especially during the winter months. What happens in bad weather?

The road leading to the Park is one of the last roads plowed during the winter months as our major roads are the priority as they well should be – so how do we justify the Park Ranger’s 8-hour day during the winter months and bad weather? I am certain that time (8 hour days) is not filled by grooming trails – if indeed that was the case there would not be any snow left on the trails. Our Park Ranger also serves as Ski Coach for Mohawk Regional High School (a paid position) and he is usually at the ski slope mid-afternoon and at ski meets throughout the area during the ski season. He also operates a landscaping business which I am sure accounts for his hours being set to 6:30 to 2:30 so adequate time can be spent on his business.

More and more recreational positions are seasonal. I know the Rowe Park Ranger has done an excellent job ensuring the Park is one we can all be proud of but let’s face reality the bulk of the work is done during good weather and in the summer months with the assistance of the Rowe Summer Youth and/or contractors. I do not feel the Town of Rowe should continue a full time 40 hour 52 week position of Park Ranger without thorough justification and accountability of the actual hours worked throughout the entire year.

As a concerned taxpayer I am asking you to take into careful consideration when overseeing the Park budget and reviewing all the following items:

1. Justification/Accountability for **actual hours worked** by the Rowe Park Ranger throughout the year
2. Justification of expenses for the Park including review of phone bills, electric usage, and justification for all hours worked for all personnel/contractors working at the Park (and an explanation of any hours Rowe Summer Youth personnel worked **off site at other facilities** – ex: Berkshire East/Zoar Outdoor questioning insurance/liability coverage when Rowe Summer Youth are working off site – was this previous practice approved by the Park Commission/Selectmen and Parents)
3. The number of park attendees during the summer months (Not including Old Home Day attendees) This does not include activities for Rowe School – those activities/expenses and hours involved should be captured in the Rowe School budget when the Park Ranger is involved – not in the Park budget.

4. Activities run during the winter months as well as the hours involved and the number of attendees to these activities (This does not include activities for Rowe School – those activities/expenses and hours involved should be captured in the Rowe School budget – not in the Park budget)

5. Inventory of all equipment with hour reading or mileage and readings from equipment when used to groom trails/mileage of trails groomed during winter months/time involved and the number of people utilizing trails in the winter months (Perhaps comparison with other facilities and their grooming equipment as to the hours involved grooming trails and a comparison of both the time involved/miles and number of people utilizing their facility) It certainly does not take a 40 hour work week to groom trails. Perhaps a stipend should be offered for the time involved when grooming the trails rather than continuing to pay for a 40 hour position.

6. Coordination for maintenance of all Town Equipment/Vehicles should be overseen by the Highway Superintendent as well as usage of Town vehicles and coordination for purchasing materials/supplies etc.

It is time for the Town of Rowe to take a close look at all Town expenditures – not only those of the Park. As a recently retired taxpayer I do not want to see my taxes continue to increase. It is time to tighten the belt and as a Finance Board/Selectmen/Park Commission overseeing the Town of Rowe’s financial interests – it is time to ensure that all committees justify all the expenses placed under their charge – not just those of the Rowe Park Commission.

It would be enlightening to show the taxpayers of the Town of Rowe the balance of income vs expenses for the Town of Rowe as well as an explanation of the utilization of the Stabilization Fund and the Free Cash Fund – thus justifying if we can continue on this path of spending without a thorough justification of all monies.

Many of our roads are in dire need of repair and we should certainly put their repair into consideration when reviewing Town budgets and expenditures.

