



Select Board Meeting

Monday, November 21, 2022 7:00 PM

6:30 PM Executive Session

7:00 PM Regular Meeting

Lifelong Learning Room at The Robb Center

30 Whittier Court, Andover, MA 01810

RECEIVED
TOWN CLERK'S OFFICE
2022 NOV 17 PM 4:18
TOWN OF ANDOVER, MASS

I. Call to Order – 6:30 P.M.

II. Executive Session

Board to vote to go into executive session for confidential communications with Town Counsel and pursuant to Purpose 3 to discuss strategy with respect to litigations filed by William Fahey, and that the Chair declare that an open session may have a detrimental effect on the litigation position of the Town and to return to open session.

III. Opening Ceremonies

A. Moment of Silence/Pledge of Allegiance

IV. Communications/Announcements/Liaison Reports

V. Citizens Petitions and Presentations

VI. Public Hearings

A. Liquor License Transfer

Board to consider the application of Five Bartlet St., Inc. d/b/a Driscoll's Package Store, 5 Bartlet Street, Andover, MA, to transfer an Off Premise Retail Package Store All Alcoholic Beverages License from McGann Associates, Inc. d/b/a Driscoll's Package Store, 5 Bartlet Street, Andover, MA. Kaushal J. Patel, 172 Main Street, Acushnet, MA 02743 is the designated manager.

B. Capital Improvement Program FY2024 – 2028

Town Manager to present the Town Manager's recommended Capital Improvement Program.

VII. Regular Business

A. Trustees of the Punchard Free School

Chairman of the Trustees of the Punchard Free School to give a presentation.

B. Diversity, Equity and Inclusion Update

Director of Andover DIVERSE to give an update to the Board on the staff Diversity, Equity, and Inclusion (DEI) Survey and the work of the Diversity in Hiring working group.

C. Andover Leadership Academy Update

Director of Community Services to give an update to the Board.

D. Andover Means Tested Senior Tax Exemption

Board to consider voting to set the exemption amount for the Andover Means Tested Senior Tax Exemption as voted in the 2018 ATM Article 37. The exemption may be up to a 100% match but no less than a 50% match of the amount of the circuit breaker income tax credit that the applicants received in the previous year.

E. Town Governance

Board to discuss and consider voting to accept the Town Governance Study Committee's recommendations on the following recommendations:

- Share civics information with residents through inserts included in Town mailings.
- Require Town Manager to present long-term, financially sustainable fiscal planning and forecasting to the Select Board.
- Require that the Town Manager or his/her designee periodically report to the Select Board on the state of and improvements to the Town's business processes.

VIII. Public Hearings

A. Fiscal Year 2023 Tax Classification

Board to discuss classification and taxation of all property in Town.

IX. Consent Agenda

A. Appointments by the Town Manager

Board to vote that the following appointments by the Town Manager be approved.

Department	Name	Position	Rate/Term	Date of Hire
Andover Police Department	Enid DeCastro (<i>Sophie Robbins</i>)	Office Assistant III	\$56,496.30	11/28/2022
Community Services – Recreation	Linda D'Andrea	Part-Time Office Assistant II	\$26.73/hr	11/21/2022
Community Services – Youth Services	Valeria Cauia	Building Assistant	\$15.00/hr	11/7/2022
Community Services - Recreation	Kerry Larney	Kid Care	\$20.50/hr	11/14/2022
Community Services - Recreation	Jackie Pepper	Kid Care	\$14.50/hr	11/14/2022
Community Services - Recreation	Alexandria Macaуда	Kid Care	\$14.50/hr	11/14/2022
Master Plan Steering Committee	Prashant Navkal	Member	6/30/2024	11/21/2022

X. 2023 Select Board Meetings

A. Board to consider voting to accept the following Select Board Meeting Schedule:

January 9, 2023

January 27, 2023

February 13, 2023

February 27, 2023

March 13, 2023

March 27, 2023

April 10, 2023

April 24, 2023

XI. Executive Session

Board to vote to go into executive session for confidential communications with Town Counsel and pursuant to Purpose 3 to discuss strategy with respect to potential litigation with the Department of Environmental Protection and that the Chair declare that an open session may have a detrimental effect on the litigation position of the Town, and to approve and not release executive session minutes of August 15, 2022 and November 7, 2022, and not to return to open session.

XII. Adjourn

If any member of the public wishing to attend this meeting seeks special accommodations in accordance with the Americans with Disabilities Act, please contact Kathryn Forina in the Town Manager's Office at 978-623-8215 or by email at kathryn.forina@andoverma.us

MEETINGS ARE TELEVISED ON
COMCAST CHANNEL 22 AND VERIZON CHANNEL 45

TOWN OF ANDOVER GENERAL LICENSE APPLICATION

TIME STAMP

APPLICANT'S D/B/A: Driscoll's Package Store

APPLICANT NAME: Five Bartlet St., Inc.

APPLICANT'S ADDRESS: [REDACTED]

APPLICANT'S TEL. NUMBER: [REDACTED]

CONTACT PERSON: Matthew S. Porter

TELEPHONE: [REDACTED] E-MAIL: [REDACTED]

MAILING ADDRESS: [REDACTED]

TYPE OF LICENSE: LIQUOR LICENSE - Transfer of License Application

LOCATION OF LICENSE ACTIVITY: 5 Bartlet Street, Andover, Massachusetts 01810

APPLICATION/LICENSE FEE: \$125 FID/SS # [REDACTED]

DATE OF ACTIVITY N/A TIME from N/A to N/A

I certify under penalties of perjury, that the above information is true and that named applicant has complied with all laws of the commonwealth relating to taxes, reporting of employees and contractors, and withholding and remitting child support.

Signature: [Signature]

OFFICE USE ONLY

OFFICE USE ONLY

OFFICE USE ONLY

OFFICE USE ONLY

Date of log entry 10-19 By: APS License Board Hearing Date: _____

Prior Approval Required:

DATE SENT:

DATE APPROVED

Town Mgr:

Police Dept:

Fire Dept:

Building:

Treasurer:

Add'l conditions for license: _____

This license requires: (circle all that apply)

Select Board Approval

Business Certificate

Letter of Clearance



COMMONWEALTH OF MASSACHUSETTS

TOWN OF ANDOVER

Building Division – Fire Department

APPLICATION FOR CERTIFICATE OF INSPECTION

Date 10/5/2022

In accordance with the provisions of MGL C 10, Section 74 and Massachusetts State Building Code, Section 110.7, I hereby apply for a Certificate of Inspection for the below-named premises located at the following address:

Name of Premises Driscoll's Package Store

Street and Number 5 Bartlet Street, Andover, Massachusetts 01810

Purpose for which Premises is used Package Store

Certificate to be issued to Five Bartlet St., Inc.

Address 172 S. Main Street, Acushnet, MA 02743 Tel. No. [REDACTED]

Owner of Record of Building Lally II Realty Trust

Address 5 Bartlet Street, Andover, Massachusetts 01810

[Signature]
SIGNATURE OF PERSON TO WHOM
CERTIFICATE IS ISSUED OR HIS
AUTHORIZED AGENT

Kaushal Patel
PRINT NAME
President
TITLE

TEL. NO. [REDACTED] E-MAIL ADDRESS [REDACTED]

Return this application to: OFFICE OF THE INSPECTOR OF BUILDINGS,
Andover Town Offices, 36 Bartlet Street, Andover, Massachusetts 01810

Please Note:

Application shall be submitted for each building or structure or part thereof to be certified. The building official and fire official shall be notified within ten (10) days of any changes in the above information.

CERTIFICATE # _____

EXPIRATION DATE: _____

TAX FORM

APPLICANT NAME: Five Bartlet St., Inc.

I certify under penalties of perjury that the above named applicant has complied with all laws of the commonwealth relating to taxes, reporting of employees and contractors, and withholding and remitting child support.



Signature of Individual or Corporate Name (Mandatory)

Kaushal J. Patel

By: Corporate Officer (if corporation)

Social Security# (if individual)



Federal Identification Number (FID# if Corporation or Non Profit#)

This license will not be issued unless the certification clause is signed by the applicant.

Your Social Security or FID number will be furnished to the Massachusetts Department of Revenue to determine if you have met tax filing or tax payment obligations. Licensees who fail to correct their non-filing or delinquency will be subject to license suspension or revocation. This request is made under the authority of Mass. General Laws C. 62c s.49A.



The Commonwealth of Massachusetts
Department of Industrial Accidents
1 Congress Street, Suite 100
Boston, MA 02114-2017

www.mass.gov/dia

Workers' Compensation Insurance Affidavit: General Businesses.
TO BE FILED WITH THE PERMITTING AUTHORITY.

Applicant Information

Please Print Legibly

Business/Organization Name: Five Bartlet St., Inc.

Address: 5 Bartlet Street

City/State/Zip: Andover, Massachusetts

Phone #: [REDACTED]

Are you an employer? Check the appropriate box:

1. ☐ I am an employer with _____ employees (full and/or part-time).*
2. ☐ I am a sole proprietor or partnership and have no employees working for me in any capacity.
[No workers' comp. insurance required]
3. ☐ We are a corporation and its officers have exercised their right of exemption per c. 152, §1(4), and we have no employees. [No workers' comp. insurance required]**
4. ☐ We are a non-profit organization, staffed by volunteers, with no employees. [No workers' comp. insurance req.]

Business Type (required):

5. ☒ Retail
6. ☐ Restaurant/Bar/Eating Establishment
7. ☐ Office and/or Sales (incl. real estate, auto, etc.)
8. ☐ Non-profit
9. ☐ Entertainment
10. ☐ Manufacturing
11. ☐ Health Care
12. ☐ Other _____

*Any applicant that checks box #1 must also fill out the section below showing their workers' compensation policy information.

**If the corporate officers have exempted themselves, but the corporation has other employees, a workers' compensation policy is required and such an organization should check box #1.

I am an employer that is providing workers' compensation insurance for my employees. Below is the policy information.

Insurance Company Name: Travelers

Insurer's Address: _____

City/State/Zip: _____

Policy # or Self-ins. Lic. # [REDACTED] Expiration Date: 12/30/2023

Attach a copy of the workers' compensation policy declaration page (showing the policy number and expiration date).

Failure to secure coverage as required under Section 25A of MGL c. 152 can lead to the imposition of criminal penalties of a fine up to \$1,500.00 and/or one-year imprisonment, as well as civil penalties in the form of a STOP WORK ORDER and a fine of up to \$250.00 a day against the violator. Be advised that a copy of this statement may be forwarded to the Office of Investigations of the DIA for insurance coverage verification.

I do hereby certify, under the pains and penalties of perjury that the information provided above is true and correct.

Signature: [Signature]

Date: 10/6/2022

Phone #: [REDACTED]

Official use only. Do not write in this area, to be completed by city or town official.

City or Town: Andover

Permit/License # _____

Issuing Authority (circle one):

1. Board of Health 2. Building Department 3. City/Town Clerk 4. Licensing Board 5. Selectmen's Office
6. Other _____

Contact Person: Austin Simko, Town Clerk

Phone #: 978-623-8230



Driscoll'

DATE: 10/5/2022

Town of Andover
CRIMINAL RECORD INFORMATION FORM

Managers, Directors, Stockholders, Officer and Others

NAME OF BUSINESS Driscoll's Package Store
APPLICANT Five Bartlet St., Inc.
ADDRESS 5 Bartlet Street, Andover, Massachusetts 01810
OCCUPATION Owner
BIRTHPLACE India DATE OF BIRTH [REDACTED]

If you have any record of misdemeanors including: drunkenness, simple assault, speeding, minor traffic violations, affray or disturbance of the peace...and such offences were disposed of ten or more years prior to the filing of this application...you may be considered to have **NO RECORD** for the purpose of furnishing this department information as to your criminal record.

I, Kaushal J. Patel, APPLICANT FOR A
Section 15 All Alcoholic Beverages LICENSE IN THE TOWN OF
ANDOVER HEREBY STATE THAT I HAVE NOT BEEN CONVICTED FOR VIOLATION
OF A STATE OR FEDERAL NARCOTIC LAW.

I DO HEREBY STATE THAT I HAVE NO RECORD OF CRIMINAL CONVICTIONS IN
ANY STATE OR FEDERAL COURT EXCEPT THOSE LISTED AS FOLLOWS:

N/A

I DO HEREBY STATE THAT I HAVE NO PENDING CRIMINAL CHARGES AGAINST ME
FOR ANY CRIMINAL VIOLATIONS IN ANY STATE OR FEDERAL COURT EXCEPT
THOSE LISTED AS FOLLOWS:

N/A

SIGNED AND SUBSCRIBED TO UNDER THE PAINS AND PENALTIES OF PERJURY
THIS 12th DAY, OF Oct, 20 22,

Signature:

Any statements contained herein found to be untrue shall be cause for the cancellation and/or revocation of any license granted to the applicant or corporation in which he is a principal or agent.



TOWN OF ANDOVER

D TOWN CLERK'S OFFICE

36 Bartlet Street
Andover, MA 01810
978-623-8230
www.andoverma.gov

CRIMINAL OFFENDER RECORD INFORMATION (CORI) ACKNOWLEDGEMENT FORM

TO BE USED BY ORGANIZATIONS CONDUCTING CORI CHECKS FOR EMPLOYMENT, VOLUNTEER,
SUBCONTRACTOR, LICENSING, AND HOUSING PURPOSES

Town of Andover Town Clerk's Office is registered under the provisions of M.G.L. c. 6, § 172 to receive CORI for the purpose of screening current and otherwise qualified prospective employees, subcontractors, volunteers, license applicants, current licensees, and applicants for the rental or lease of housing.

As a prospective or current employee, subcontractor, volunteer, license applicant, current licensee, or applicant for the rental or lease of housing, I understand that a CORI check will be submitted for my personal information to the Department of Criminal Justice Information Services (DCJIS). I hereby acknowledge and provide permission to Town of Andover Town Clerk's Office to submit a CORI check for my information to the DCJIS. This authorization is valid for one year from the date of my signature. I may withdraw this authorization at any time by providing Town of Andover Town Clerk's Office with written notice of my intent to withdraw consent to a CORI check.

FOR EMPLOYMENT, VOLUNTEER, AND LICENSING PURPOSES ONLY: The Town of Andover Town Clerk's/Andover Public Schools may conduct subsequent CORI checks within one year of the date this Form was signed by me provided, however, that Town of Andover/Andover Public Schools must first provide me with written notice of this check.

By signing below, I provide my consent to a CORI check and acknowledge that the information provided on Page 2 of this Acknowledgement Form is true and accurate.



