TOWN OF SWAMPSCOTT, MASSACHUSETTS
Tax Rate and Median Single Family Impacts - School Project - Level Principal - 30 Years
Two Schools - MSBA Reimbursement for first school but not the other - earlier
SBC Options 1, 3, and 4
UniBank Fiscal Advisory Services, Inc.

10/6/2020

Projected Assessed	$	3,316,765,834
Median SFH	$	516,400
Residential Factor		94.4916%

Fiscal Year	Debt Service	Tax Rate	Average Single Family House	Less High School Rolloff	Less Police St. Rolloff	Total Impact
2021	$ -	$ -	$ -	$ -	$ -	$ -
2022	$ -	$ -	$ -	$ (2.87)	$ (0.77)	$ (3.65)
2023	$ 175,000	$ 0.05	$ 25.75	$ (5.44)	$ (1.58)	$ 18.73
2024	$ 1,020,000	$ 0.31	$ 150.06	$ (8.44)	$ (2.40)	$ 139.22
2025	$ 8,368,981	$ 2.52	$ 1,231.22	$ (11.64)	$ (3.28)	$ 1,216.30
2026	$ 8,243,500	$ 2.49	$ 1,212.76	$ (50.93)	$ (4.18)	$ 1,157.65
2027	$ 8,122,375	$ 2.45	$ 1,194.94	$ (52.07)	$ (5.12)	$ 1,137.76
2028	$ 8,001,250	$ 2.41	$ 1,177.12	$ (53.44)	$ (6.08)	$ 1,117.60
2029	$ 7,880,125	$ 2.38	$ 1,159.30	$ (54.15)	$ (32.31)	$ 1,072.85
2030	$ 7,759,000	$ 2.34	$ 1,141.49	$ (54.94)	$ (32.31)	$ 1,054.23
2031	$ 7,637,875	$ 2.30	$ 1,123.67	$ (107.78)	$ (32.31)	$ 983.58
2032	$ 7,511,750	$ 2.26	$ 1,105.11	$ (107.95)	$ (32.31)	$ 964.85
2033	$ 7,390,750	$ 2.23	$ 1,087.31	$ (108.22)	$ (32.31)	$ 946.78
2034	$ 7,269,750	$ 2.19	$ 1,069.51	$ (107.97)	$ (32.31)	$ 929.23
2035	$ 7,148,750	$ 2.16	$ 1,051.71	$ (107.84)	$ (32.31)	$ 911.55
2036	$ 7,027,750	$ 2.12	$ 1,033.91	$ (221.26)	$ (32.31)	$ 780.33
2037	$ 6,901,750	$ 2.08	$ 1,015.37	$ (221.26)	$ (32.31)	$ 761.80
2038	$ 6,780,875	$ 2.04	$ 997.59	$ (221.26)	$ (32.31)	$ 744.01
2039	$ 6,660,000	$ 2.01	$ 979.80	$ (221.26)	$ (32.31)	$ 726.23
2040	$ 6,534,125	$ 1.97	$ 961.28	$ (221.26)	$ (32.31)	$ 707.71
2041	$ 6,408,375	$ 1.93	$ 942.78	$ (221.26)	$ (32.31)	$ 689.21
2042	$ 6,287,750	$ 1.90	$ 925.04	$ (221.26)	$ (32.31)	$ 671.47
2043	$ 6,167,125	$ 1.86	$ 907.29	$ (221.26)	$ (32.31)	$ 653.72
2044	$ 6,041,500	$ 1.82	$ 888.81	$ (221.26)	$ (32.31)	$ 635.24
2045	$ 5,921,000	$ 1.79	$ 871.08	$ (221.26)	$ (32.31)	$ 617.51
2046	$ 5,800,500	$ 1.75	$ 853.36	$ (221.26)	$ (32.31)	$ 599.78
2047	$ 5,680,000	$ 1.71	$ 835.63	$ (221.26)	$ (32.31)	$ 582.06
2048	$ 5,559,500	$ 1.68	$ 817.90	$ (221.26)	$ (32.31)	$ 564.33
2049	$ 5,439,000	$ 1.64	$ 800.17	$ (221.26)	$ (32.31)	$ 546.60
2050	$ 5,318,500	$ 1.60	$ 782.44	$ (221.26)	$ (32.31)	$ 528.87
2051	$ 5,198,000	$ 1.57	$ 764.72	$ (221.26)	$ (32.31)	$ 511.14
2052	$ 5,077,500	$ 1.53	$ 746.99	$ (221.26)	$ (32.31)	$ 493.42
2053	$ 4,332,000	$ 1.31	$ 637.31	$ (221.26)	$ (32.31)	$ 383.74
2054	$ 1,317,125	$ 0.40	$ 193.77	$ (221.26)	$ (32.31)	$ (59.80)
2055	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2056	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2057	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2058	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2059	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2060	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2061	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2062	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
Total	$ 194,981,481					