Monies well over half a million dollars was voted on and approved for Pension and Insurance

At the May 8, 2017 Annual Town Meeting:

<table>
<thead>
<tr>
<th>Article</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>21</td>
<td>Franklin County Retirement Assessment</td>
<td>$132,439.00</td>
</tr>
<tr>
<td></td>
<td>Unemployment Insurance</td>
<td>$1,000.00</td>
</tr>
<tr>
<td></td>
<td>Group Health/Dental/Life Insurance</td>
<td>$478,616.00 amm</td>
</tr>
<tr>
<td></td>
<td>FICA/Medicare Tax – Town Share</td>
<td>$55,000.00</td>
</tr>
</tbody>
</table>

At the March 23, 2017 Town Meeting:

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Group Health/Dental/Life Insurance</td>
<td>$25,000.00</td>
</tr>
<tr>
<td>FICA/Medicare Tax – Town Share</td>
<td>$5,000.00</td>
</tr>
</tbody>
</table>

**TOTAL**                                      | **$760,871.00**

The Townspeople need to know just how many Town of Rowe employees are covered regarding pensions and insurance and a breakdown of employees with regards to employment (Rowe School, Town Crew etc.). We need to also look at other towns in our area to ensure our costs fall into line with theirs as to the percentage
their town employees pay for health insurance as well. I do not feel our small town of 354 residents can continue on this path of spending that we are presently taking. Many businesses have been forewarning employees of the upcoming increase in percentiles to be paid by their employees in the upcoming years knowing full well that it will continue to rise. We can no longer continue to carry the full burden of our employees – they should be made aware of this.

The utilization of the Park Ranger assisting with the ski program at Rowe Elementary School should be reviewed. Is it fair to be paying our Park Ranger $22.59 dollars an hour for his assistance when other individuals (not including teachers) who also assist with this ski program at Rowe School are not being paid for their assistance?

In carefully reviewing this hourly pay for the Park Ranger it should also be noted that our hard working town crew makes an average of $22.00 per hour while holding a CDL license and a Hoisting license, working long hours in hazardous conditions. Are these employees being reimbursed for these licenses? The Town of Rowe’s Part Time Police Officers are only being paid an average of $21.00 per hour, and also having to qualify each year, an added personal expense for each officer. Are these employees being reimbursed for qualification fees? Volunteer Rowe Firemen are paid $15.00 per hour and have far more responsibilities risking their lives as well. At the same time take a close look at the salaries of the Janitor at Rowe School and the head of the Cafeteria at Rowe School, and the Janitor at the Town Hall and Library. These people work hard for far less money. And yet we continue to pay our full time Park Ranger $22.59 for a 40 hour 52 week position without justification and accountability of his actual hours worked – and no one is overseeing his actual hours worked - is this fair? How does he fill his 40 hours during the late fall, winter and early spring? I know many of us would like a job where we could work independently with no one overseeing our actual hours worked – where we could come and go independently and have a town vehicle at our disposal.

While working either at Yankee Atomic or Brookfield’s Bear Swamp Project every job description had a line reading ...and other duties as assigned. Accountability is important for everyone and ensuring justification of the actual hours worked is needed to justify any full time 40 hour 52 week a year position.

If you are going to continue with a full time Park Ranger position perhaps it is time to take a close look at other Town areas where the Park Ranger can be utilized to ensure he is working a full time 40 hour 52 week a year position. Again I am reminding you that it is stated in the Annual Town Report that the hours for the Park Ranger are 6:30 to 2:30 and I know the side road to the park is one of the last roads plowed during the winter months as the priority is the major roadways – as it well should be. So how can you continue to justify and account for the Park Ranger’s hours during the late fall, winter and early spring and in bad weather?

Perhaps utilizing the Park Ranger’s assistance and coordinating with the Town Highway Superintendent as to areas where his assistance may be needed – not just at the Park to ensure accountability and justification of a 40 hour 52 week position. There has to be a means of overseeing the actual hours worked and I am certain there are other areas where his services can be utilized to ensure justification and accountability of a full time 40 hour 52 week position should the Town choose to continue paying $22.59 dollars an hour for the full time 40 hour 52 week Rowe Park Ranger position (again taking careful note as to the variance in pay as compared with other departments in town).
I have also noticed more and more people utilizing pools vs utilizing our lake during the summer months—perhaps this factor should be looked at as well. How many people in town have pools? Why aren’t more people using the lake? Is it a health concern of the quality of the lake water? This information needs to be posted showing the quality of the water with testing information (dates of testing and quality results). All these factors are important as well.

