

**COTUIT FIRE DISTRICT
PRUDENTIAL COMMITTEE – TAX CLASSIFICATION MEETING
In Person at Freedom Hall
COTUIT, MA 02635
December 8, 2025**

The meeting was called to order by Mark Lynch on December 8, 2025, @ 5:02pm.

Pledge of Allegiance:

Not recited

Roll call:

Not called

Present: (In Person) Chair Mark Lynch, Commissioner John Havel, Treasurer Ray Pirrone, Assistant Treasurer Ryan Ouellette, and Clerk Charlie Eager.

(Commissioner Seth Burdick running late)

MOTION: To reopen the previously suspended Tax Classification Meeting.

Motion made by: Mark Lynch Seconded by: John Havel

Motion passed unanimously. (Mark Lynch, and John Havel)

Tax Classification Discussion:

John Curran, Director of Assessing for the Town of Barnstable, presented the FY2026 Tax Classification Hearing for the Cotuit Fire District. His presentation covered assessed property values, year-over-year changes, calculation of the proposed tax rate, and the potential impact of adopting a split tax rate versus maintaining a single rate.

1. Total Assessed Value of the District

- Mr. Curran reviewed assessed values by class (single-family homes, condos, multi-families, commercial, industrial, and personal property).
- Total FY2026 district value (real + personal property):
\$2,732,504,330
- He noted that the Department of Revenue (DOR) rounds values to six decimal places, which explains minor differences when viewed in Gateway.

2. Change in Assessed Values (FY25 → FY26)

- Overall district property values increased by 3.37%.
- Residential property values rose from \$2.5B to \$2.6B, an increase of ~\$84 million (3.27%).
- All property classes experienced positive growth due to the continued strength of the real estate market.

- Values are based on 2024 calendar-year sales, which do *not* necessarily reflect current market conditions.

Personal Property

- Includes:
 - Business assets (computers, furniture, equipment, stock in trade)
 - Second-home contents for properties not eligible for the residential exemption
- FY26 personal property total: \$37 million (Clarified after an initial verbal misstatement of “37,000”).

3. Calculation of the FY2026 Tax Rate

- The district must raise \$5,656,283.96 (the levy).
- Rate is calculated using the total assessed value divided by the levy requirement.
- Proposed FY2026 single tax rate:
\$2.06 per \$1,000 of assessed value.

4. Single Tax Rate vs. Split Tax Rate

Shift Option

- Massachusetts towns may shift some tax burden from residential to commercial property (up to 150% shift).
- Cotuit has historically used a residential factor of 1.0 (single rate).

Impact on Residential Property

- Average single-family home value: just over \$1 million.
- At the single rate (\$2.06):
Average tax bill = \$2,226.14
- At the maximum shift (1.50, reducing residential rate by ~3 cents):
Average tax bill = \$2,193
→ Resident savings = \$32.44

Impact on Commercial Property

- Average commercial property value: \$677,000.
- At single rate (\$2.06):
Tax bill ≈ \$1,400
- At maximum shift (rate increases to \$3.09):
Tax bill just over \$2,000
→ Commercial increase = \$697

Conclusion on the Split Rate

- Because Cotuit has very limited commercial property, a split rate provides little residential benefit but significantly increases commercial tax burden.
- In contrast, Hyannis adopts a split rate due to a large commercial base.

5. Recommendation & Committee Discussion

- Mr. Curran reaffirmed the historical practice and fiscal logic of maintaining a single tax rate.
- The Committee had no questions and agreed that maintaining the residential factor of 1.0 made sense.

MOTION: To keep the tax factor at a rate of 1.00.

Motion made by: Mark Lynch Seconded by: Seth Burdick

Motion passed unanimously. (Mark Lynch, Seth Burdick and John Havel)

MOTION: To close the hearing.

Motion made by: Mark Lynch Seconded by: Seth Burdick

Motion passed unanimously. (Mark Lynch, Seth Burdick and John Havel)

Respectfully submitted,

Gina Gonsalves

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