SIGNATURE

10/6/2022

DATE

Your identity and signature must be verified by examining a government-issued identification **in person**

All CORI forms must be returned, in person, along with your ID



TOWN OF ANDOVER

TOWN CLERK'S OFFICE

36 Bartlet Street
Andover, MA 01810

978-623-8230

www.andoverma.gov

SUBJECT INFORMATION:

Patel Kaushal J.
Last Name First Name Middle Name Suffix

N/A

Maiden Name (or other name(s) by which you have been known)

[REDACTED]

India

Date of Birth

Place of Birth

Last Six Digits of Your Social Security Number (REQUIRED): [REDACTED]

Sex: M Height: 5 ft. 7 in. Eye Color: Brown Race:

Driver's License or ID Number: [REDACTED] State of Issue: MA

Mother's Full / Maiden Name

Father's Full Name

Current and Former Addresses:

[REDACTED]

Street Number & Name City/Town State Zip

[REDACTED]

Street Number & Name City/Town State Zip

The above information was verified by reviewing the following form(s) of government issued identification:

VERIFIED BY:

Name of Verifying Employee (Please Print)

Signature of Verifying Employee

0485528

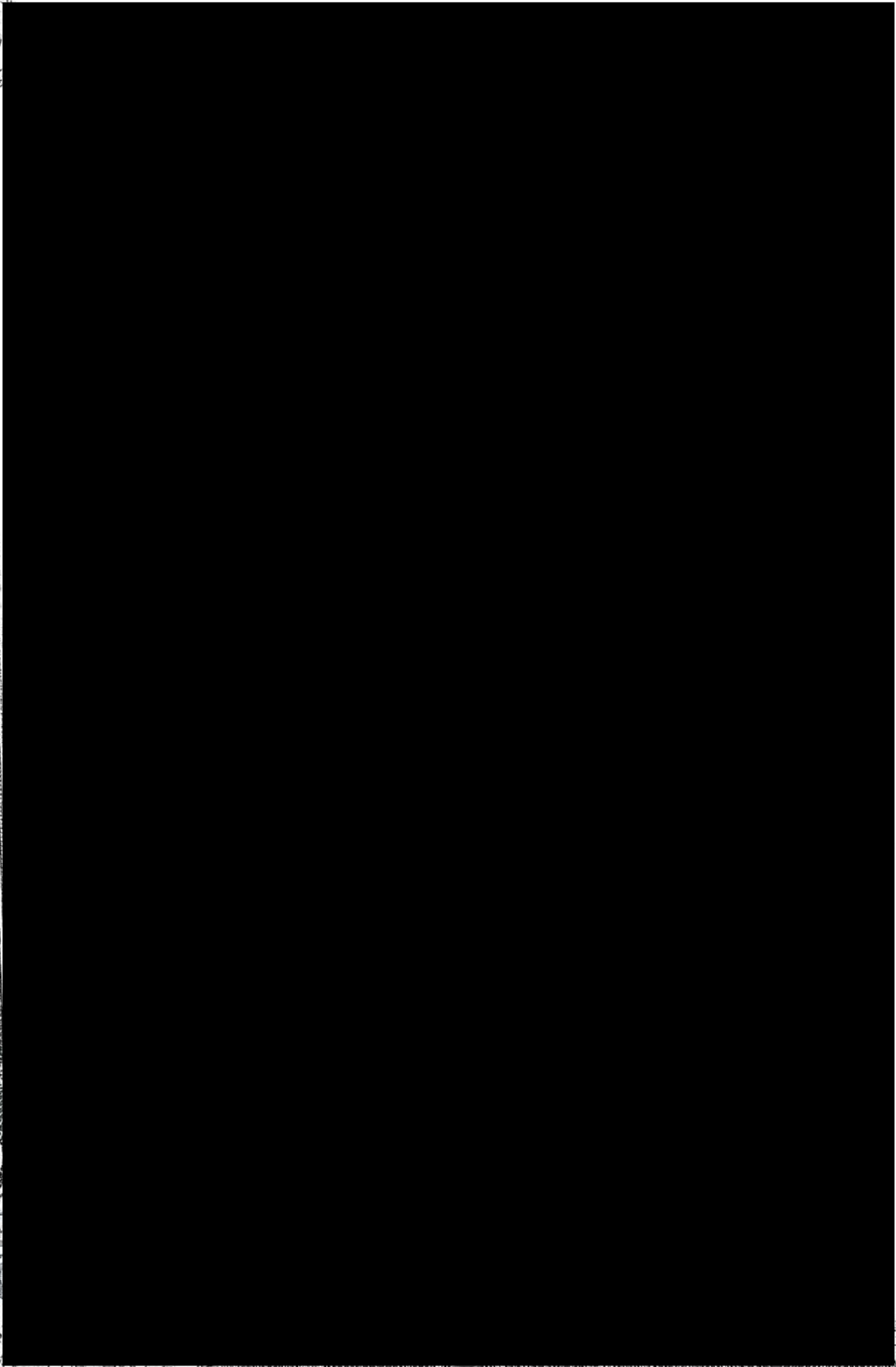
જન્મનું પ્રમાણ પત્ર
CERTIFICATE OF BIRTH
ગુજરાત સરકાર

પરી નં ૩ Certified Copy
નમુનો ક્રમાંક- ૫
Form No. 5 (See Rule 8/13)

(13)

No. 41410220

CERTIFICATE OF NATURALIZATION





Preferred Mutual Insurance Company
One Preferred Way
New Berlin, NY 13411
1.800.333.7642
www.preferredmutual.com

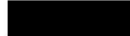
COMMERCIAL INSURANCE PROPOSAL

Businessowners

Prepared for: FIVE BARTLET ST INC
DBA DRISCOLL'S LIQUORS

Proposed Effective Date: 12/10/2022 to 12/10/2023

Quote Number:



Presented By: THAKKAR INSURANCE AGENCY
134 CAMBRIDGE STREET- 2ND FLR
BURLINGTON, MA 01803
Tel: 781 262 0800



Preferred Mutual Insurance Company
One Preferred Way
New Berlin, NY 13411
1.800.333.7642
www.preferredmutual.com

PREMIUM SUMMARY

Named Insured: FIVE BARTLET ST INC
DBA DRISCOLL'S LIQUORS
5 BARTLET STREET
ANDOVER, MA 01810

Agent: THAKKAR INSURANCE AGENCY
134 CAMBRIDGE STREET- 2ND FLR
BURLINGTON, MA 01803
(781) 262-0800

Proposal Number: [REDACTED]

Proposed Policy Period: 12/10/2022 to 12/10/2023

Bill Plan Options:

Coverage and Premium Information

Property/Liability:	\$	910.00
Cyber Liability:	\$	70.00

Final Proposed Premium: \$ 980.00

The Final Proposed Premium includes credits for Central Station Fire Alarm, Central Station Burglar Alarm, Perimeter Lighting, Lightning Protection, Fire Extinguishers for a total savings of \$47.

**Thank you for choosing Preferred Mutual Insurance Company and the
THAKKAR INSURANCE AGENCY Agency for your insurance needs.**

THE PREMIUMS HAVE BEEN COMPUTED AT CURRENT FILED RATES, BASED UPON THE PROPOSED EFFECTIVE DATE SHOWN ABOVE. RATES ARE VALID IF THE COVERAGE EFFECTIVE DATE IS NOT MORE THAN 45 DAYS PAST THE PRINTED DATE SHOWN BELOW.

THIS PROPOSAL IS NOT INTENDED TO BE CONSIDERED AN ACCEPTANCE OF THIS ACCOUNT. FURTHER UNDERWRITING REQUIREMENTS MAY AFFECT THE INSURABILITY OF THE ACCOUNT OR THE ESTIMATED PREMIUMS.

A.M. BEST Company gives Preferred Mutual Insurance Company a rating of "A" (Excellent)
For more information visit: www.preferredmutual.com



Preferred Mutual Insurance Company
One Preferred Way
New Berlin, NY 13411
1.800.333.7642
www.preferredmutual.com

Commercial Property

Customer and Agent Information

Named Insured: FIVE BARTLET ST INC
DBA DRISCOLL'S LIQUORS

Agent Name: THAKKAR INSURANCE AGENCY

Policywide Optional Property Coverages

	<u>LIMITS</u>	<u>PREMIUM</u>
Location deductible applies unless otherwise stated		
Business Income - Waiting Period Applies		
Ordinary Payroll	60 days	Included
Exempt Employees/Jobs	No	
Extended Period of Indemnity	30 days	Included
Business Income & Extra Expense Actual Loss Sustained - Waiting Period Applies	12 Months	Included
Business Income Waiting Period	72 Hours Waiting Period	Included
Electronic Data	\$10,000	Included
Equipment Breakdown Coverage		Included
Forgery or Alteration - Optional Coverage Deductible Applies	\$2,500	Included
Interruption of Computer Operations	\$10,000	Included

Commercial Property Schedule

Described Premises and Classifications

Location 1 Building 1 5 Bartlet St
 Andover, MA 01810
 Essex County

Primary Occupancy:	Mercantile Beverage Stores- Liquor & Wine	Cause of Loss:	Special Form
Construction:	Joisted Masonry	Location Deductible:	\$1,000
Inflation Guard:	4%	Optional Coverage Deductible:	\$500
		Windstorm or Hail Deductible:	Not Applicable

	<u>LIMITS</u>	<u>PREMIUM</u>
Business Personal Property		
Replacement Cost	\$30,000	\$292



Preferred Mutual Insurance Company
One Preferred Way
New Berlin, NY 13411
1.800.333.7642
www.preferredmutual.com

Described Premises and Classifications

LOCATION/BUILDING - OPTIONAL COVERAGES

LIMITS

PREMIUM

Location deductible applies unless otherwise stated

Accounts Receivable	\$10,000 On/\$5,000 Off	Included
Business Income From Dependent Properties - Waiting Period Applies	\$5,000	Included
Fire Department Service Charge - No Deductible Applies	\$2,500	Included
Valuable Papers and Records	\$10,000 On/\$5,000 Off	Included



Preferred Mutual Insurance Company
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New Berlin, NY 13411
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Commercial General Liability

Customer and Agent Information

Named Insured: FIVE BARTLET ST INC
DBA DRISCOLL'S LIQUORS

Agent Name: THAKKAR INSURANCE AGENCY

Limits of Insurance

	<u>LIMITS</u>
General Aggregate (Other than Products - Completed Operations)	\$4,000,000
Products - Completed Operations Aggregate Limit	\$4,000,000
Personal and Advertising Injury Limit (Any One Person or Organization)	\$2,000,000
Each Occurrence Limit	\$2,000,000
Medical Expense Limit (Any One Person)	\$10,000
Liquor Legal Liability	
Each Common Cause Limit	\$1,000,000
Aggregate Limit	\$2,000,000
Cyber Liability	
Each Claim	\$100,000
Annual Aggregate	\$100,000

Deductible: No Deductible

	<u>PREMIUM BASE</u>	<u>PREMIUM</u>
Cyber Liability	\$500,000-\$1,000,000 Gross Sales	\$70

Commercial General Liability Schedule

DESCRIBED PREMISES AND CLASSIFICATIONS

Location 1 Building 1 5 Bartlet St
Andover, MA 01810
Essex County

	<u>LIMIT</u>	<u>PREMIUM</u>
Damage To Premises Rented to You (Any One Premises) Limit of Liability (Per Occurrence)	\$50,000	Included

<u>PREMIUM BASIS</u>	<u>PREMIUM</u>
----------------------	----------------



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DESCRIBED PREMISES AND CLASSIFICATIONS

	<u>PREMIUM BASIS</u>	<u>PREMIUM</u>
	Limit of Insurance	
Mercantile - Beverage Stores-Liquor & Wine	\$30,000	\$53
	Receipts	
Liquor Liability Off Premises	\$1,000,000	\$565

FORMS AND ENDORSEMENTS SCHEDULE

The following list shows the forms, schedules and endorsements which are part of this proposal.

Proposal Number: **QBOP184013**

Policywide

Form Number	Title
BP 05 98 01 06	Amendment of Insured Contract Definition
BP 95 03 01 06	Asbestos Exclusion
BP 00 03 01 10	Businessowners Coverage Form
BP IN 01 01 10	Businessowners Coverage Form Index
BP 05 01 07 02	Calculation of Premium
BP 95 10 07 13	Communicable Disease Exclusion
BP 05 64 01 07	Conditional Exclusion Of Terrorism (Relating To Disposition Of Federal Terrorism Risk Insurance Act)
BP 96 00 04 21	Cyber Incident Exclusion
BP 95 38 09 18	Cyber Liability - Massachusetts Changes
BP 95 35 09 18	Cyber Liability Insurance
BP 04 17 01 10	Employment-Related Practices Exclusion
PM BP 04 72 12 17	Equipment Breakdown Protection Coverage
BP 15 04 05 14	Exclusion - Access Or Disclosure Of Confidential Or Prsnl Info And Data-Related Liab - With Limited Bodily Injury Excpn
BP 10 05 07 02	Exclusion - Year 2000 Computer-Related and Other Electronic Problems
BP 05 26 01 08	Exclusion Of Certified Acts Of Terrorism Nuclear, Biological, Chemical Terrorism; Cap Covered Certified Losses
BP 05 38 08 08	Exclusion of Other Acts of Terrorism Committed Outside The United States; Cap on Losses from Certified Acts of Terrorism
BP 05 77 01 06	Fungi or Bacteria Exclusion (Liability)
BP 04 89 01 10	Liquor Liability Coverage
BP 06 98 01 10	Massachusetts - Fungi, Wet Rot or Dry Rot Exclusion and Limitations
BP 01 08 03 11	Massachusetts Changes
BP 95 23 01 06	Primary And Non-Contributory Coverage Endorsement
BP 04 93 01 06	Total Pollution Exclusion with a Building Heating Equipment Exception and a Hostile Fire Exception
BP 04 97 01 06	Waiver of Transfer of Rights of Recovery against Others to Us

Location 1 - 5 Bartlet St, Andover, MA 01810

Location 1 Building 1

Form Number	Title
BP 04 30 01 06	Protective Safeguards



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One Preferred Way
New Berlin, NY 13411
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SUMMARY OF OPTIONAL COVERAGES FOR CYBER LIABILITY

Proposal Number: **QBOP184013**

Multimedia Liability Coverage	
Security and Privacy Liability Coverage	
Privacy Regulatory Defense and Penalties Coverage	
PCI DSS Assessment Coverage	
Privacy Breach Response Costs, Customer Notification Expenses, and Customer Support and Credit Monitoring Expenses Coverage	
Proactive Privacy Breach Responses Costs Sublimit	
Voluntary Notification Expenses Sublimit	
Cyber Extortion Coverage	
Network Asset Protection Coverage	
Cyber Extortion Coverage	
Cyber Terrorism Coverage	
BrandGuard Coverage	
Limits of Liability	
Each Claim Limit	\$100,000
Annual Aggregate Limit	\$100,000

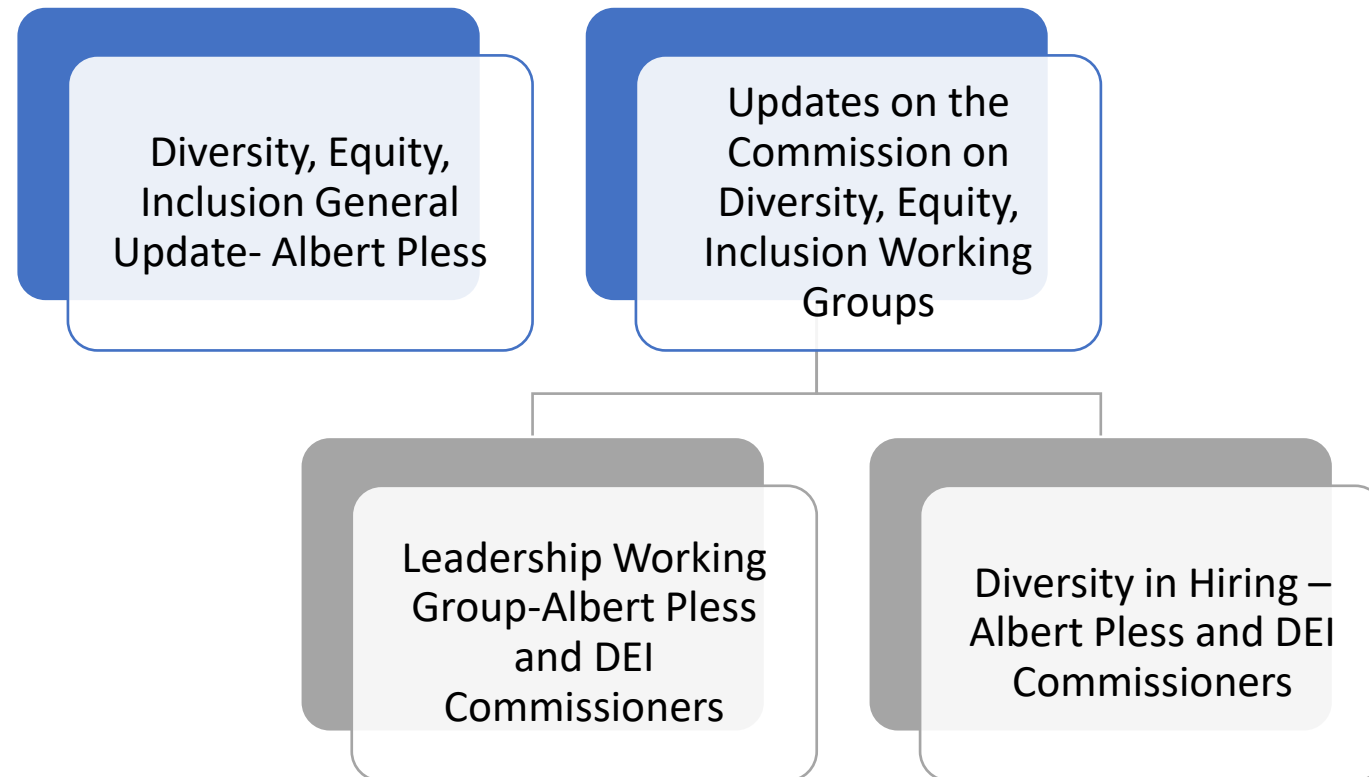
Be sure to read the Coverage Form for full details highlighting possible coverage limitations/exclusions