Utilizing our Town’s youth during the summer months is one of the most beneficial programs for our Town’s youth and is one we should all feel proud of. I would like to see an exchange whereby those working on the grasshopper crew also have the experience of working at the Park and those working at the Park have the experience of working on the grasshopper crew—mix it up so kids don’t feel slighted as in the past only a certain chosen few continue to work at the Park during the summer months.

Perhaps it is time to reexamine our elementary school’s budget finding ways to cut back on expenses and employees. Is it feasible to continue on this path of spending? All areas should be examined especially with only 39 children under the age of 16 in our town and just how many Rowe students are attending Rowe Elementary School? If we are justifying the expenses with school of choice children perhaps the expenses should be spread more proportionally amongst those students as well. The Town of Rowe can no longer continue to pick up the tab for everything.

I for one will no longer vote on a school budget as it was presented this year unless a more thorough analysis of expenditures is presented to taxpayers. Taxpayers need to see exactly what they are voting on. Taxpayers should be shown actual expenditures as well as a comparison with previous year expenditures. Taxpayers need to know exactly how many employees are at the Rowe School with titles, how many Rowe children, how many school of choice children, and a thorough breakdown of expenditures before a school budget can be voted on.

I was surprised as to the number of calls I received after the Annual Town Meeting with similar concerns from other Townspeople so I am not alone in expressing concerns.

Thank you for your consideration of these items of concern.

Sincerely,

[Signature]

Sharon Hudson — taxpayer Town of Rowe

Cc: Town of Rowe Board of Selectmen
    Town of Rowe Park Commission
    Town of Rowe Finance Board
From: fnw@aol.com
Sent: Wednesday, November 01, 2017 10:45 AM
To: jennm.bos@gmail.com; wzavotka@hotmail.com; ellen.babcock@gmail.com
Cc: admin@rowe-ma.gov; assessor@rowe-ma.gov; collector@rowe-ma.gov
Subject: FY18 Tax Classif Hearing Memo
Attachments: FY18 Tax Classif Hearing memo.pdf; LevyLimit.pdf; LA-5 OptionsTable.pdf; FY18 RECAP (final values) (FNW 10-31-17).pdf; LA5.pdf

FYI

Attached please find the following documents for tonite's tax classification hearing with the Board of Selectmen:

- BOA Memo - Recommended MRF (includes Town Fiscal Year Financial Information Comparison sheet)
- FY18 Levy Limit Table (from DLS Gateway)
- FY18 LA-5 Classification Options Table (from DLS Gateway)
- FY18 Assessors Mini-Recap Sheet

Also attached is the FY18 LA-5 Classification Tax Allocation form (from DLS Gateway). If the recommended MRF is selected, the BOS must physically sign this hardcopy form (and also sign the electronic form on Gateway along with the Town Clerk and the Assessors).

Ellen will be attending the meeting to represent the BOA and I will be available via phone.

Let me know if you have any questions or comments.

Regards,

Rick Williams, Chair
Rowe Board of Assessors

(o) 402-533-7367
(c) 224-321-0026
To: Board of Selectmen

From: Board of Assessors

Subject: FY18 Classification Hearing – Recommended MRF

Per MA Department of Revenue (DOR) criteria, the Town continues to be eligible to shift the tax burden from Residential taxpayers to Commercial-Industrial-Personal taxpayers by means of utilizing a split tax rate. The specific split tax rate(s) are established by adopting a Minimum Residential Factor (MRF) of less than 1.0 per DOR criteria. The Board of Assessors proposes an MRF and the Board of Selectmen approves the figure at a Tax Classification Hearing to establish the split tax rate(s) for Residential vs Commercial-Industrial-Personal.