TOWN OF SWAMPSCOTT, MASSACHUSETTS
Tax Rate and Median Single Family Impacts - School Project - Level Principal - 25 Years
Two Schools - MSBA Reimbursement for first school but not the other - earlier
SBC Options 1, 3, and 4
UniBank Fiscal Advisory Services, Inc.

10/6/2020

Projected Assessed	$	3,316,765,834
Median SFH	$	516,400
Residential Factor		94.4916%

Fiscal Year	Debt Service	Tax Rate	Average Single Family House	Less High School Rolloff	Less Police St. Rolloff	Total Impact
2021	$ -	$ -	$ -	$ -	$ -	$ -
2022	$ -	$ -	$ -	$ (2.87)	$ (0.77)	$ (3.65)
2023	$ 175,000	$ 0.05	$ 25.75	$ (5.44)	$ (1.58)	$ 18.73
2024	$ 1,020,000	$ 0.31	$ 150.06	$ (8.44)	$ (2.40)	$ 139.22
2025	$ 8,812,008	$ 2.66	$ 1,296.40	$ (11.64)	$ (3.28)	$ 1,281.48
2026	$ 8,680,763	$ 2.62	$ 1,277.09	$ (50.93)	$ (4.18)	$ 1,221.98
2027	$ 8,553,863	$ 2.58	$ 1,258.42	$ (52.07)	$ (5.12)	$ 1,201.24
2028	$ 8,421,963	$ 2.54	$ 1,239.02	$ (53.44)	$ (6.08)	$ 1,179.49
2029	$ 8,290,175	$ 2.50	$ 1,219.63	$ (54.15)	$ (32.31)	$ 1,133.17
2030	$ 8,163,500	$ 2.46	$ 1,200.99	$ (54.94)	$ (32.31)	$ 1,113.74
2031	$ 8,036,825	$ 2.42	$ 1,182.36	$ (107.78)	$ (32.31)	$ 1,042.27
2032	$ 7,910,150	$ 2.38	$ 1,163.72	$ (107.95)	$ (32.31)	$ 1,023.46
2033	$ 7,783,475	$ 2.35	$ 1,145.09	$ (108.22)	$ (32.31)	$ 1,004.56
2034	$ 7,656,800	$ 2.31	$ 1,126.45	$ (107.97)	$ (32.31)	$ 986.17
2035	$ 7,530,125	$ 2.27	$ 1,107.81	$ (107.84)	$ (32.31)	$ 967.66
2036	$ 7,403,450	$ 2.23	$ 1,089.18	$ (221.26)	$ (32.31)	$ 835.61
2037	$ 7,276,775	$ 2.19	$ 1,070.54	$ (221.26)	$ (32.31)	$ 816.97
2038	$ 7,150,100	$ 2.16	$ 1,051.91	$ (221.26)	$ (32.31)	$ 798.33
2039	$ 7,023,425	$ 2.12	$ 1,033.27	$ (221.26)	$ (32.31)	$ 779.70
2040	$ 6,896,750	$ 2.08	$ 1,014.63	$ (221.26)	$ (32.31)	$ 761.06
2041	$ 6,770,075	$ 2.04	$ 996.00	$ (221.26)	$ (32.31)	$ 742.42
2042	$ 6,643,400	$ 2.00	$ 977.36	$ (221.26)	$ (32.31)	$ 723.79
2043	$ 6,516,725	$ 1.96	$ 958.72	$ (221.26)	$ (32.31)	$ 705.15
2044	$ 6,390,050	$ 1.93	$ 940.09	$ (221.26)	$ (32.31)	$ 686.52
2045	$ 6,263,375	$ 1.89	$ 921.45	$ (221.26)	$ (32.31)	$ 667.88
2046	$ 6,136,700	$ 1.85	$ 902.82	$ (221.26)	$ (32.31)	$ 649.24
2047	$ 6,010,025	$ 1.81	$ 884.18	$ (221.26)	$ (32.31)	$ 630.61
2048	$ 5,883,350	$ 1.77	$ 865.54	$ (221.26)	$ (32.31)	$ 611.97
2049	$ 5,756,675	$ 1.74	$ 846.91	$ (221.26)	$ (32.31)	$ 593.34
2050	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2051	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2052	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2053	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2054	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2055	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2056	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2057	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2058	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2059	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2060	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2061	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2062	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
Total	$ 183,155,521					