Select Board Meeting Diversity, Equity, Inclusion Presentation

November 21, 2022

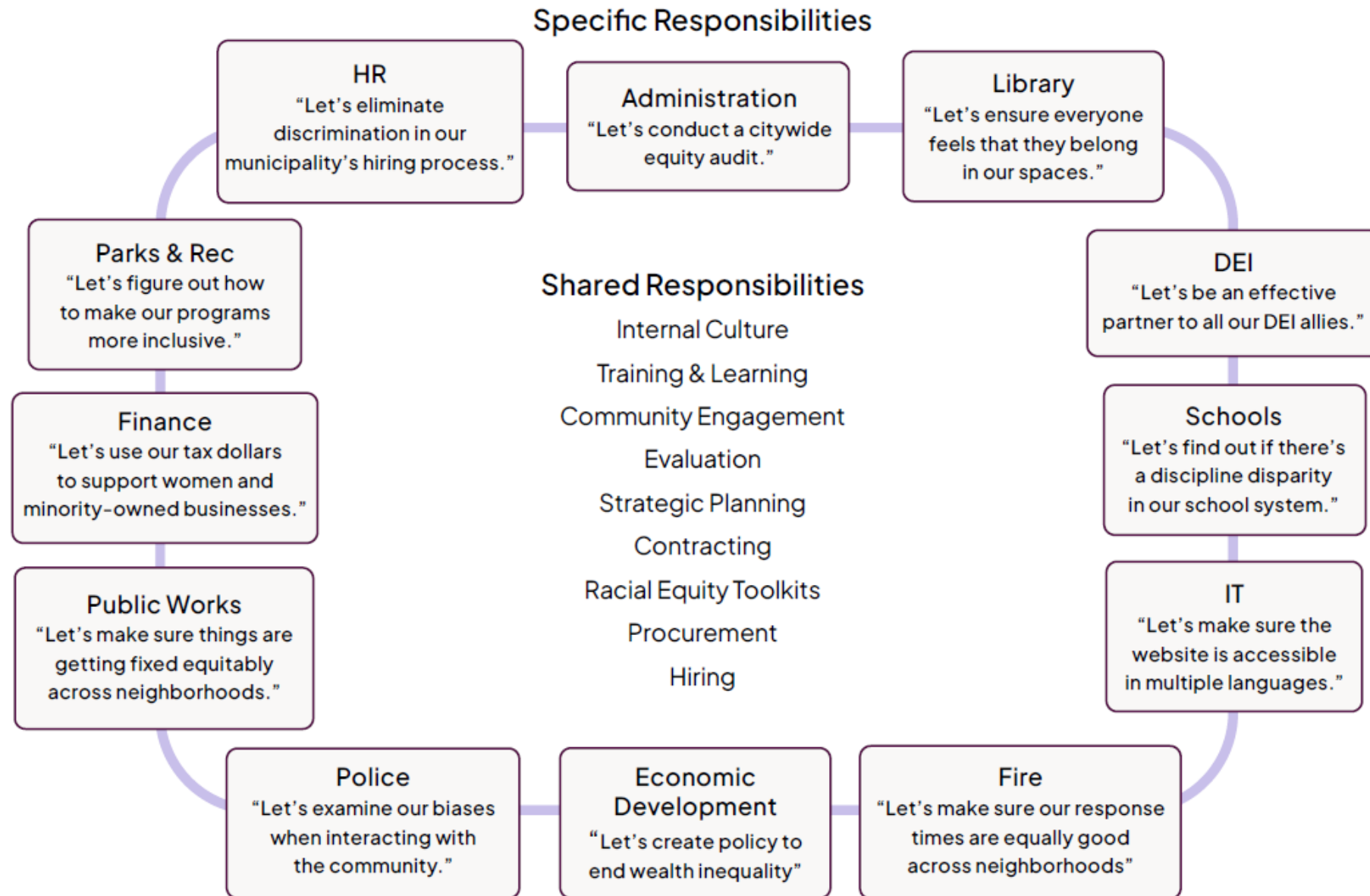
Albert Pless
Director, Diversity, Equity, Inclusion
Town of Andover

Agenda Items



Director's Updates

- DEI Commission
- Hispanic Heritage Month Event
- Collaborative work with APS
- Youth survey data next steps
- Municipal DEI Coalition



Town of
Andover

2022
Employee
Survey

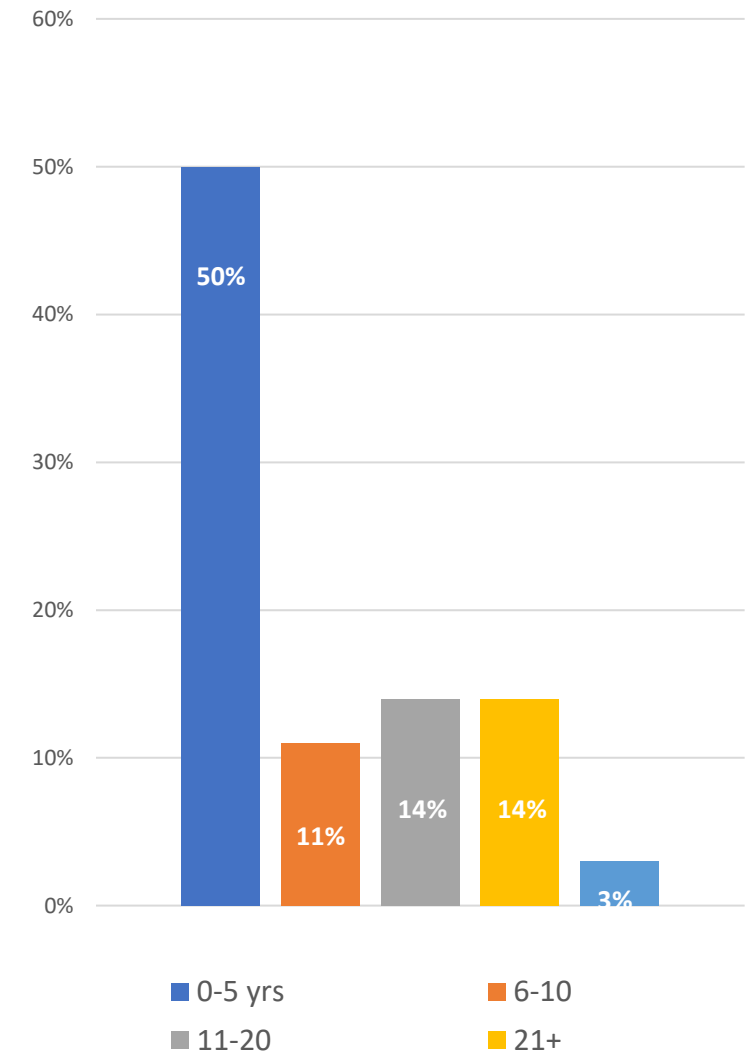
Survey Overview

- Survey developed under auspices of the Commission on DEI
Launched June 6, 2022, closed July 14, 2022
All Municipal employees received 3 invitations to participate
31% (146) of employee pool (472) participated



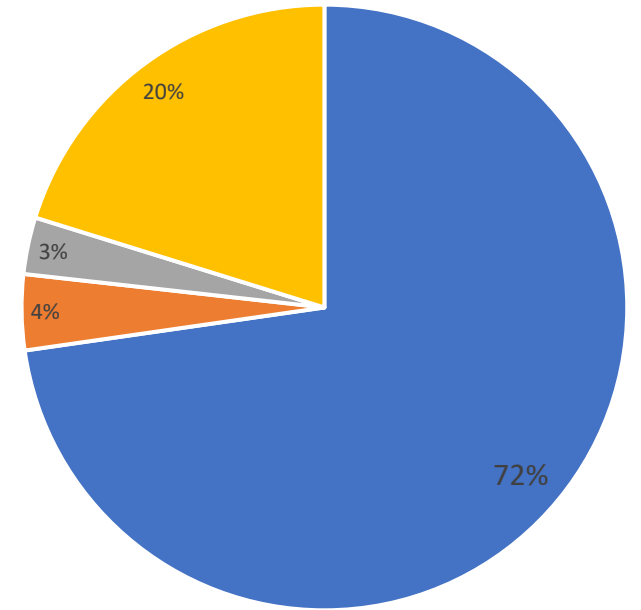
- Overview
- Respondent Demographics

How long have you worked for the Town of Andover?



- Overview
- Respondent Demographics

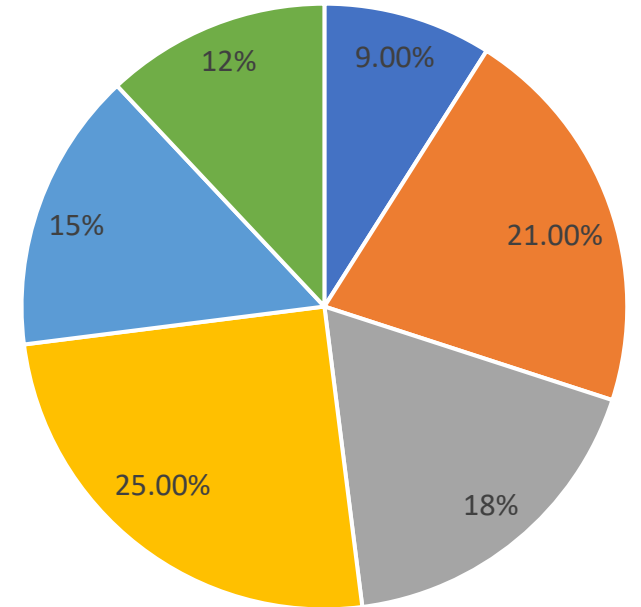
How would you describe yourself?



■ White
■ Hispanic/Latino

- Overview
- Respondent Demographics

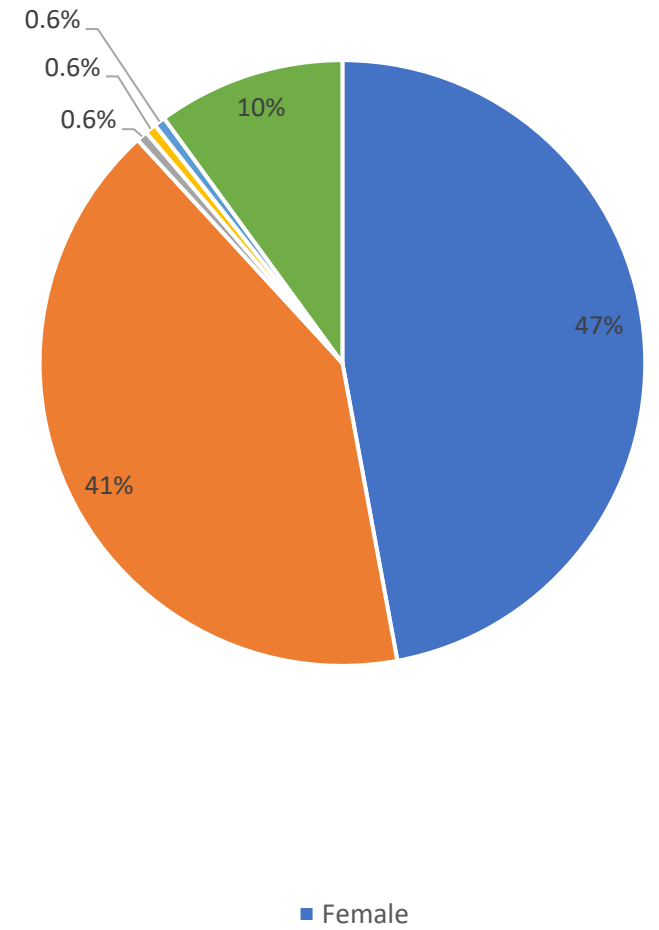
What is your current age group?



■ 16-29
■ 30-39

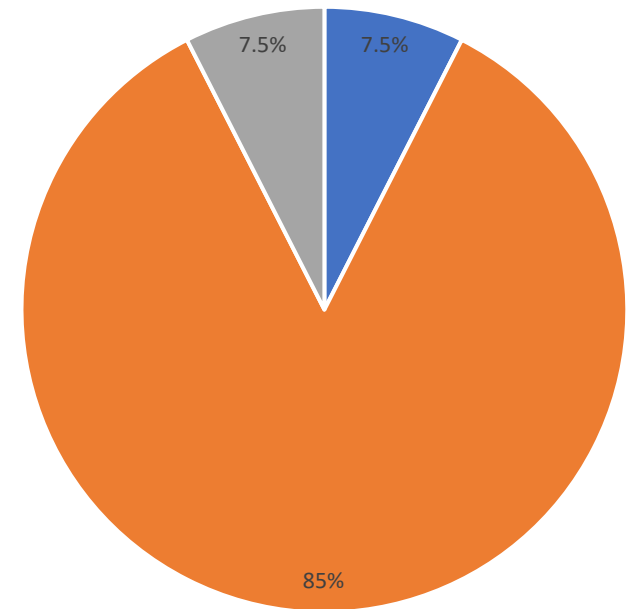
- Overview
- Respondent Demographics

To which gender do you most identify?



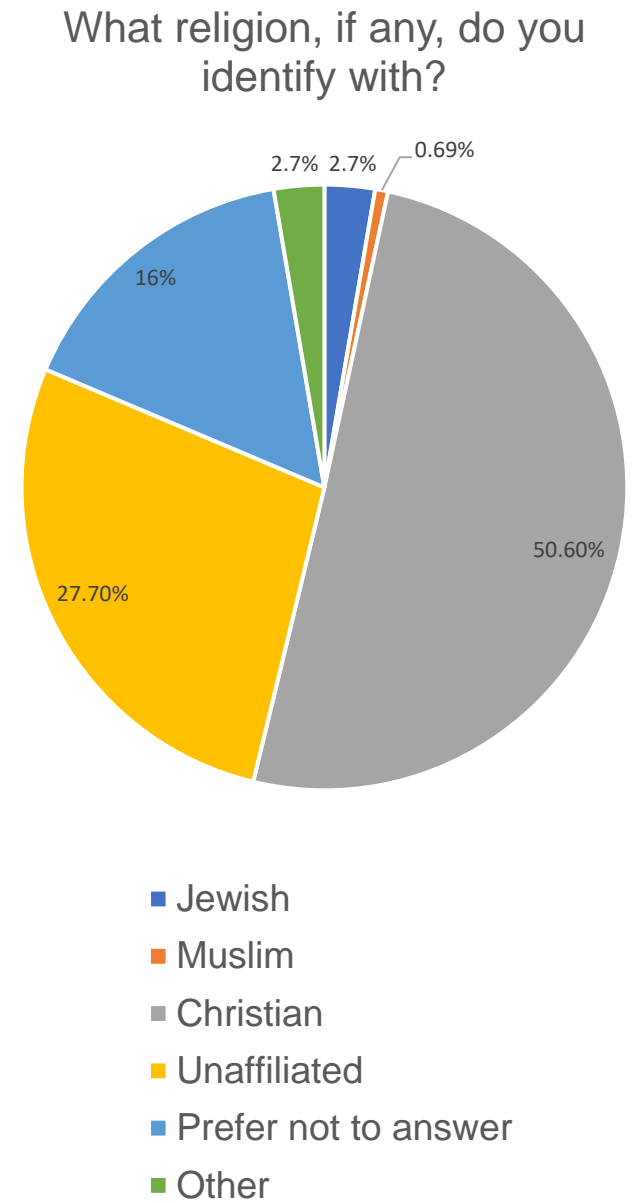
- Overview
- Respondent Demographics

Would you consider yourself to have a disability?