For FY18, the Assessors voted unanimously on October 24, 2017 to recommend to the Selectboard adoption of the minimum allowable MRF of 0.517182. The attached table presents a comparison of key town financial information including tax rates for FY16 vs FY17 vs FY18. The following factors affected the Town’s financial situation this year:

- FY18 New Growth resulted in Levy Limit increase of $21,142.
- $162,248 from Free Cash and $13,997 from Overlay Surplus appropriated specifically to reduce the Tax Levy at the FY18 Annual Town Meeting.
- FY18 was a Triennial Revaluation Year.
  - Based on real estate sales analysis, homes values on average went up ~1%, building lots went up ~13%, and excess land went up ~11%.
  - Based on contracted appraisal reports, the values for the hydroelectric facilities decreased which resulted in ~4% reduction in Total Town Valuation to $283,608,234.

Respectfully submitted,

[Signature]
Frederick N. Williams, Chair
Encl: Town Fiscal Year Financial Information Comparison
FY18 Levy Limit Table (from DLS Gateway)
FY18 Classification Options Table (from DLS Gateway)
FY18 Assessors Mini-Recap Sheet
## Town Fiscal Year Financial Information Comparison

<table>
<thead>
<tr>
<th>Description</th>
<th>FY16</th>
<th>FY17</th>
<th>FY18 (projected)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Town Valuation</td>
<td>$294,751,591</td>
<td>$295,333,087</td>
<td>$283,608,234</td>
</tr>
<tr>
<td>New Growth (Levy limit increase)</td>
<td>$44,699</td>
<td>$13,074</td>
<td>$21,142</td>
</tr>
<tr>
<td>Funds appropriated to reduce the Tax Levy</td>
<td>$107,916</td>
<td>$144,481</td>
<td>$176,245</td>
</tr>
<tr>
<td>Total Levy (from RECAP sheet)</td>
<td>$3,549,636</td>
<td>$3,652,620</td>
<td>$3,763,392</td>
</tr>
<tr>
<td>Levy Limit (includes MCSF appropriation)</td>
<td>$3,551,729</td>
<td>$3,653,596</td>
<td>$3,766,078</td>
</tr>
<tr>
<td>Excess Levy Capacity (Levy Limit – Total Levy)</td>
<td>$2,093</td>
<td>$976</td>
<td>$2,686</td>
</tr>
<tr>
<td>Overlay (from RECAP sheet)</td>
<td>$34,516</td>
<td>$14,029</td>
<td>$74,915</td>
</tr>
<tr>
<td>Minimum Residential Factor (MRF)</td>
<td>0.500355</td>
<td>0.500444</td>
<td>0.517182</td>
</tr>
<tr>
<td>Tax Rate - Single</td>
<td>$12.04</td>
<td>$12.37</td>
<td>$13.27</td>
</tr>
<tr>
<td>Tax Rates – Split</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Residential</td>
<td>$ 6.03</td>
<td>$ 6.19</td>
<td>$ 6.86</td>
</tr>
<tr>
<td>• Commercial-Industrial-Personal Property</td>
<td>$13.31</td>
<td>$13.67</td>
<td>$14.73</td>
</tr>
<tr>
<td>Single Family Average Tax Bill</td>
<td>$1,256</td>
<td>$1,298</td>
<td>$1,454</td>
</tr>
</tbody>
</table>
# Levy Limit