TOWN OF SWAMPSCOTT, MASSACHUSETTS
Tax Rate and Median Single Family Impacts - School Project - Level Debt Service - 30 Years
Two Schools - MSBA Reimbursement for first school but not the other - earlier
SBC Options 1, 3, and 4
UniBank Fiscal Advisory Services, Inc.

10/6/2020

Projected Assessed	$	3,316,765,834
Median SFH	$	516,400
Residential Factor		94.4916%

Fiscal Year	Debt Service	Tax Rate	Average Single Family House	Less High School Rolloff	Less Police St. Rolloff	Total Impact
2021	$ -	$ -	$ -	$ -	$ -	$ -
2022	$ -	$ -	$ -	$ (2.87)	$ (0.77)	$ (3.65)
2023	$ 175,000	$ 0.05	$ 25.75	$ (5.44)	$ (1.58)	$ 18.73
2024	$ 1,020,000	$ 0.31	$ 150.06	$ (8.44)	$ (2.40)	$ 139.22
2025	$ 7,090,954	$ 2.14	$ 1,043.20	$ (11.64)	$ (3.28)	$ 1,028.28
2026	$ 7,083,175	$ 2.14	$ 1,042.06	$ (50.93)	$ (4.18)	$ 986.95
2027	$ 7,082,425	$ 2.14	$ 1,041.95	$ (52.07)	$ (5.12)	$ 984.77
2028	$ 7,079,200	$ 2.13	$ 1,041.47	$ (53.44)	$ (6.08)	$ 981.95
2029	$ 7,088,500	$ 2.14	$ 1,042.84	$ (54.15)	$ (32.31)	$ 956.38
2030	$ 7,089,913	$ 2.14	$ 1,043.05	$ (54.94)	$ (32.31)	$ 955.80
2031	$ 7,088,575	$ 2.14	$ 1,042.85	$ (107.78)	$ (32.31)	$ 902.77
2032	$ 7,084,488	$ 2.14	$ 1,042.25	$ (107.95)	$ (32.31)	$ 901.99
2033	$ 7,087,650	$ 2.14	$ 1,042.72	$ (108.22)	$ (32.31)	$ 902.19
2034	$ 7,082,788	$ 2.14	$ 1,042.00	$ (107.97)	$ (32.31)	$ 901.72
2035	$ 7,090,038	$ 2.14	$ 1,043.07	$ (107.84)	$ (32.31)	$ 902.91
2036	$ 7,083,988	$ 2.14	$ 1,042.18	$ (221.26)	$ (32.31)	$ 788.61
2037	$ 7,084,913	$ 2.14	$ 1,042.32	$ (221.26)	$ (32.31)	$ 788.74
2038	$ 7,087,538	$ 2.14	$ 1,042.70	$ (221.26)	$ (32.31)	$ 789.13
2039	$ 7,086,725	$ 2.14	$ 1,042.58	$ (221.26)	$ (32.31)	$ 789.01
2040	$ 7,092,475	$ 2.14	$ 1,043.43	$ (221.26)	$ (32.31)	$ 789.86
2041	$ 7,089,513	$ 2.14	$ 1,042.99	$ (221.26)	$ (32.31)	$ 789.42
2042	$ 7,092,975	$ 2.14	$ 1,043.50	$ (221.26)	$ (32.31)	$ 789.93
2043	$ 7,087,588	$ 2.14	$ 1,042.71	$ (221.26)	$ (32.31)	$ 789.14
2044	$ 7,083,488	$ 2.14	$ 1,042.11	$ (221.26)	$ (32.31)	$ 788.53
2045	$ 7,080,538	$ 2.13	$ 1,041.67	$ (221.26)	$ (32.31)	$ 788.10
2046	$ 7,083,600	$ 2.14	$ 1,042.12	$ (221.26)	$ (32.31)	$ 788.55
2047	$ 7,087,400	$ 2.14	$ 1,042.68	$ (221.26)	$ (32.31)	$ 789.11
2048	$ 7,086,800	$ 2.14	$ 1,042.59	$ (221.26)	$ (32.31)	$ 789.02
2049	$ 7,091,800	$ 2.14	$ 1,043.33	$ (221.26)	$ (32.31)	$ 789.76
2050	$ 7,082,125	$ 2.14	$ 1,041.90	$ (221.26)	$ (32.31)	$ 788.33
2051	$ 7,083,050	$ 2.14	$ 1,042.04	$ (221.26)	$ (32.31)	$ 788.47
2052	$ 7,084,163	$ 2.14	$ 1,042.20	$ (221.26)	$ (32.31)	$ 788.63
2053	$ 6,185,325	$ 1.86	$ 909.97	$ (221.26)	$ (32.31)	$ 656.40
2054	$ 1,911,150	$ 0.58	$ 281.16	$ (221.26)	$ (32.31)	$ 27.59
2055	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2056	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2057	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2058	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2059	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2060	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2061	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2062	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
Total	$ 207,707,854					