■ Yes ■ No ■ Prefer not to answer

- Overview
- Respondent Demographics



Survey Instrument

Treatment of Neutral, Scale Calculations

- The survey instrument asked participants to respond to questions generally utilizing a series of Likert scales. 12 questions included “Neutral” as a response choice.
- For our purposes Neutral responses will be identified and noted. Trends in Neutral responses over time will also be tracked and noted.
- Strongly Agree and Agree will be calculated as Agree. Likewise, Disagree and Strongly Disagree will be calculated as Disagree.
- Several questions included “Prefer not to answer” and/or Don’t know.” These responses will be reported and tracked as well.
-



Summary of Findings

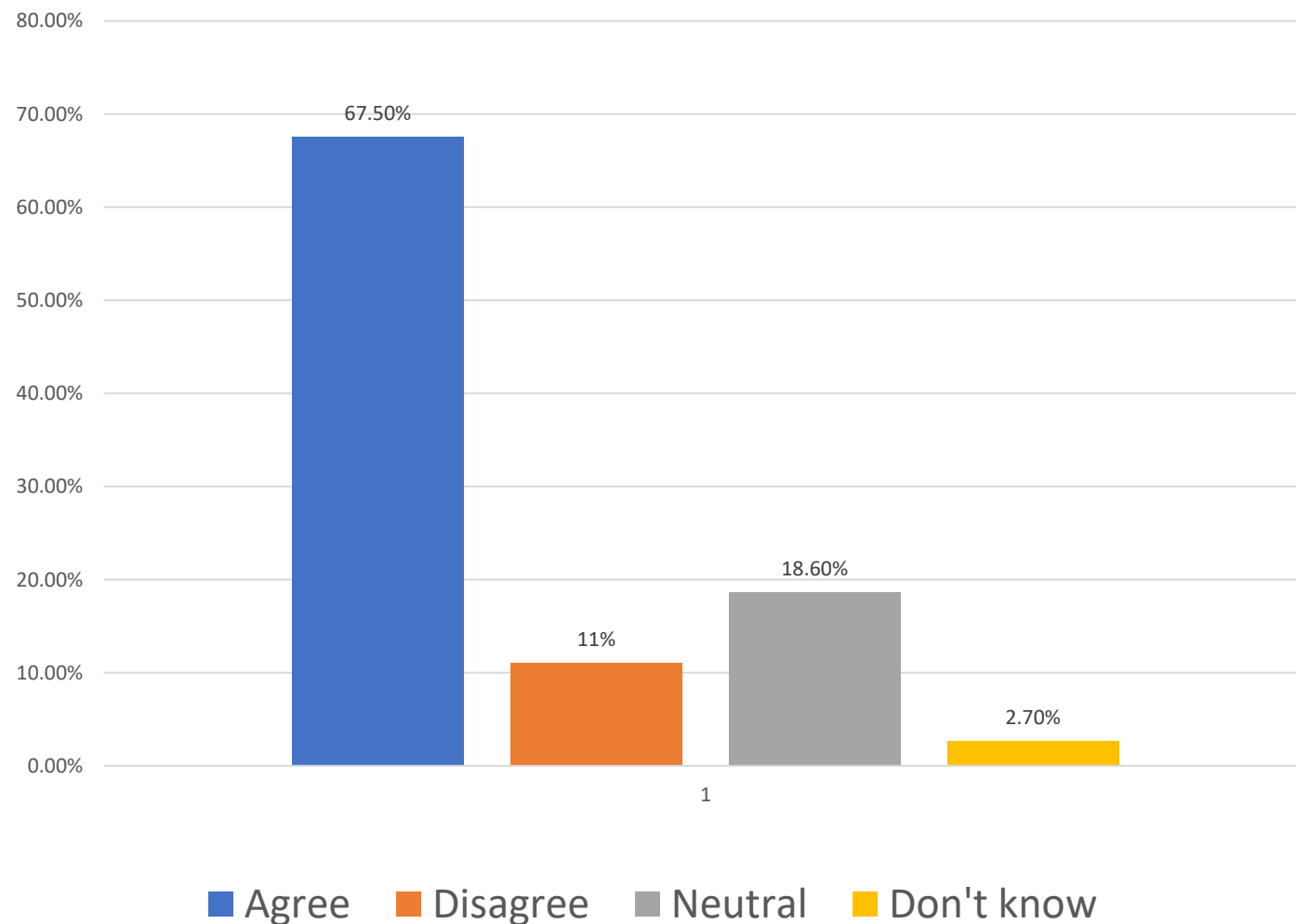
Survey was overwhelmingly positive.

Majority of the respondents agree that the Town's working is:
environment is:

	Agree	Disagree	Neutral	Don't Know
Collaborative	70%	11.9%	11%	-
Collegial	68%	7.04%	15%	-
Friendly	79%	4.86%	9%	-
Non-Ageist	62%	6.95%	18%	5%
Non-Elitist	75%	13.99%	24%	4%
Non-homophobic	68%	3.47%	14%	6%
Non-racist	64%	10%	11%	5%
Non-sexist	60%	13.8%	16%	1%
Respectful	73%	5.5%	15%	-
Supportive	70%	9.5%	13%	1%
Welcoming	74%	6%	12%	-

Survey Responses

The Town of Andover's mission is to serve employees and citizens of the Town in a manner that reflects the Town's core values and diverse culture. In your experience as an employee, do you agree this describes the working environment and work culture with

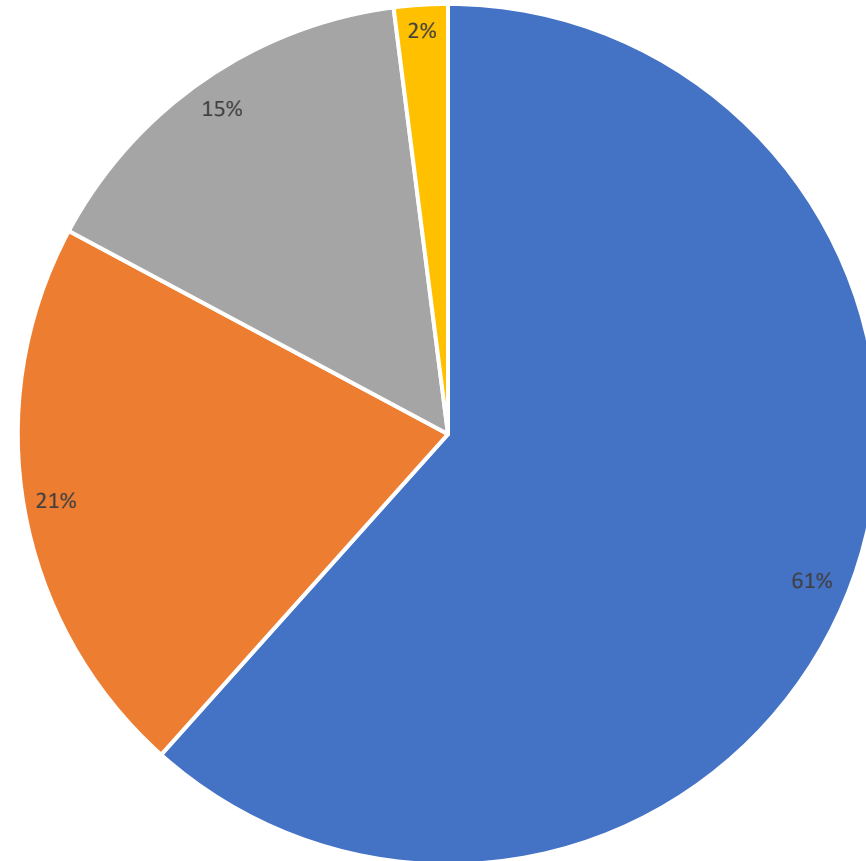


Survey Responses



Survey Responses

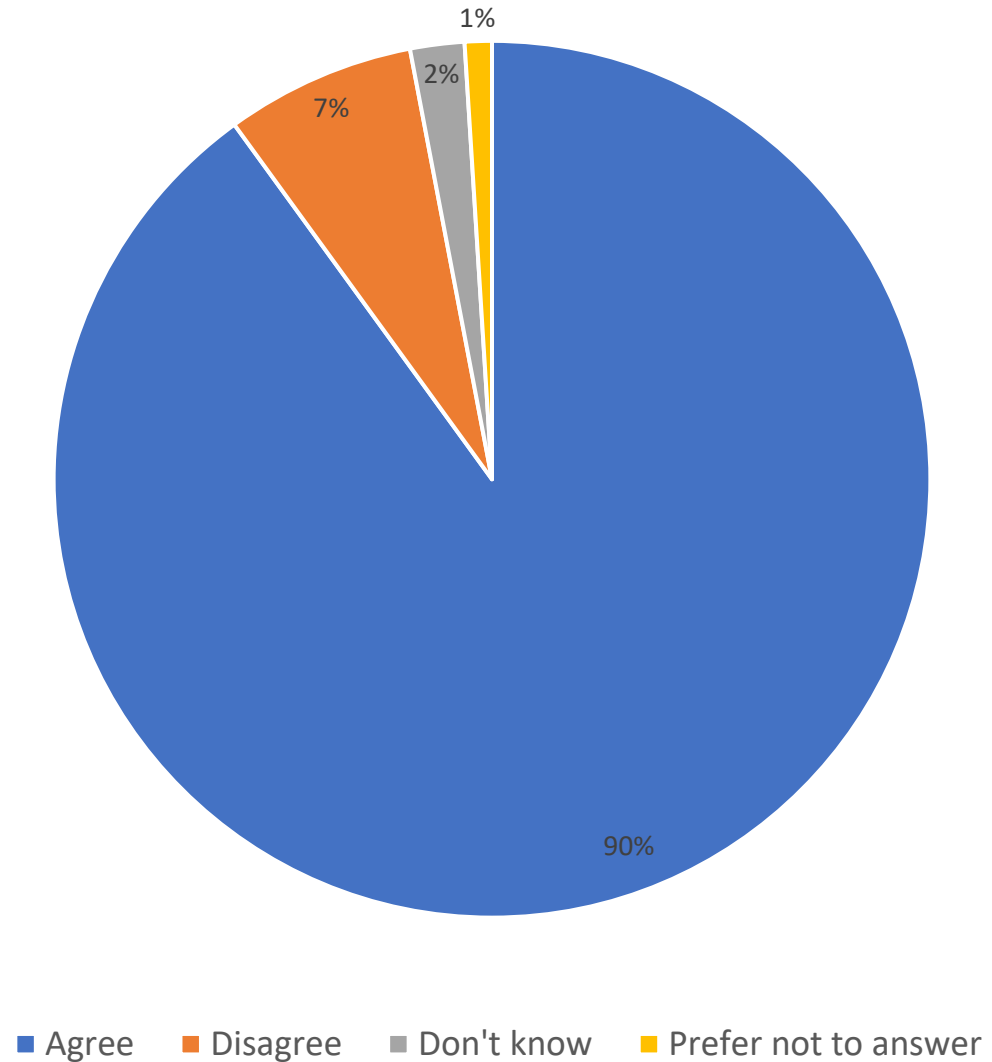
Do you feel the Town's current workforce reflects a commitment to actively diversify?



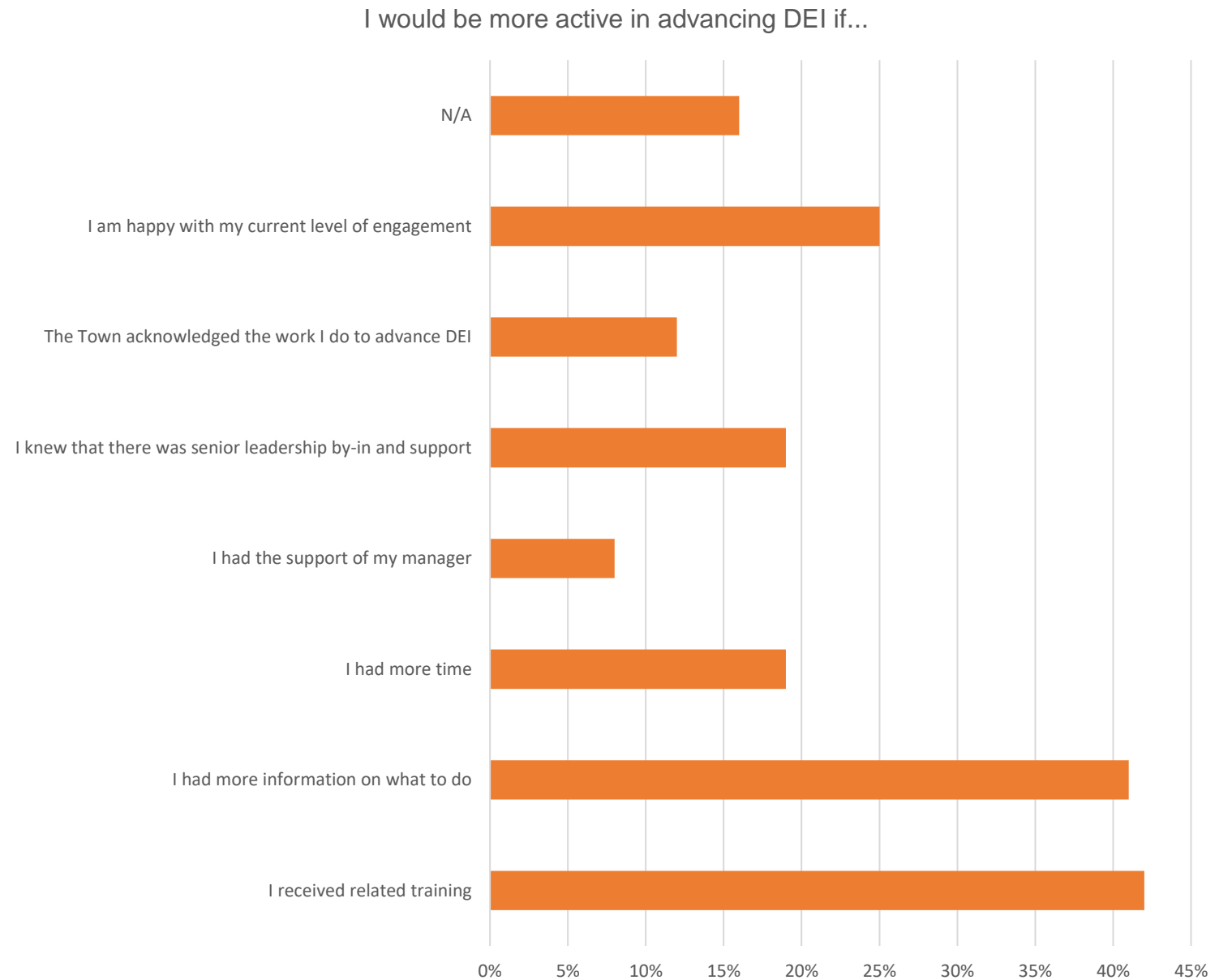
■ Agree ■ Disagree ■ Don't know ■ Prefer not to answer

Survey Responses

I have a basic understanding of the concepts of diversity, equity and inclusion and can explain DEI principles.