**Fiscal Year 2018**

**FOR BUDGET PLANNING PURPOSES**

## I. TO CALCULATE THE FY 2017 LEVY LIMIT

<table>
<thead>
<tr>
<th>Step</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>A.</td>
<td>FY 2016 Levy Limit</td>
<td>3,368,969</td>
</tr>
<tr>
<td>A1.</td>
<td>ADD Amended FY 2016 Growth</td>
<td>0</td>
</tr>
<tr>
<td>B.</td>
<td>ADD (IA + IA1)*2.5%</td>
<td>84,224</td>
</tr>
<tr>
<td>C.</td>
<td>ADD FY 2017 New Growth</td>
<td>13,074</td>
</tr>
<tr>
<td>C1.</td>
<td>ADD FY 2017 New Growth Adjustment</td>
<td>0</td>
</tr>
<tr>
<td>D.</td>
<td>ADD FY 2017 Override</td>
<td>0</td>
</tr>
<tr>
<td>E.</td>
<td>FY 2017 Subtotal</td>
<td>3,466,267</td>
</tr>
<tr>
<td>F.</td>
<td>FY 2017 Levy Ceiling</td>
<td>7,383,327</td>
</tr>
</tbody>
</table>

### FY 2017 Levy Limit

## II. TO CALCULATE THE FY 2018 LEVY LIMIT

<table>
<thead>
<tr>
<th>Step</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>A.</td>
<td>FY 2017 Levy Limit from I</td>
<td>3,466,267</td>
</tr>
<tr>
<td>A1.</td>
<td>ADD Amended FY 2017 Growth</td>
<td>0</td>
</tr>
<tr>
<td>B.</td>
<td>ADD (IIA + IIIA1)*2.5%</td>
<td>86,657</td>
</tr>
<tr>
<td>C.</td>
<td>ADD FY 2018 New Growth</td>
<td>21,142</td>
</tr>
<tr>
<td>C1.</td>
<td>ADD FY 2018 New Growth Adjustment</td>
<td>0</td>
</tr>
<tr>
<td>D.</td>
<td>ADD FY 2018 Override</td>
<td>0</td>
</tr>
<tr>
<td>E.</td>
<td>ADD FY 2018 Subtotal</td>
<td>3,574,066</td>
</tr>
<tr>
<td>F.</td>
<td>FY 2018 Levy Ceiling</td>
<td>7,090,206</td>
</tr>
</tbody>
</table>

### FY 2018 Levy Limit

## III. TO CALCULATE THE FY 2018 MAXIMUM ALLOWABLE LEVY

<table>
<thead>
<tr>
<th>Step</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>A.</td>
<td>FY 2018 Levy Limit from II.</td>
<td>3,574,066</td>
</tr>
<tr>
<td>B.</td>
<td>FY 2018 Debt Exclusion(s)</td>
<td>0</td>
</tr>
<tr>
<td>C.</td>
<td>FY 2018 Capital Expenditure Exclusion(s)</td>
<td>0</td>
</tr>
<tr>
<td>D.</td>
<td>FY 2018 Stabilization Fund Override</td>
<td>192,012</td>
</tr>
<tr>
<td>E.</td>
<td>FY 2018 Other Adjustment</td>
<td>0</td>
</tr>
<tr>
<td>F.</td>
<td>FY 2018 Water/Sewer</td>
<td>0</td>
</tr>
<tr>
<td>G.</td>
<td>FY 2018 Maximum Allowable Levy</td>
<td>3,766,078</td>
</tr>
</tbody>
</table>

## Signatures

**Board of Assessors**

Frederick N. Williams, Board Of Assessors Chairman, Rowe, assessor@rowe-ma.gov 413-339-5520 | 10/26/2017 6:42 PM

**Comment:** Signed on behalf of Rowe BOA.

---

**NOTE:** The information has not been Approved and is subject to change.
<table>
<thead>
<tr>
<th>TAX CLASS</th>
<th>VALUE</th>
<th>CLASS CIRCUIT</th>
<th>N/A %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Residential</td>
<td>10,017.19</td>
<td>18.0443</td>
<td>16.0000</td>
</tr>
<tr>
<td>Commercial</td>
<td>1,000.00</td>
<td>18.0354</td>
<td>16.0000</td>
</tr>
<tr>
<td>Industrial</td>
<td>51,000.00</td>
<td>18.0230</td>
<td>16.0000</td>
</tr>
</tbody>
</table>