TOWN OF SWAMPSCOTT, MASSACHUSETTS
Tax Rate and Median Single Family Impacts - School Project - Level Debt Service - 25 Years
Two Schools - MSBA Reimbursement for first school but not the other - earlier
SBC Options 1, 3, and 4
UniBank Fiscal Advisory Services, Inc.

10/6/2020

Projected Assessed	$	3,316,765,834
Median SFH	$	516,400
Residential Factor		94.4916%

Fiscal Year	Debt Service	Tax Rate	Average Single Family House	Less High School Rolloff	Less Police St. Rolloff	Total Impact
2021	$ -	$ -	$ -	$ -	$ -	$ -
2022	$ -	$ -	$ -	$ (2.87)	$ (0.77)	$ (3.65)
2023	$ 175,000	$ 0.05	$ 25.75	$ (5.44)	$ (1.58)	$ 18.73
2024	$ 1,020,000	$ 0.31	$ 150.06	$ (8.44)	$ (2.40)	$ 139.22
2025	$ 7,638,981	$ 2.30	$ 1,123.83	$ (11.64)	$ (3.28)	$ 1,108.91
2026	$ 7,641,750	$ 2.30	$ 1,124.24	$ (50.93)	$ (4.18)	$ 1,069.12
2027	$ 7,641,125	$ 2.30	$ 1,124.14	$ (52.07)	$ (5.12)	$ 1,066.96
2028	$ 7,642,875	$ 2.30	$ 1,124.40	$ (53.44)	$ (6.08)	$ 1,064.88
2029	$ 7,646,875	$ 2.31	$ 1,124.99	$ (54.15)	$ (32.31)	$ 1,038.53
2030	$ 7,638,000	$ 2.30	$ 1,123.68	$ (54.94)	$ (32.31)	$ 1,036.43
2031	$ 7,646,500	$ 2.31	$ 1,124.93	$ (107.78)	$ (32.31)	$ 984.85
2032	$ 7,641,875	$ 2.30	$ 1,124.25	$ (107.95)	$ (32.31)	$ 983.99
2033	$ 7,639,375	$ 2.30	$ 1,123.89	$ (108.22)	$ (32.31)	$ 983.36
2034	$ 7,643,875	$ 2.30	$ 1,124.55	$ (107.97)	$ (32.31)	$ 984.27
2035	$ 7,640,125	$ 2.30	$ 1,124.00	$ (107.84)	$ (32.31)	$ 983.84
2036	$ 7,638,250	$ 2.30	$ 1,123.72	$ (221.26)	$ (32.31)	$ 870.15
2037	$ 7,638,125	$ 2.30	$ 1,123.70	$ (221.26)	$ (32.31)	$ 870.13
2038	$ 7,644,625	$ 2.30	$ 1,124.66	$ (221.26)	$ (32.31)	$ 871.09
2039	$ 7,642,500	$ 2.30	$ 1,124.35	$ (221.26)	$ (32.31)	$ 870.77
2040	$ 7,641,875	$ 2.30	$ 1,124.25	$ (221.26)	$ (32.31)	$ 870.68
2041	$ 7,642,625	$ 2.30	$ 1,124.36	$ (221.26)	$ (32.31)	$ 870.79
2042	$ 7,639,625	$ 2.30	$ 1,123.92	$ (221.26)	$ (32.31)	$ 870.35
2043	$ 7,637,875	$ 2.30	$ 1,123.67	$ (221.26)	$ (32.31)	$ 870.09
2044	$ 7,642,250	$ 2.30	$ 1,124.31	$ (221.26)	$ (32.31)	$ 870.74
2045	$ 7,642,500	$ 2.30	$ 1,124.35	$ (221.26)	$ (32.31)	$ 870.77
2046	$ 7,638,625	$ 2.30	$ 1,123.78	$ (221.26)	$ (32.31)	$ 870.20
2047	$ 7,640,625	$ 2.30	$ 1,124.07	$ (221.26)	$ (32.31)	$ 870.50
2048	$ 7,643,250	$ 2.30	$ 1,124.46	$ (221.26)	$ (32.31)	$ 870.88
2049	$ 7,641,375	$ 2.30	$ 1,124.18	$ (221.26)	$ (32.31)	$ 870.61
2050	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2051	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2052	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2053	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2054	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2055	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2056	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2057	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2058	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2059	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2060	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2061	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2062	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
Total	$ 192,230,481					