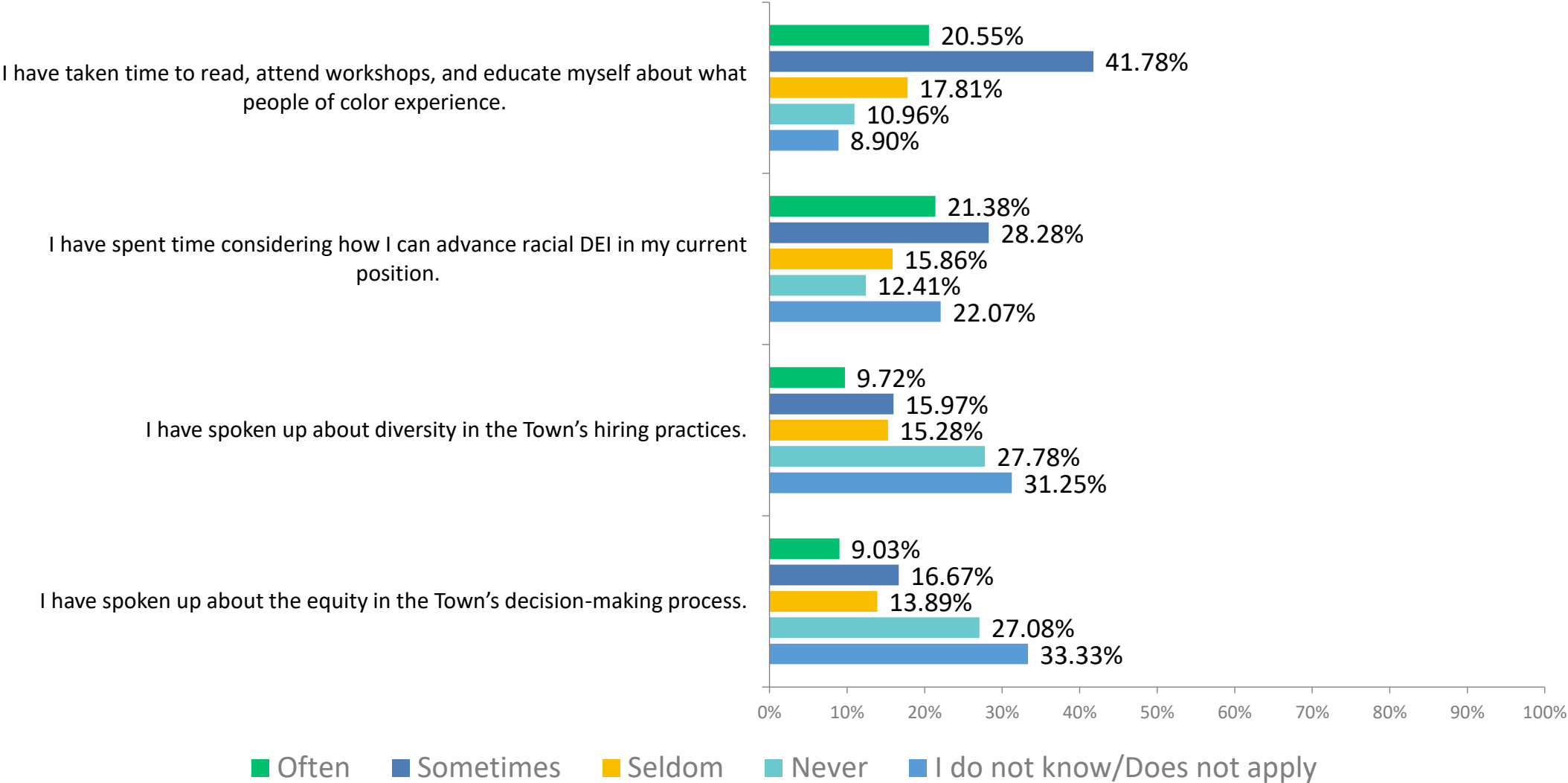


Survey Responses



Please select a response for each of the following:

Survey Responses



Diversity, Equity, Inclusion 101 Employee Training

Staff-wide “DEI 101” training to launch in December

Topics covered include Concepts covered: DEI 101, De-escalation
Culturally appropriate customer engagement, examining implicit bias, Creating a workplace culture of belonging

Evaluation and feedback

Diversity in Hiring Working Group: Work Towards Stated Objectives

ONGOING / CONTINUAL WORK

Research and Adapt Best Practices in Diversifying Workforces

- Examination of Public-Facing Language; Systems Mapping of Hiring Process; Consideration of Best Practices for Onboarding, Advancement, and Retention

Disrupt Bias in the Hiring Process

- Identify Gate-Keeping Vulnerabilities; Consider Role of Hiring Managers; Examine Interview Protocols; Role-Focused Criteria and Assessment

COMPLETED IN PROGRESS FUTURE WORK

- **Examine and change language in job postings**
 - Detailed report including specific recommendations currently in draft form

INPROGRESS

- Diversity Recruitment Pipelines Beginning information gathering and analysis

FUTURE WORK

- Ensure Success and Support for BIPOC Employees Including Affinity Spaces



Andover Leadership Academy



- An interactive learning opportunity for those who live and/or work in Andover
- Over the course of 11 sessions, participants will learn about how their government operates, get to know their municipal leaders and develop new connections with their fellow participants.

Leadership Academy Overview

Initiative is designed to:

- Enhance stakeholder understanding of Town government operations
- Advance understanding of and partnership in civic affairs
- Increase understanding of challenges facing municipal government
- Gain appreciation for the myriad of regulations / rules we must adhere to

Opportunity for participants to:

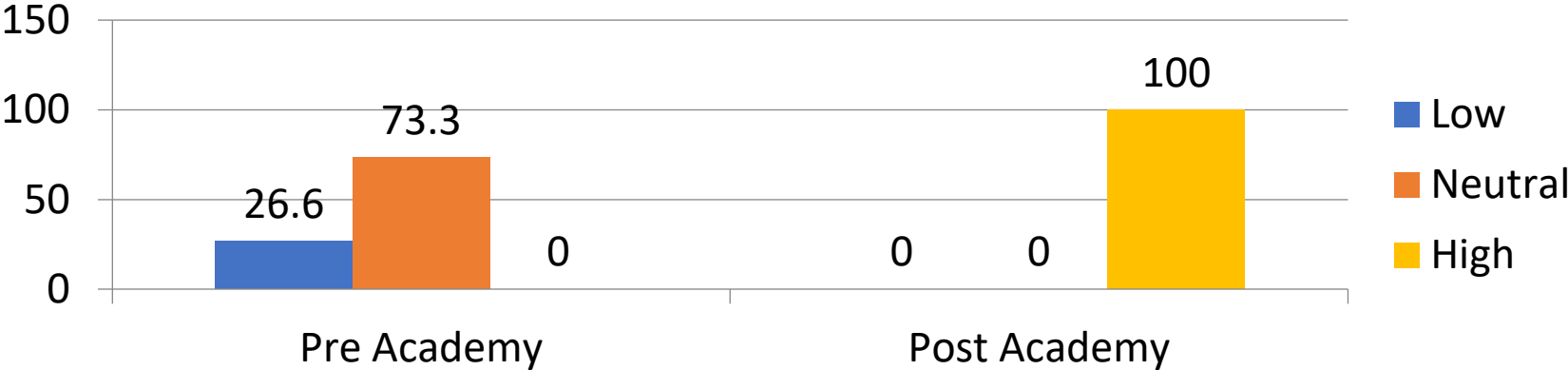
- Put a face to their government officials
- Increase sense of trust and confidence
- Ask their questions
- Build connections with Academy cohorts
- Become community leaders, advocates

Leadership Academy Deliverables

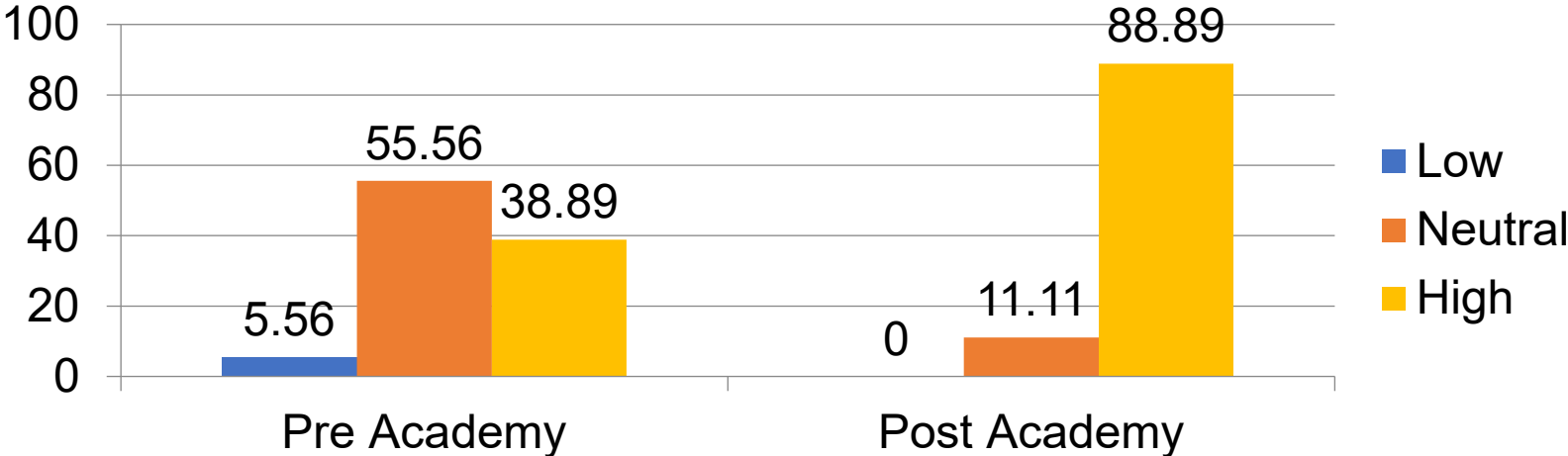
The Academy will:

- Increase levels of trust in municipal operations
 - Increase confidence in municipal leaders
 - Increase level of confidence in how tax dollars are spent
 - Increase citizen volunteerism
 - Improve the quality of civic dialogue
-
- Pre- and Post testing by session and overall evaluation
 - Tracking of Academy alum volunteerism

Spring 2016
Level of **Confidence** in Municipal Operations

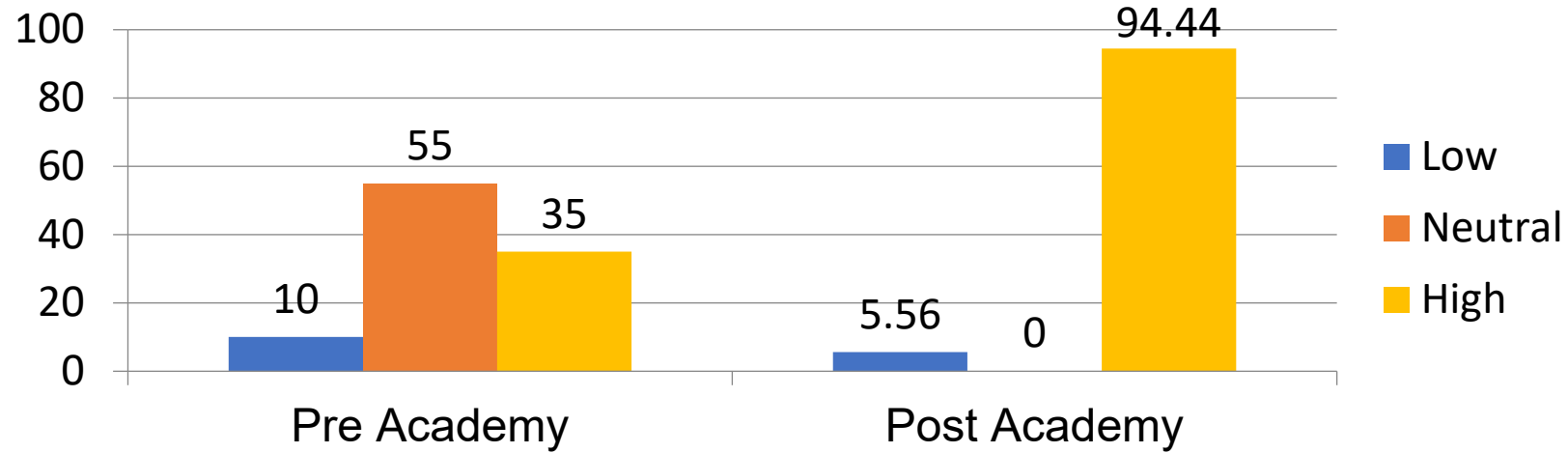


Spring 2016
Level of **Trust** in Municipal Operations



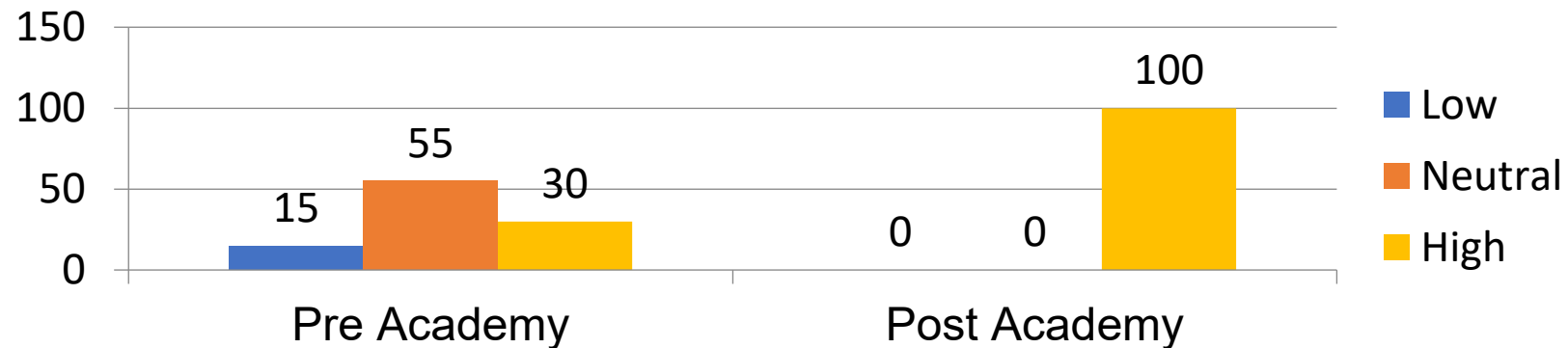
Fall 2017

Level of **Confidence** in Municipal Operations

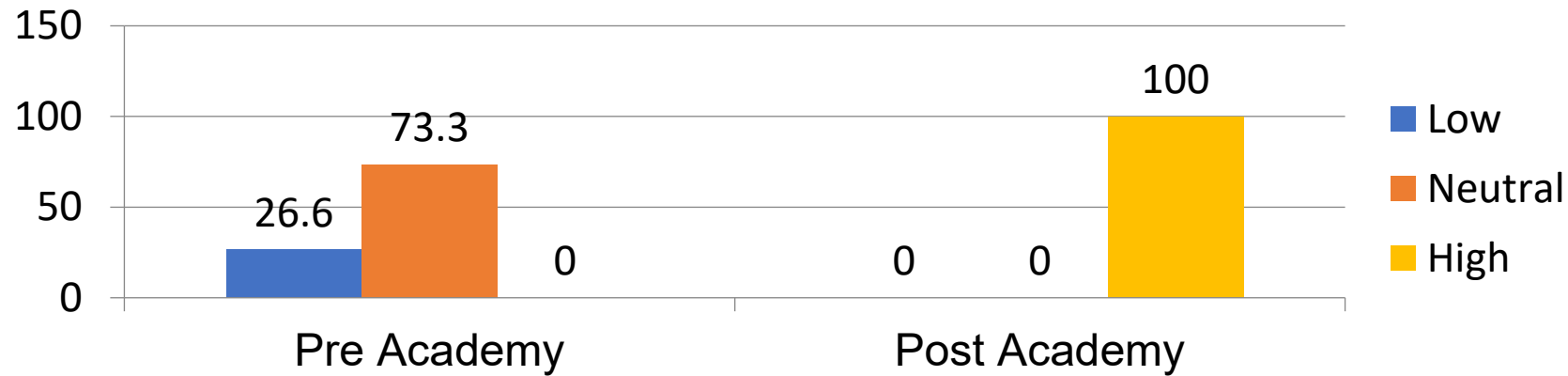


Fall 2017

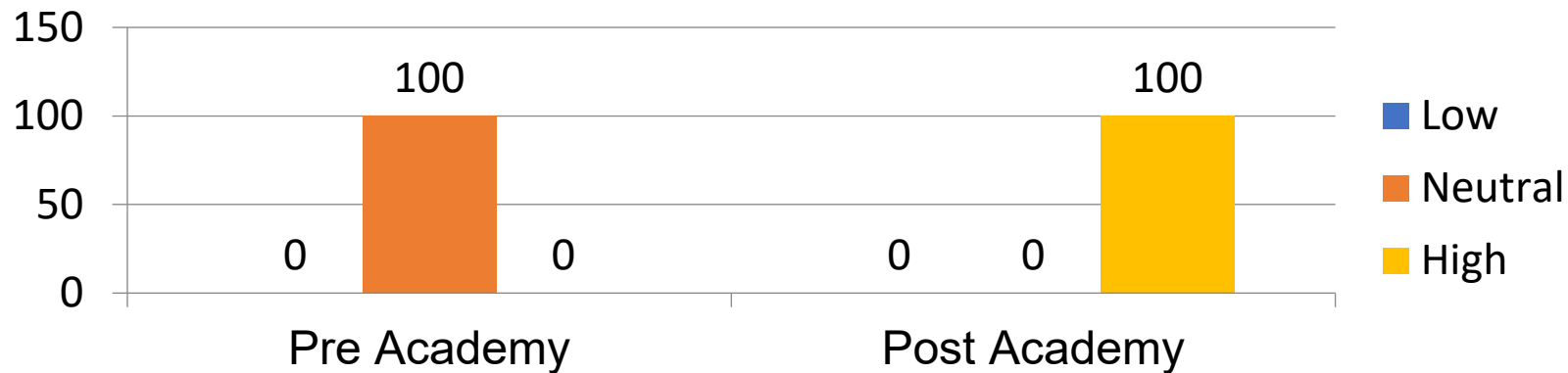
Level of **Trust** in Municipal Operations



