

Debt Metrics and Comparisons

Compare to Other Towns:

Town	Population (2013)	Total Raised (k\$)	Raised per capita (\$)	Levy Limit (k\$, 2016)	Assessed Value (k\$)	Assessed Val per capita (\$)	Tax Rate (\$/1000)	Resident (LTD outstanding)		Debt per Capita	Debt % of Value	% Low-income Students	Comments
								Moody's					
Topsfield	6,388	27,574	4,317	21,693	1,266,545	198,269	16.52	Aa2		672	0.3	6.0	
Topsfield 2021 incl TH,elem										2,175	1.2		Used 2015 Pop, 2016 Ass. Val
Topsfield 2025 incl TH,elem										1,864	1.0		Used 2015 Pop, 2016 Ass. Val
Dover	5,797	36,573	6,309	30,878	2,366,676	408,259	12.88	Aaa		1,481	0.4	3.5	
Manchester-by-the-Sea	5,249	31,607	6,022	24,862	2,245,656	427,825	11.07	AAA		1,929	0.4	7.9	*S&P
Boxborough	5,137	19,863	3,867	19,079	1,018,102	198,190	16.36	Aa2		875	0.5	5.7	
Boxford	8,163	36,954	4,527	28,206	1,668,618	204,412	16.46	Aa1		1,059	0.5	4.5	
Hamilton	8,131	32,478	3,994	26,747	1,434,911	176,474	17.25	Aa2		729	0.5	7.4	
Lincoln	6,565	37,954	5,781	27,929	1,973,334	300,584	13.99	AAA		2,065	0.7	7.5	*split tax rate
Lancaster	8,054	21,063	2,615	16,651	841,275	104,454	19.55	Aa3		920	0.9	7.0	
Wenham	5,055	19,591	3,876	13,985	789,557	156,193	16.98	Aa2		1,203	0.9	7.5	
Middleton	9,419	32,765	3,479	25,688	1,779,573	188,934	13.89	Aa2		1,888	1.0	6.9	
Carlisle	5,028	29,235	5,814	26,862	1,435,942	285,589	17.20	Aa1		3,214	1.3	3.2	
Littleton	9,246	46,936	5,076	32,347	1,625,367	175,791	17.69	Aa2		2,907	1.8	7.7	*split tax rate
Ayer	7,821	32,494	4,155	22,245	1,046,116	133,757	14.53	Aa3		1,686	1.3	22.6	*split tax rate
Cohasset	8,273	52,565	6,354	34,476	2,675,601	323,414	12.88	Aa1		8,140	2.6	4.5	
Georgetown	8,468	31,750	3,749	18,694	1,177,518	139,055	15.87	Aa2		3,584	2.6	9.6	
Groveland	7,019	18,365	2,616	13,111	867,329	123,569	15.09	Aa3		430	0.4	10.8	
Merrimac	6,612	17,046	2,578	11,507	709,147	107,252	16.16	A1		1,000	0.9	10.8	
Millis	8,047	31,060	3,860	18,591	1,065,965	132,467	17.44	Aa3		1,309	1.0	11.5	
Newbury	6,853	19,323	2,820	15,014	1,315,963	192,027	11.40	Aa2		1,773	0.9	17.6	
Rowley	6,031	20,550	3,407	13,680	952,275	157,897	14.36	Aa2		2,824	1.9	17.5	
Rutland	8,256	20,697	2,507	13,613	783,667	94,921	17.37	A2		2,628	2.8	8.7	
Salisbury	8,580	27,423	3,196	18,645	1,558,128	181,600	11.67	Aa3		1,980	1.2	17.8	
Westminster	7,404	24,793	3,349	17,289	864,642	116,780	18.78	AA		317	0.3	14.8	*S&P