TOWN OF SWAMPSCOTT, MASSACHUSETTS
Tax Rate and Median Single Family Impacts - School Project - Level Principal - 30 Years
Two Schools - MSBA Reimbursement for both
SBC Options 1, 3, and 4
UniBank Fiscal Advisory Services, Inc.

10/6/2020

Projected Assessed	$	3,316,765,834
Median SFH	$	516,400
Residential Factor		94.4916%

Fiscal Year	Debt Service	Tax Rate	Average Single Family House	Less High School Rolloff	Less Police St. Rolloff	Total Impact
2021	$ -	$ -	$ -	$ -	$ -	$ -
2022	$ -	$ -	$ -	$ (2.87)	$ (0.77)	$ (3.65)
2023	$ 75,000	$ 0.02	$ 11.03	$ (5.44)	$ (1.58)	$ 4.02
2024	$ 390,000	$ 0.12	$ 57.38	$ (8.44)	$ (2.40)	$ 46.54
2025	$ 3,324,169	$ 1.00	$ 489.04	$ (11.64)	$ (3.28)	$ 474.12
2026	$ 3,274,250	$ 0.99	$ 481.70	$ (50.93)	$ (4.18)	$ 426.59
2027	$ 3,226,125	$ 0.97	$ 474.62	$ (52.07)	$ (5.12)	$ 417.44
2028	$ 3,178,000	$ 0.96	$ 467.54	$ (53.44)	$ (6.08)	$ 408.02
2029	$ 3,129,875	$ 0.94	$ 460.46	$ (54.15)	$ (32.31)	$ 374.00
2030	$ 3,081,750	$ 0.93	$ 453.38	$ (54.94)	$ (32.31)	$ 366.13
2031	$ 3,033,625	$ 0.91	$ 446.30	$ (107.78)	$ (32.31)	$ 306.21
2032	$ 2,980,500	$ 0.90	$ 438.48	$ (107.95)	$ (32.31)	$ 298.22
2033	$ 9,530,413	$ 2.87	$ 1,402.09	$ (108.22)	$ (32.31)	$ 1,261.57
2034	$ 9,359,700	$ 2.82	$ 1,376.98	$ (107.97)	$ (32.31)	$ 1,236.70
2035	$ 9,191,700	$ 2.77	$ 1,352.26	$ (107.84)	$ (32.31)	$ 1,212.10
2036	$ 9,023,700	$ 2.72	$ 1,327.54	$ (221.26)	$ (32.31)	$ 1,073.97
2037	$ 8,855,700	$ 2.67	$ 1,302.83	$ (221.26)	$ (32.31)	$ 1,049.26
2038	$ 8,687,700	$ 2.62	$ 1,278.11	$ (221.26)	$ (32.31)	$ 1,024.54
2039	$ 8,514,700	$ 2.57	$ 1,252.66	$ (221.26)	$ (32.31)	$ 999.09
2040	$ 8,346,900	$ 2.52	$ 1,227.98	$ (221.26)	$ (32.31)	$ 974.40
2041	$ 8,174,100	$ 2.46	$ 1,202.55	$ (221.26)	$ (32.31)	$ 948.98
2042	$ 8,006,425	$ 2.41	$ 1,177.89	$ (221.26)	$ (32.31)	$ 924.31
2043	$ 7,838,750	$ 2.36	$ 1,153.22	$ (221.26)	$ (32.31)	$ 899.65
2044	$ 7,666,075	$ 2.31	$ 1,127.81	$ (221.26)	$ (32.31)	$ 874.24
2045	$ 7,498,525	$ 2.26	$ 1,103.16	$ (221.26)	$ (32.31)	$ 849.59
2046	$ 7,330,975	$ 2.21	$ 1,078.52	$ (221.26)	$ (32.31)	$ 824.94
2047	$ 7,163,425	$ 2.16	$ 1,053.87	$ (221.26)	$ (32.31)	$ 800.29
2048	$ 6,995,875	$ 2.11	$ 1,029.22	$ (221.26)	$ (32.31)	$ 775.64
2049	$ 6,828,325	$ 2.06	$ 1,004.57	$ (221.26)	$ (32.31)	$ 750.99
2050	$ 6,660,775	$ 2.01	$ 979.92	$ (221.26)	$ (32.31)	$ 726.34
2051	$ 6,493,225	$ 1.96	$ 955.27	$ (221.26)	$ (32.31)	$ 701.70
2052	$ 6,325,675	$ 1.91	$ 930.62	$ (221.26)	$ (32.31)	$ 677.05
2053	$ 5,893,125	$ 1.78	$ 866.98	$ (221.26)	$ (32.31)	$ 613.41
2054	$ 4,647,200	$ 1.40	$ 683.68	$ (221.26)	$ (32.31)	$ 430.11
2055	$ 3,953,400	$ 1.19	$ 581.61	$ (221.26)	$ (32.31)	$ 328.04
2056	$ 3,833,600	$ 1.16	$ 563.99	$ (221.26)	$ (32.31)	$ 310.42
2057	$ 3,713,800	$ 1.12	$ 546.37	$ (221.26)	$ (32.31)	$ 292.79
2058	$ 3,594,000	$ 1.08	$ 528.74	$ (221.26)	$ (32.31)	$ 275.17
2059	$ 3,474,200	$ 1.05	$ 511.12	$ (221.26)	$ (32.31)	$ 257.54
2060	$ 3,354,400	$ 1.01	$ 493.49	$ (221.26)	$ (32.31)	$ 239.92
2061	$ 3,234,600	$ 0.98	$ 475.87	$ (221.26)	$ (32.31)	$ 222.29
2062	$ 3,114,800	$ 0.94	$ 458.24	$ (221.26)	$ (32.31)	$ 204.67
Total	$ 222,999,082					