Spring 2018
Level of **Confidence** in Municipal Operations



Spring 2018
Level of **Trust** in Municipal Operations



- 94% more confidence in how tax dollars are being spent
- 71% more likely to get involved
- 94% more comfortable reaching out to municipal officials

Leadership Academy Details

- 2 sessions/year:
 - Evenings 1x/week x 11 weeks
 - Daytime 2/week x 5.5 weeks
- 2 ½ hours per class
- No cost to participate
- 25 participants, attendance and evaluation expectations
- Q & A priority
- My role: organizer, support to senior leaders re: presentations/sessions, facilitator at all sessions, interpreter, Concierge, evaluations, communications, logistics, etc.

Leadership Academy Proposed Schedule

#	Session	Presenters	Location
1	Municipal Overview	Andrew, SB	SB Conference Room
2	Municipal Finance	Patrick, Hayley	Robb Center
3	Andover Police Department	Chief and team	Training Room
4	DPW, Facilities	Chris and team, Janet and team	10 Camp
5	Community Services, Health	Jemma and team, Tom and team	Youth Center
6	Andover Fire Department	Chief and team	Training Room
7	Library, Assessing, CD&P	Barbara, Dave, Paul	Library
8	Sustainability, Veterans, HR	Joyce, Austin, Mark, Jess	Robb Center
9	Andover Public Schools	Magda and team	TBD
10	Town Clerk/ ATM, Boards, Committees, Commissions. IT	Austin, TBD	Youth Center
11	Communications, Volunteerism, Graduation	Andrew, SB, Jemma, all others invited	Robb Center

Leadership Academy Recruitment

- Application process
- Diversity
- Currently serving on B/C/C
- New employees
- Wait-list management

Leadership Academy Proposed Schedule

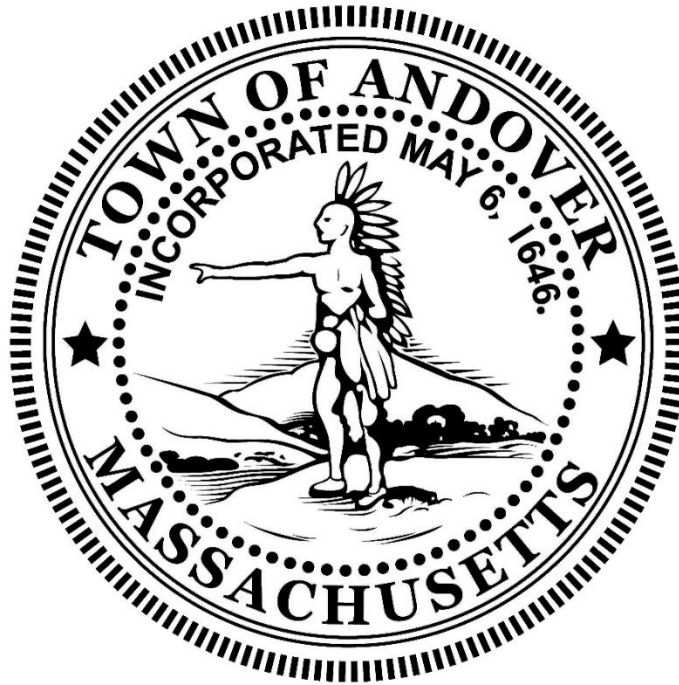


Spring Session: Wednesday evenings, 6:30-9:00 PM - February-May

Accepting applications!

Report of the
Town Governance Study Committee

December 10, 2021



Committee Members

S. Jon Stumpf, Chair
Dara Epstein Obbard, Vice Chair
Andrew McBrien, Clerk
Paula Colby-Clements
David Floreen
Richard Fox
Gail L. Ralston
Aleksandra Stapczynski
Austin Simko
Sheila M. Doherty, Ex-Officio

The Committee recommends that articles that are directly linked by topic and substance be consolidated for discussion, albeit with separate votes, so Town Meeting can engage in deliberation that is not artificially compartmentalized by legal procedure. This will likely allow more thorough, holistic, and efficient deliberation.

Civil, Honest, and Efficient Debate at Town Meeting.

Town Meeting deliberations should be honest, open, civil, and efficient (i.e., respectful of attendees' time). The Committee strongly supports the current practice wherein the Moderator asks each Town Meeting to affirm values contributing to civility. While a "code of conduct" is too prescriptive and difficult to enforce, actions that encourage proper discourse and decorum should be advanced.

Prohibit Events on Town & School Property During Town Meeting Sessions.

Attending Town Meeting can be difficult for residents with families, work obligations, and myriad other competing commitments. It is beyond the power of government, and outside the scope of governance, to remove all of the barriers that prevent residents from attending Town Meeting. However, the Select Board and School Committee have the ability to preclude competing events on Town property during Town Meeting sessions.

The Committee recommends that the Select Board and School Committee, which have jurisdiction and control over the use of Town- and School-owned property, consider and take public input on precluding sports, theater, and other events on Town property during these relatively few hours each year. The Town should not "counter-program" its own legislature and make it harder for residents to do their civic duty.

If such a policy were adopted, it should be phased-in to give sufficient notice to community stakeholders.

Encourage Pre-Submission of Town Meeting Article Amendments.

The Committee recommends that the Town strongly incentivize pre-submission of article amendments for review prior to Town Meeting. Under the Committee's suggested framework, article amendments would be submitted three business days before the first session of Town Meeting. This would allow for Town Counsel and committees to review and consider amendments before Town Meeting, thereby creating both efficiency, transparency, and "good legislating" effects. The proponents of pre-submitted amendments would be required to attend and present their amendments at Town Meeting notwithstanding their pre-submission of the amendments. Under this framework, amendments could, as is the current practice, be submitted on the floor of Town Meeting (in addition to the pre-submission of amendments).

As an alternative to fixed term limits, in order to give other residents the opportunity to serve on a board and provide a healthy degree of turnover, the Committee recommends that, when the Town Manager's Office notifies an incumbent member (usually in April of each year) that the member's term is ending, that member should be required to respond with a statement that the member wishes to continue to serve. The member should then be evaluated in the context of and in comparison to other applicants. This strikes an appropriate balance between retaining qualified, experienced, and enthusiastic volunteers with the understanding that no one is entitled to automatic reappointment and must demonstrate why they should retain their position. For practical expediency, the Committee does not suggest that an incumbent should necessarily be formally interviewed as part of this evaluation; this should be at the discretion of the appointing authority.

During the interviews of committee and board chairpersons and members, conducted by members of this Committee, many suggestions were made relating specifically to the various boards in question. Some of these could also be applied to other boards, such as a policy requiring an annual rotation of the chair of all committees. However, due to the fact that the full list of boards has different responsibilities requiring various levels of training, time needs, and individual outside commitments, the acknowledgment of these differences might be best served by the committee members themselves, perhaps during an annual assessment of the committee efficiency and ways to strengthen the procedure required by each of these valuable town bodies.

ii. Communication.

Efficient, effective, transparent and consistent communications are the foundation of every well-run organization, public or private. The Town has dedicated itself to building a robust communications network with its residents. Yet, almost from the outset of the Committee's research in the fall of 2019, at its in-person and virtual forums and in individual comments submitted by residents, a consistent thread was evident.

Many Andover residents strongly feel that there is a significant lack of awareness about basic Town government decisions and that residents simply do not know "what's going on." That perception, accurate or not, is not unique to Andover, as the local print news media in many communities, Andover included, has been in serious decline for a generation due to diminished advertising and subscription revenues. While this private sector challenge is clearly beyond the Committee's charge, addressing options for enhanced Town-resident communication was a high priority of the Committee.

The Town has made considerable strides to expand its communications with residents. The Town's website was redesigned in 2017. It now includes a 3-1-1 "Andover Central," a one-on-one response to resident needs. The Customer Service Center is a staffed customer service and information center, a one stop response to a resident's needs. The Town sends emailed "News Flashes" to any interested resident for an array of personally-selected topics, including advance notices of board meetings, agendas, forums, road closures, snow events, etc.

The Town's recent focus has been to integrate this comprehensive platform with the social media that are commonly used in most households today. With the help of a social media task force, the growth in Town use of social media has been remarkable.

Despite what many consider to be an industry-leading network, improved communications surfaced as an issue to be addressed in essentially every public forum conducted by the Committee. When asked to elaborate on their concerns, the residents expressed the following:

- How might the Town enhance awareness of recent and forthcoming events, meetings, government issues, etc.?
- What steps can be taken to modernize communications between the Town and its residents?
- Would Andover benefit from a robust non-governmental news gathering service organization?
- Does the Town have an obligation to enhance civic awareness of its residents? If yes, who would be responsible?
- What steps would be required to ensure that residents are properly consulted in projects and initiatives?

Further discussions among the Committee and additional public comment added the following perceived areas of improvement in Town-resident communication:

- Information is not received or available early in the decision-making process.
- Information is limited on the timing of when key decisions on major issues are being discussed and decided upon
- The absence of the reporting, debate and opinion sections of a responsible local newspaper was apparent to several.
- The absence of a "full debate" between supporters and opponents of any particular Town decision topic.
- The inability to discuss an issue with a "real person," Be they a Town employee, appointed or elected official, or Town Meeting warrant article proponent.
- The recording of many meetings and forums and their archiving is to be applauded. But once a recording is archived, it is sometimes difficult to identify the precise time in a long meeting when an issue was discussed without listening to the entire tape.

Each of these issues is discussed below with recommendations for improvement.

Enhanced Notification of Discussions and Decisions.

The Town currently employs three calendars: the *Main Calendar*, the *Community Events, Programs Calendar* and the *School Calendar*. The Main Calendar identifies the Town's formal meetings with a link to the website home page. The Community Events and Programs Calendar contains all the events and programs planned in the next month. Content is provided by the Town, by not-for-profit organizations and by for-profit organizations sponsoring a charitable event. Residents can select all or part of the list of participating entities, thus tailoring their

monthly calendars to their respective interests. The School Calendar is of course focused on School Department events.

None of the calendars provide a clear notification of the issues to be discussed or decisions to be made in the ensuing month or two. A resident can get an indication of when an issue is going to be discussed only by manually tracking particular agendas and minutes. This tracking can be difficult, often consuming considerable time and effort and may require a laborious review of meeting minutes/meeting videos.

The Committee recommends that the Town prepare and distribute a bi-monthly summary of the issues/discussions/decisions planned for the ensuing month (called *Precis* for purposes of this report). These *Precis* would be informed by reports prepared by the boards, committees, commissions, task forces and project managers responsible for the topics and matters to be included in the *Precis*. Each summary, including actions taken or still pending, should be factual (i.e., without advocacy), three or four sentences at most, and distributed to all voters through the Town website, News Flash function, and social media. Voters should be able to tailor the monthly *Precis* to the topics of their choice. *Precis* should permit residents to easily unsubscribe. It may be advisable to integrate *Precis* with one or more of the existing calendars. *Precis* should contain a clear linkage to the relevant meeting agendas, meeting minutes, and archived videos.

The Town should adopt a standard format for the calendars and *Precis*, providing guidance to anyone submitting to the calendars and to *Precis*. The standard format should give clear guidance for the content as well as particular guidance on how to better “tag” all archived material to aid in retrieval

Also, The Town should dedicate a full-time staff person to coordinate the myriad efforts, current and new, around internal and external communication. While an additional full-time position is likely not feasible, reallocation of a current position for this purpose is important. This coordinator should report directly to the Town Manager’s Office. This is necessary given the size of the Town’s budget, the activity of the municipal organization, the expectations of an educated electorate, and the growing complexity of the community.

Modernize Communications.

Several residents urged the Town to employ more modern technology and techniques to communicate with today’s households. In fact, the Town has focused much of its recent attention on the dissemination of information using social media: Facebook, Twitter, and Instagram. These efforts have been very successful. Since early 2020, social media accounts signed up to receive a variety of reports from Town have increased 77 percent. Subscribers to News Flashes²⁴ have doubled and routine posts range from 1,000-5,000 accounts; critical messages were posted to 10,000-15,000 accounts.

²⁴ A “News Flash” is an email blast sent by the Town administration to subscribers on a myriad of topics, customized by each subscriber from a menu of subjects, ranging from public works road closures to Select Board agendas.

The development of Precis and improved “tagging” of archived information will further enhance the use of social media. The flexibility employed by the Town’s communication model permits the user to frame the content they wish to receive.

The Town’s adopted model also decentralizes site maintenance, thereby reducing the burden of preparing the Precis.

The Committee recommends that the Town continue to place a high priority on the expanded use of social media to disseminate critical information to town residents.

Non-governmental News Gathering Organization.

Several residents commented on the absence of a robust news bulletin/newspaper independent of the Town that provides coverage of Town activities on a frequent basis. This news reporting provides residents with an on-going discussion of most major issues from an independent lens. Typically, these news organizations are for-profit entities. The for-profit news industry has been severely challenged by social media and on-line advertising and in many cases, newspapers are struggling to stay in business.

In response, several communities have encouraged the development of a non-governmental news gathering service that provides the desired third-party independence. Some of these organizations have the benefit of a local sponsor such as the Chamber of Commerce or the League of Women Voters. Others meet their expenses by a modest advertising stream. In some communities, residents have formed a local non-profit news provider that covers various town events and governing decision-making. It is important that such an enterprise not be sponsored by the Town. Independence is essential in such a service.

The Committee recommends that the community encourage the development of a non-governmental enterprise to gather news relevant to residents. There are several examples of such enterprises already in existence elsewhere around New England and the United States.

Enhancing Civic Awareness.

Andover is a sought-after community because of its location, downtown, conservation land, high-quality education, and its reputation as a well-run community. As a result, many new families move into town each year. Often, these new residents have little or no exposure to Andover’s form of governance, i.e., Open Town Meeting. Therefore, it is in the Town’s interests to ensure that its electorate is well informed on matters of governance. Open Town Meeting is the purest form of democracy, but participation can be confusing.