**Enter a CRIF Range:**

- **Class:** CRIF Range
  - **Range:** 3.1
  - **Shift Increment:** 0.05
- **May DR Shift:** 1.15

**Enter a CRIF Range:**

- **Class:** CRIF Range
  - **Range:** 3.1
  - **Shift Increment:** 0.05
- **May DR Shift:** 1.15

**Note:** This table should be used for planning purposes only. Actual calculations may vary slightly due to rounding. For actual calculations, refer complete table.
ROWE TAX RATE CALCULATION - FISCAL YEAR 2018 (REVAL YEAR)
Based on actual FY18 ATM appropriations
Based on actual FY18 valuations (hydrs @ $188.2M, YAEC @ $23.7M)

TAX LEVY CALCULATION

Town Meeting Warrant
- From Raise and Appropriate (for general budget)
- From Raise and Appropriate (to Gen Stab Fund)
- From Free Cash
- From Free Cash (to Gen Stab Fund)
- From Free Cash (to Mun Cap Stab Fund)
- From Gen Stab Fund
- From Mun Stab Fund
- From Mun Cap Stab Fund
- From Overlay Surplus
- From Other Funds
Total from Town Meeting Warrant

Estimated Cherry Sheet Charges (FY18)
Estimated Cherry Sheet Offsets (FY18)
Assessors Overlap (estimate)
Winter Roads Overdraft
To Mun Cap Stab Fund (increases 2.5% each year, voted annually by BOS)
Other amounts to be raised

TOTAL TO BE RAISED

Estimated Cherry Sheet Receipts (FY18)
Estimated Local Receipts (FY18)
From Free Cash
From Gen Stab Fund
From Mun Cap Stab Fund
From Overlay Surplus
From Other Funds
From Free Cash (to reduce tax levy)
From Overlay Surplus (to reduce tax levy)

TAX LEVY

TAX RATE CALCULATION

Minimum Residential Factor (MRF) = 0.517162

<table>
<thead>
<tr>
<th>CLASS</th>
<th>VALUATION (from LA-5)</th>
<th>LEVY %</th>
<th>LEVY $</th>
<th>VALUATION (from LA-5)</th>
<th>TAX RATES $ per $1000</th>
<th>TOTAL LEVY</th>
</tr>
</thead>
<tbody>
<tr>
<td>RESIDENTIAL</td>
<td>18.5545</td>
<td>9.59543</td>
<td>$361,155.55</td>
<td>52,624,773</td>
<td>$6.86</td>
<td>$361,155.55</td>
</tr>
<tr>
<td>COMMERCIAL</td>
<td>0.162549</td>
<td>0.18043</td>
<td>$6,790.28</td>
<td>491,033</td>
<td>$14.73</td>
<td>$6,790.28</td>
</tr>
<tr>
<td>INDUSTRIAL</td>
<td>40.38385</td>
<td>44.92909</td>
<td>$1,696,981.10</td>
<td>114,531,927</td>
<td>$14.73</td>
<td>$1,696,981.10</td>
</tr>
<tr>
<td>PERSONAL</td>
<td>40.89815</td>
<td>45.39695</td>
<td>$1,708,465.39</td>
<td>115,990,531</td>
<td>$14.73</td>
<td>$1,708,465.39</td>
</tr>
<tr>
<td>TOTAL</td>
<td>100</td>
<td></td>
<td>$283,608,234</td>
<td>$3,752,924</td>
<td></td>
<td>$3,752,924</td>
</tr>
</tbody>
</table>

PROPOSITION 2 1/2 LIMITS

LEVY LIMIT $3,752,924
NEW GROWTH $21,142
Revised LEVY LIMIT $3,774,066
Muni Cap Stab Fund $192,012
Cap Exp Exclusion $0
Total LEVY LIMIT $3,766,078 includes MCSF amount
Actual TAX LEVY $3,763,392 includes MCSF amount

EXCESS LEVY CAPACITY $2,686

LIMIT TO STABILIZATION (10% of prev year levy) $365,202
FROM STABILIZATION FUNDS $0
TOTAL TO STABILIZATION FUNDS $365,202
EXCESS STABILIZATION CAPACITY ($10,114) FROM OTHER FUNDS $143,227
FROM OVERLAY SURPLUS $13,997
TOTAL OTHER SOURCES $524,436
CLASSIFICATION TAX ALLOCATION
Fiscal Year 2018

1. The selected Residential Factor is 0.617182
   If you desire each class to maintain 100% of its full values tax share, indicate a residential factor of "1" and go to question 3.