Andover has enjoyed decades of successful growth using the Open Town Meeting form of governance. Much of this success is attributable to the hundreds of volunteer citizens who commit countless hours serving on boards and committees advising the Town’s leadership and legislature on matters of good government. It is imperative that Andover continue to encourage this outstanding resident engagement. An educated electorate is a participatory electorate.

The Committee recommends that Andover conduct a comprehensive civic education program. It should start with “Welcome to Andover” (OTM 101) module and follow with a more in-depth instruction of how Open Town Meeting works and how to participate. The Town is currently considering the development of a “Citizens Academy.” The Committee supports this initiative.

These latter modules may be integrated with the modules developed for the civics education now required of all Massachusetts high school students. Resources at Merrimack College may be very helpful in the development of adult learning modules.

Enhancing Residents’ Engagement in Projects & Initiatives.

The Town has a model for enhancing resident engagement in key projects. That model should be proliferated and used in major Town initiatives.

When faced with the management of a large or complex capital building project, the Town forms a “Building Committee” to provide advice and outreach as the project moves forward. The “Building Committee” itself has representatives from several of the key project stakeholders. The Building Committee conducts a number of public forums to seek input from the community. A project portal is built with access granted to all. Elected officials are briefed of progress on a regular basis. Representatives of the principal Town administrative departments are appointed to the committee ex-officio to provide improved internal coordination.

There are dozens of projects and initiatives executed each year that do not include the aggressive outreach and communication efforts undertaken by a project with an assigned Building Committee. A sound outreach program for these projects is essential.

Including all of the projects in the Precis ensures that the decisions and status of all projects are conveyed to a large population of potential stakeholders. Employing the model that the Town has adopted for newsletters permits each resident to tailor their communications with the Town to only those projects/initiatives that the resident is interested in following. But the “push” attributes of Precis ensures that a broad base is notified.

In summary, the Committee recommends the following:

1. The Town should dedicate a full-time staff person to coordinate the myriad efforts, current and new, around internal and external communication. While an additional full-time position is likely not feasible, reallocation of a current position for this purpose is important. This coordinator should report directly to the Town Manager’s Office. This is necessary given the size of the Town’s budget, the activity of the municipal organization, the expectations of an educated electorate, and the growing complexity of the community.
2. A regular digest, or Precis, should be provided to residents conveying information about the administration and public bodies. This resource would provide “tagged” information sources and should be customizable per resident interests (as the News Flash service is).

Public bodies should be required to submit information to this resource to ensure that it is not exclusively administration-focused and administration-driven.

3. Website videos of public body meetings should be “tagged” to allow residents to quickly and easily skip to portions of meetings that interest them.
4. New residents should be welcomed to Andover with information about our Open Town Meeting form of government.
5. A “Citizens Academy” should provide in-depth information to residents about different aspects of Andover’s government and civic system.
6. Civics information should be shared with residents through inserts included in excise tax bills.
7. Enhance content provided by social media, included “tagged” videos and minutes, etc.
8. More aggressively advertise the News Flash service.
9. Wherever possible, boards and committees should live-stream and broadcast their meetings, and take public comment from remote participants.
10. Encourage other stakeholders to explore the facilitation of a non-governmental news gathering operation. This entity may be a nonprofit organization or a public benefit corporation.

C. Tier Two Secondary Issues

The Committee then turned to seven topics comprising tier two of its non-form of government study. This was the final chapter of the Committee’s study.

i. Long-Term Financial Planning.

The Committee investigated the Town’s processes for long-term, strategic, and financial planning. This included meeting with the Town’s Finance Director, Office of the Town Manager, and Finance Committee members. These conversations and public presentations touched upon the entire capital and operating budget process. Paramount to the Committee is that the Town’s governance facilitates prudent long-term planning that mitigates financial risks.

The Committee recommends that long-term, financially sustainable fiscal planning and forecasting be proposed by the Town Manager, who may consult with the Revenue & Expenditure Task Force, to the Select Board and used to inform the Capital Improvement Program, budget plan, and other fiscally relevant matters (e.g., land acquisitions). Such planning and forecasting should be done with a 10-year horizon and updated every five years. The plan should account for necessary fiscal expenditures, anticipated revenues, appropriate levels of indebtedness, etc.

ii. Government Business Process.

The Committee investigated a range of topics related to how the Town's governance processes affect, positively and negatively, the ability of businesses to operate in Andover. The Committee spoke with Town staff in various departments and divisions and spoke with local businesses.

Much of the Town's business processes fall outside the scope of the Committee's charge. However, the Committee recommends that steps be taken to improve governance-related processes that impact Andover businesses. For example, to expedite the issuance of permits, special permits, variances, and licenses, we recommend that Town public bodies with respective jurisdictions coordinate their reviews and approvals to allow an efficient process that does not sacrifice thoroughness, diligence, compliance with the law, and protection of the community's interests. By operating with an understanding of the larger regulatory context, public bodies can help businesses that often face challenges to acquire the municipal permissions needed to thrive and serve the community.

Also, the Town should enhance communication with and education of businesses about the municipal regulatory framework. Often, businesses, particularly small ones, do not understand the land use permissions granted, the inter-departmental review process, Town Meeting's role and procedures, the role of advisory boards (e.g., the Design Review Board) vs. permit-granting boards (the Zoning Board of Appeals), et cetera. The Town's Community Development & Planning Department, Town Clerk's Office, and Director of Business, Arts & Culture are resources to help educate businesses on how to navigate local government.

We further recommend that the Town Manager or his/her designee periodically report to the Select Board, not less than once every two years, on the state of and improvements to the Town's business processes.

Other improvements are, generally, either outside the purview of the Committee or are already being implemented in Andover.

iii. The Timing of Annual Town Elections.

The Committee noted that the status quo practice of holding Annual Town Elections on the fourth Tuesday in March and Town Meeting in early May presents challenges to the governance system. In particular, new officials elected to their seats in March have very little time before Town Meeting to apprise themselves of complex budget, zoning, and bylaw articles that will be decided at the May Annual Town Meeting. And, even when newly elected officials educate themselves, they nonetheless represent different political actors than the ones who led the multi-month process culminating in the imminent Town Meeting.

The Committee discussed whether to change the order and timing in which the Annual Town Election and Annual Town Meeting take place each year. The Committee considered three



TOWN OF ANDOVER MASSACHUSETTS

Board of Assessors

(978) 623-8930

Fax (978) 623-8993

Town Offices

36 Bartlet Street

Andover, Ma 01810

assessor@andoverma.gov

DATE: November 21, 2022

TO: Mr. Alex Vispoli, Chair
And Members of the Select Board

FROM: David A. Billard, MAA
Board of Assessors

SUBJECT: Classification of Property - Fiscal Year 2023

The Board of Assessors for the Town of Andover has determined the total valuation for all property in Andover for Fiscal Year 2023. The Department of Revenue has granted approval of the FY2023 assessments in Andover. With this approval we can determine the minimum residential factor that may be adopted by the Town of Andover pursuant to Chapter 40, Section 56, and the percentages of the local tax levy that may be borne by each class of property for the Fiscal Year 2023 tax.

In accordance with Chapter 390 of the Acts of 1982, the Andover select Board will hold a public hearing on the 21st of November 2022 at 7:00 p.m. in order to determine the following items as they pertain to the Fiscal Year 2023 tax rate:

- 1) The adoption of a residential factor for the purpose of determining the percentage tax load to be borne by each class of property.**

The major decision for the Select Board is the annual determination of a residential factor in order to determine the tax burden to be borne by each class of property. The Commissioner of Revenue for the Commonwealth of Massachusetts has determined that the residential factor can be a minimum of 84.6107% and a maximum of 100% or a factor of 1. Selection of the minimum residential factor will establish a maximum commercial, industrial and personal property tax shift of 175%. A maximum residential factor of 1 will establish a uniform tax rate for all classes of property. The Select board may select either of these factors or any factor in between the two.

2) The determination of a discount factor of up to twenty-five percent (25%) for all land properly identified as "Open Space".

The Select Board is entitled to grant a discount factor of up to twenty-five percent for all property classified as open space. For Fiscal Year 2020, the Assessors have reviewed, at the request of the Department of Revenue, properties that were classified as open space. As often discussed at the classification hearing, the parcels that were recognized as open space for assessment purposes were unbuildable lots. This exemption is to preserve open space from development. If the parcels are unbuildable, then there is no development potential and really are not "open space" from an assessment standpoint. As such, the previously classified open space parcels have been reclassified as they should be as vacant undevelopable land.

3) The determination of a residential exemption factor of up to thirty five percent (35%).

The Select Board may grant an exemption of not more than thirty five percent (35%) of the **average** value of all Class One, residential property. The exemption is borne by the residential class and may only be applied to residential parcels that are the **principal residence** of the taxpayer as used by the taxpayer for state income tax purposes as of January 1, 2021. The average of all Class One value for Fiscal Year 2023 is \$786,416. (Note that this average includes all Class One value, not just single-family homes. The average single family home assessment for FY2023 is \$858,952. The maximum discount of 35% allowed for each eligible parcel would therefore be up to \$275,246. Based on these figures, every eligible parcel currently valued at less than \$786,416 would be subjected to a tax reduction. Conversely, each parcel valued greater than \$786,416 would be subjected to a tax increase. The less expensive residential properties would receive a tax reduction while more expensive properties would receive a tax increase.

4) The determination of a small commercial exemption of up to ten percent (10%).

Commercial properties with an assessed value of less than one million dollars and having each and every business in the building appearing on a specific list prepared by the Department of Employment and Training are eligible for a reduction in assessed value of up to ten percent (10%) of the existing assessed value. The resultant reduction in value and tax is to be borne by ineligible commercial and industrial property.

The information that follows in this packet is submitted to the Select Board to assist in understanding the impact of their votes. All tax rates and tax levy amounts are estimated in this document. The actual tax levy and the resultant tax rate/s cannot be calculated until the Select Board completes the Fiscal Year 2023 classification process. Should you have any questions or require other material, please do not hesitate to contact me at (978) 623-8930.

Respectfully submitted,
David Billard, Chief Assessor

Fiscal Year 2023 Property Valuation Changes

FY2023 assessments were derived using calendar year 2020 and 2021 sales. Single family home assessments increased from an average assessment of \$758,570 to \$858,952, a 13.2% increase. Condominium assessments increased from an average of \$371,309 to a FY2023 average of \$406,912, a 9.6% increase. Multifamily assessments, two and three family homes, had an average assessment of \$618,126 in FY2022 that increased to \$716,475 for FY2023, a 16.0% increase. Commercial assessments increased 8.3% from an average FY2022 assessment of \$2,392,289 to a FY2023 average assessment of \$2,590,325. Industrial properties had a FY2022 average assessment of \$5,118,906 increasing to an average assessment for FY2023 of \$5,828,735, a 13.9% increase. These percentages represent overall changes in classes of properties. Individual assessment changes may be different.

FY2022 assessments were derived using calendar year 2020 and 2021 sales. Single family home assessments increased from an average assessment of \$695,152 to \$759,465, a 9.3% increase. Condominium assessments increased from an average of \$352,471 to a FY2022 average of \$371,309, a 5.3% increase. Multifamily assessments, two and three family homes, had an average assessment of \$563,270 in FY2021 that increased to \$618,126 for FY2022, a 9.7% increase. Commercial assessments increased 4.3% from an average FY2021 assessment of \$2,293,079 to a FY2022 average assessment of \$2,392,289. Industrial properties had a FY2021 average assessment of \$4,761,648 increasing to an average assessment for FY2022 of \$5,118,096, a 7.5% increase. These percentages represent overall changes in classes of properties. Individual assessment changes may be different.

Fiscal Year 2022 Classification Data

1. Total Assessed Value by Class - Fiscal Years 2022to 2023 Comparison

The following chart compares the Fiscal Years 2022 and 2023 total assessed values of property by class. The total assessed value of all property in Andover increased by \$630,894,810. The class breakdown for the percentage changes are shown on the following table:

Property Class	Fiscal 2022 Value	Fiscal 2023 Value	% Change
Residential	\$7,978,946,047	\$9,069,491,168	+13.7%

Open Space	\$0	\$0	0%
Commercial	\$625,781,847	\$680,896,666	+8.8%
Industrial	\$726,997,300	\$827,792,800	+13.9%
Personal Property	\$319,029,130	\$354,008,940	+11.0%
TOTAL	\$9,650,754,324	\$10,932,189,574	+13.3%

2. Total Assessed Value Residential v. Commercial Class - Fiscal Years 2022 to 2023 Comparison

The following chart compares the Fiscal Year 2022 property values of residential and commercial (CIP) property to Fiscal Year 2023 totals.

Property Class	Fiscal 2022 Value	Fiscal 2023 Value	% Change
Res. & Open Space	\$7,978,946,047	\$9,069,491,168	+13.7%
CIP	\$1,671,808,277	\$1,862,698,406	+11.4 %
TOTAL	\$9,560,754,324	\$10,932,189,574	+13.2 %

Estimated Tax Rates for Fiscal Year 2023

The levy limit for Fiscal Year 2023 is \$175,618,084. This amount includes \$6,494,267 for the school construction and Public Safety debt overrides. The estimated excess levy capacity for Fiscal Year 2023 is \$848,362. This will change when the tax rate is calculated due to rounding. The calculation of the excess levy capacity is done as follows.

Fiscal Year	Tax Levy Limit	Amount Levied	Excess Levy Amount
2023 (Estimated)	\$175,618,084	\$174,769,722	\$848,362
2022 (Actual)	\$165,894,596	\$165,459,877	\$434,719

The following table projects Fiscal Year 2023 estimated tax rates using various factors. **The FY2022 Shift Factor was 1.71%, which produced a residential rate of 14.60 and a commercial rate of \$29.29 for FY2022.**

Residential Factor	Resulting CIP Shift Factor (%)	Residential Rate	Commercial Rate
1.00	100	\$15.99	\$15.97
95.8962	120	\$15.33	\$19.17
93.8443	130	\$15.00	\$20.77
91.7924	140	\$14.68	\$22.36
89.7405	150	\$14.35	\$23.96
89.5353	151	\$14.32	\$24.12
89.3301	152	\$14.28	\$24.28
89.1249	153	\$14.25	\$24.44
88.9178	154	\$14.22	\$24.60
88.7145	155	\$14.18	\$24.76
85.8418	169	\$13.73	\$27.00
85.6366	170	\$13.69	\$27.16
85.4314	171	\$13.66	\$27.32
85.2262	172	\$13.63	\$27.48
85.0211	173	\$13.59	\$27.64
84.8159	174	\$13.56	\$27.80
84.6107	175	\$13.53	\$27.96

If you were to choose to keep the **same percentage shares** of the levy by class, so that residential and the commercial, industrial and personal property classes would pick up the same aggregate percentage of the levy as they did in Fiscal Year 2022, **you would need to vote a residential factor of 84.8159** equating to a 174.0 shift. By adopting this factor the average residential tax bill would increase by 5.2%, the average commercial tax bill would increase by 2.8% and the average industrial tax bill would increase by 8.1%.

If you were to choose to keep the **tax increases as uniform as possible** by class, **then a vote of a residential factor of 85.4314 would have to be adopted**, equating to a shift factor of 171.0. By adopting this factor the average residential tax bill would increase by 5.9%, the average commercial tax bill would increase by 1.1% and the average industrial tax bill would increase by 6.2%.

If you were to choose to keep **the same shift factor constant** at a 171.0 shift, **you would need to vote a residential factor of 85.4314**. Should the Fiscal Year 2023 shift factor remain at 171.0, the average single family tax bill would increase by about 5.9% while the average commercial tax bill would increase by 1.1% and the average industrial tax bill would increase by 6.2%.

The average single family value increased from \$758,570 to \$858,952 while the average commercial value increased from \$2,392,289 to \$2,590,325 and the average industrial value increased from \$5,118,906 to \$5,828,734.