2. In computing your residential factor, was a discount granted to Open Space?
   Yes _ No X
   f Yes, what is the percentage discount? 0

3. Was a residential exemption adopted?
   Yes _ No X
   f Yes, please complete the following:
   Class 1 Total Assessed Value = 52,624,773 X 0 = 0
   Class 1 Total Parcel Count * 0 Selected Res. Exemption % Residential Exemption

* Include all parcels with a Mixed-Use Residential designation.

Applicable number of parcels to receive exemption 0
Net value to be exempted 0

4. Was a small commercial exemption adopted?
   Yes _ No X
   % Selected 0
   f Yes, please complete the following:
   No. of parcels eligible 0
   Total value of parcels 0
   Total value to be exempted 0

5. The following information was derived from the LA-7. Please indicate in column D percentages (accurate to 4 digits to the right of the decimal point) which result from your selected residential factor. (If a residential factor of "1" has been selected, you may leave column D blank.)

<table>
<thead>
<tr>
<th>A</th>
<th>B</th>
<th>C</th>
<th>D</th>
</tr>
</thead>
<tbody>
<tr>
<td>Class</td>
<td>Certified Full and Fair Cash Value Assessments</td>
<td>Percentage Full Value Shares of Total Tax Levy</td>
<td>New Percentage Shares of Total Tax Levy</td>
</tr>
<tr>
<td>Residential</td>
<td>52,624,773.00</td>
<td>18.5554%</td>
<td>9.5965%</td>
</tr>
<tr>
<td>Open Space</td>
<td>0.00</td>
<td>0.0000%</td>
<td>0.0000%</td>
</tr>
<tr>
<td>Commercial</td>
<td>461,003.00</td>
<td>0.1625%</td>
<td>0.1804%</td>
</tr>
<tr>
<td>Industrial</td>
<td>114,531,927.00</td>
<td>40.3839%</td>
<td>44.8261%</td>
</tr>
<tr>
<td>Personal Property</td>
<td>115,990,531.00</td>
<td>40.8982%</td>
<td>45.3970%</td>
</tr>
<tr>
<td>TOTALS</td>
<td>283,608,234.00</td>
<td>100.0000%</td>
<td>100.0000%</td>
</tr>
</tbody>
</table>

NOTE: The information is preliminary and is subject to change.
CLASSIFICATION TAX ALLOCATION
Fiscal Year 2018

1. Notice was given to taxpayers on 10/28/2017 (date), 7:00 am (time), at Greenfield Weekend Recorder (place), by Legal Ad (describe type of notice) that a public hearing on the issue of adopting the tax levy percentages for fiscal year 2018 would be held on 11/01/2017 (meeting date).

7. We hereby attest that on 11/01/2017 (date), 6:30 pm (time), at Rowe Town Hall (place) in a public hearing on the issue of adopting the percentages for fiscal year 2018, that the Board of Assessors presented information and data relevant to making such determination and the fiscal effect of the available alternatives, and that the percentages set forth above were duly adopted in public session on (date).

3. The LA-5 excess capacity for the current fiscal year is calculated as 2,685.69

The LA-5 excess capacity for the prior fiscal year is calculated as 975.62

*: or cities: City Councilors, Aldermen, Mayor
*: or towns: Board of Selectmen
*: or districts: Prudential Committee or Commissioners

Signatures

No signatures to display.