**TOWN OF ANDOVER
LEVY SHARE AT FULL VALUE**

FISCAL YEAR	RES/OPN SPACE	RESID %	COMM/IND/PERSPROP	CIP %
2022	7,978,946,047	82.68%	1,671,808,277	17.32%
2021	7,340,698,246	81.31%	1,686,972,311	18.69%
2020	7,175,327,051	81.55%	1,623,682,294	18.45%
2019	6,825,956,695	82.03%	1,495,380,731	17.97%
2018	6,347,884,255	81.39%	1,451,345,590	18.61%
2017	6,191,555,580	80.77%	1,473,754,609	19.23%
2016	6,117,465,085	81.11%	1,425,011,097	18.89%
2015	5,801,226,330	80.24%	1,428,720,404	19.76%
2014	5,483,302,185	80.16%	1,357,223,951	19.84%
2013	5,450,304,845	80.12%	1,352,415,081	19.88%
2012	5,448,632,321	80.14%	1,349,872,925	19.86%
2011	5,269,717,961	79.64%	1,346,833,601	20.36%
2010	5,473,846,761	80.05%	1,363,810,483	19.95%

HISTORICAL TAX RATES

FISCAL	RES/OPN SPACE	COMM/IND PERS PROP	UNCLASSIFIED RATE
2022	\$14.60	\$29.29	\$17.13
2021	\$15.29	\$28.09	\$17.67
2020	\$15.01	\$27.14	\$17.23
2019	\$15.27	\$27.51	\$17.47
2018	\$15.64	\$27.61	\$17.87
2017	\$15.18	\$26.46	\$17.36
2016	\$14.82	\$25.99	\$16.93
2015	\$14.97	\$24.77	\$16.91
2014	\$15.18	\$25.25	\$17.18
2013	\$14.51	\$24.26	\$16.45
2012	\$14.15	\$23.54	\$16.02
2011	\$14.12	\$22.46	\$15.82
2010	\$13.19	\$21.33	\$14.81

CLASSIFICATION FACTORS

FISCAL YEAR	SHIFT
2022	171
2021	159
2020	157.5
2019	157.5
2018	154.5
2017	152.5
2016	153.5
2015	146.5
2014	147
2013	147.5
2012	147

SHIFT EFFECTS OF CLASSIFICATION FY2023

SHIFT	AVERAGE SINGLE FAM ASSESSMENT	% DECREASE	AVERAGE COMM ASSESSMENT	AVERAGE INDUSTRIAL ASSESSMENT
FY2023	858,952		2,590,325	5,828,734
100	\$13,734.64		\$41,367.49	\$93,084.88
120	\$13,167.73	-4.1%	\$49,656.53	\$111,736.83
130	\$12,884.28	-6.2%	\$53,801.05	\$121,062.80
140	\$12,609.42	-8.2%	\$57,919.66	\$130,330.49
150	\$12,317.37	-10.3%	\$62,064.18	\$139,656.46
151	\$12,300.19	-10.4%	\$62,478.63	\$140,589.06
152	\$12,265.83	-10.7%	\$62,893.09	\$141,521.66
153	\$12,240.07	-10.9%	\$63,307.54	\$142,454.25
154	\$12,214.30	-11.1%	\$63,721.99	\$143,386.85
155	\$12,179.94	-11.3%	\$64,136.44	\$144,319.45
156	\$12,154.17	-11.5%	\$64,550.89	\$145,252.05
160	\$12,042.51	-12.3%	\$66,208.70	\$148,982.44
170	\$11,759.05	-14.4%	\$70,353.22	\$158,308.41
175	\$11,621.62	-15.4%	\$72,425.48	\$162,971.40

With the maximum shift of 175, the residential taxpayer saves a maximum of 15.4% from the \$13,750.01 tax with no split.

ANDOVER AVERAGE SINGLE FAMILY TAX BILL

FISCAL YEAR	AVG VALUE	TAX RATE	AVG TAX BILL	% CHANGE	TAX SHIFT
FY2022	\$758,570	\$14.60	\$11,075.12	4.20%	171.0%
FY2021	\$695,153	\$15.29	\$10,628.89	3.97%	159.0%
FY2020	\$681,094	\$15.01	\$10,223.22	2.51%	157.5%
FY2019	\$653,104	\$15.27	\$9,972.90	3.98%	157.5%
FY2018	\$613,261	\$15.64	\$9,591.40	4.60%	154.5%
FY2017	\$604,053	\$15.18	\$9,169.52	2.51%	152.5%
FY2016	\$603,550	\$14.82	\$8,944.61	3.43%	153.5%
FY2015	\$577,689	\$14.97	\$8,648.00	3.65%	146.5%
FY2014	\$549,662	\$15.18	\$8,343.87	4.73%	147.0%
FY2013	\$549,057	\$14.51	\$7,966.82	2.33%	147.5%
5 YEAR AVERAGE				3.85%	
10 YEAR AVERAGE				3.59%	

PERCENTAGE CHANGES IN PROPERTY TYPE VALUES

CLASS	VALUE FY2022	VALUE FY2023	VALUE CHANGE	PERCENT CHANGE
Single Family	6,614,726,757	7,494,359,435	\$879,632,678	13.30%
Condominium	705,859,200	799,988,800	\$94,129,600	13.34%
2 & 3 Family	145,259,500	166,938,600	\$21,679,100	14.92%
Multi-Family	394,790,400	473,112,800	\$78,322,400	19.84%
Vacant Land	60,189,900	68,172,600	\$7,982,700	13.26%
Other Residential	58,120,290	66,918,933	\$8,798,643	15.14%
Open Space	0	0	\$0	0.00%
Commercial	625,781,847	680,896,666	\$55,114,819	8.81%
Industrial	726,997,300	827,792,800	\$100,795,500	13.86%
Personal Property	319,029,130	354,008,940	\$34,979,810	10.96%
TOTAL	9,650,754,324	10,932,189,574	\$1,281,435,250	13.28%

COMMUNITY COMPARISON OF FY2022 TAX RATES

COMMUNITY	RSDNTL RATE	COM/IND RATE
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ACTON	\$19.45	\$19.45
ANDOVER	\$14.60	\$29.29
ARLINGTON	\$11.42	\$11.42
BEDFORD	\$13.58	\$29.93
BELMONT	\$11.56	\$11.56
CANTON	\$11.35	\$24.18
CONCORD	\$14.76	\$14.76
DUXBURY	\$12.84	\$12.84
HINGHAM	\$11.56	\$11.56
LEXINGTON	\$13.80	\$27.18
MARBLEHEAD	\$10.52	\$10.52
NATICK	\$13.34	\$13.34
NEEDHAM	\$13.37	\$26.43
NORWELL	\$16.62	\$16.62
SUDBURY	\$18.05	\$24.57
WAYLAND	\$18.35	\$18.35
WELLESLEY	\$11.68	\$11.68
WESTWOOD	\$14.83	\$28.99

FY2023 DISTRIBUTION OF ASSESSMENTS OF SINGLE FAMILY HOME PARCELS

VALUE RANGE	NUMBER OF PARCELS	PERCENT OF TOTAL (COUNT)	AGGREGATE VALUE	PERCENT OF TOTAL (VALUE)
0 to 300,000	9	0.1%	2,237,700	0.03%
300,001 to 400,000	49	0.6%	17,854,000	0.24%
400,001 to 500,000	255	2.9%	117,840,800	1.57%
500,001 to 600,000	836	9.6%	467,075,100	6.23%
600,001 to 700,000	1,645	18.9%	1,072,520,100	14.31%
700,001 to 800,000	1,920	22.0%	1,434,486,400	19.14%
800,001 to 900,000	1,289	14.8%	1,086,471,500	14.50%
900,001 to 1,000,000	799	9.2%	758,362,400	10.12%
1,000,001 to 1,100,000	620	7.1%	650,922,400	8.69%
1,100,001 to 1,200,000	375	4.3%	428,643,800	5.72%
1,200,001 to 1,300,000	259	3.0%	323,357,300	4.31%
1,300,001 to 1,400,000	207	2.4%	278,643,300	3.72%
1,400,001 to 1,500,000	112	1.3%	162,255,300	2.17%
1,500,001 to 2,000,000	245	2.8%	411,867,000	5.50%
2,000,000 AND UP	105	1.2%	281,822,300	3.76%
TOTALS	8,725	100.0%	7,494,359,400	100.00%

FY2023 DISTRIBUTION OF ASSESSMENTS OF COMMERCIAL AND INDUSTRIAL PARCELS

VALUE RANGE	NUMBER OF PARCELS	PERCENT OF TOTAL (COUNT)	AGGREGATE VALUE	PERCENT OF TOTAL (VALUE)
0 to 1,000,000	229	58.4%	75,791,700	5.14%
1,000,001 to 2,000,000	52	13.3%	72,379,200	4.91%
2,000,001 to 4,000,000	38	9.7%	110,116,600	7.46%
4,000,001 to 6,000,000	13	3.3%	64,252,600	4.36%
6,000,001 to 8,000,000	8	2.0%	54,102,300	3.67%
8,000,001 to 10,000,000	12	3.1%	105,211,800	7.13%
10,000,001 to 12,000,000	8	2.0%	86,824,200	5.89%
12,000,001 to 14,000,000	7	1.8%	93,225,200	6.32%
14,000,001 to 16,000,000	4	1.0%	57,873,800	3.92%
16,000,001 to 18,000,000	2	0.5%	33,486,500	2.27%
18,000,001 to 20,000,000	2	0.5%	37,780,200	2.56%
20,000,001 to 22,000,000	2	0.5%	42,492,800	2.88%
22,000,001 to 24,000,000	2	0.5%	45,788,300	3.10%
24,000,001 to 26,000,000	0	0.0%	0	0.00%
26,000,001 to 28,000,000	1	0.3%	27,345,100	1.85%
28,000,001 to 30,000,000	2	0.5%	57,756,500	3.92%
30,000,001 to 32,000,000	0	0.0%	0	0.00%
32,000,001 AND UP	10	2.6%	510,834,600	34.63%
	392	100.0%	1,475,261,400	100.00%

Average tax bill increases at 5 year and 10 year averages

Effects of FY2023 shift on 5 and 10 year averages

FISCAL YEAR	AVERAGE SINGLE FAMILY	AVERAGE SINGLE FAMILY TAX	TAX BILL INCREASE	AVERAGE COMM VALUE	AVERAGE COMM TAX	TAX BILL INCREASE	AVERAGE INDUST VALUE	AVERAGE INDUST TAX	TAX BILL INCREASE	SHIFT
2022	758,570	11,075	4.20%	2,392,289	\$70,070	8.78%	5,118,906	149,933	12.10%	171
2021	695,153	\$10,629	3.97%	2,293,079	\$64,413	3.97%	4,761,648	\$133,755	3.70%	159
2020	681,094	\$10,223	2.51%	2,282,749	\$61,954	2.44%	4,752,441	\$128,981	2.80%	157.5
2019	653,104	\$9,973	3.98%	2,198,398	\$60,478	3.88%	4,561,024	\$125,474	4.74%	157.5
2018	613,260	\$9,591	4.60%	2,108,567	\$58,218	5.30%	4,338,749	\$119,793	6.20%	154.5
2017	604,053	\$9,170	2.51%	2,089,455	\$55,287	2.84%	4,262,878	\$112,796	2.23%	152
2016	603,550	\$8,945	3.43%	2,068,524	\$53,761	3.63%	4,245,399	\$110,338	4.52%	153.5
2015	577,689	\$8,648	3.65%	2,094,392	\$51,878	3.77%	4,261,954	\$105,569	5.85%	146.5
2014	549,622	\$8,343	4.73%	1,979,913	\$49,993	3.52%	3,546,256	\$89,543	5.89%	147.0
2013	549,057	\$7,967	2.55%	1,990,558	\$48,291	2.44%	3,485,790	\$84,565	2.22%	147.5
5 yr avg	2022-2018	AVERAGE	3.85%			4.88%			5.91%	
10 yr avg	2022-2013	AVERAGE	3.61%			4.06%			5.02%	

171.0 shift - same shift adopted in FY2022

2023	858,952	\$11,733	5.94%	2,590,325	\$70,768	1.00%	5,828,734	\$159,241	6.21%	171.0
2022	758,570	\$11,075	4.20%	2,392,289	\$70,070	8.78%	5,118,906	\$149,933	12.10%	171
2021	695,153	\$10,629	3.97%	2,293,079	\$64,413	3.97%	4,761,648	\$133,755	3.70%	159
2020	681,094	\$10,223	2.51%	2,282,749	\$61,954	2.44%	4,752,441	\$128,981	2.80%	157.5
2019	653,104	\$9,973	3.98%	2,198,398	\$60,478	3.88%	4,561,024	\$125,474	4.74%	157.5
2018	613,260	\$9,591	4.60%	2,108,567	\$58,218	5.30%	4,338,749	\$119,793	6.20%	154.5
2017	604,053	\$9,170	2.51%	2,089,455	\$55,287	2.84%	4,262,878	\$112,796	2.23%	152.5
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2015	577,689	\$8,648	3.65%	2,094,392	\$51,878	3.77%	4,261,954	\$105,569	5.85%	146.5
2014	549,622	\$8,343	4.73%	1,979,913	\$49,993	3.52%	3,546,256	\$89,543	5.89%	147.0
5 yr avg	2023-2019	AVERAGE	4.12%			4.01%			5.91%	
10 yr avg	2023-2014	AVERAGE	3.95%			3.91%			5.42%	

174.0 shift- keeps levy shares consistent with FY2022 factor adopted

2023	858,952	\$11,647	5.17%	2,590,325	\$72,011	2.77%	5,828,734	\$162,039	8.07%	174.0
2022	758,570	\$11,075	4.20%	2,392,289	\$70,070	8.78%	5,118,906	\$149,933	12.10%	171
2021	695,153	\$10,629	3.97%	2,293,079	\$64,413	3.97%	4,761,648	\$133,755	3.70%	159
2020	681,094	\$10,223	2.51%	2,282,749	\$61,954	2.44%	4,752,441	\$128,981	2.80%	157.5
2019	653,104	\$9,973	3.98%	2,198,398	\$60,478	3.88%	4,561,024	\$125,474	4.74%	157.5
2018	613,261	\$9,591	4.60%	2,108,567	\$58,218	5.30%	4,338,749	\$119,793	6.20%	154.5
2017	604,053	\$9,170	2.51%	2,089,455	\$55,287	2.84%	4,262,878	\$112,796	2.23%	152.5
2016	603,550	\$8,945	3.43%	2,068,524	\$53,761	3.63%	4,245,399	\$110,338	4.52%	153.5
2015	577,689	\$8,648	3.65%	2,094,392	\$51,878	3.77%	4,261,954	\$105,569	5.85%	146.5
2014	549,622	\$8,343	4.73%	1,979,913	\$49,993	3.52%	3,546,256	\$89,543	5.89%	147.0
5 yr avg	2023-2019	AVERAGE	3.96%			4.37%			6.28%	
10 yr avg	2023-2014	AVERAGE	3.87%			4.09%			5.61%	

171.0 shift- most uniform increases across all classes

2023	858,952	\$11,733	5.94%	2,590,325	\$70,768	1.00%	5,828,734	\$159,241	6.21%	171.0
2022	758,570	\$11,075	4.20%	2,392,289	\$70,070	8.78%	5,118,906	\$149,933	12.10%	171
2021	695,153	\$10,629	3.97%	2,293,079	\$64,413	3.97%	4,761,648	\$133,755	3.70%	159
2020	681,094	\$10,223	2.51%	2,282,749	\$61,954	2.44%	4,752,441	\$128,981	2.80%	157.5
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2015	577,689	\$8,648	3.65%	2,094,392	\$51,878	3.77%	4,261,954	\$105,569	5.85%	146.5
2014	549,622	\$8,343	4.73%	1,979,913	\$49,993	3.52%	3,546,256	\$89,543	5.89%	147.0
5 yr avg	2023-2019	AVERAGE	4.12%			4.01%			5.91%	
10 yr avg	2023-2014	AVERAGE	3.95%			3.91%			5.42%	