TOWN OF SWAMPSCOTT, MASSACHUSETTS
Tax Rate and Median Single Family Impacts - School Project - Level Principal - 25 Years
Two Schools - MSBA Reimbursement for both
SBC Options 1, 3, and 4
UniBank Fiscal Advisory Services, Inc.

10/6/2020

Projected Assessed	$	3,316,765,834
Median SFH	$	516,400
Residential Factor		94.4916%

Fiscal Year	Debt Service	Tax Rate	Average Single Family House	Less High School Rolloff	Less Police St. Rolloff	Total Impact
2021	$ -	$ -	$ -	$ -	$ -	$ -
2022	$ -	$ -	$ -	$ (2.87)	$ (0.77)	$ (3.65)
2023	$ 75,000	$ 0.02	$ 11.03	$ (5.44)	$ (1.58)	$ 4.02
2024	$ 390,000	$ 0.12	$ 57.38	$ (8.44)	$ (2.40)	$ 46.54
2025	$ 3,499,427	$ 1.06	$ 514.83	$ (11.64)	$ (3.28)	$ 499.91
2026	$ 3,447,238	$ 1.04	$ 507.15	$ (50.93)	$ (4.18)	$ 452.04
2027	$ 3,396,838	$ 1.02	$ 499.73	$ (52.07)	$ (5.12)	$ 442.55
2028	$ 3,346,438	$ 1.01	$ 492.32	$ (53.44)	$ (6.08)	$ 432.80
2029	$ 3,291,038	$ 0.99	$ 484.17	$ (54.15)	$ (32.31)	$ 397.71
2030	$ 3,240,750	$ 0.98	$ 476.77	$ (54.94)	$ (32.31)	$ 389.52
2031	$ 3,190,463	$ 0.96	$ 469.37	$ (107.78)	$ (32.31)	$ 329.29
2032	$ 3,140,175	$ 0.95	$ 461.97	$ (107.95)	$ (32.31)	$ 321.72
2033	$ 10,063,094	$ 3.03	$ 1,480.46	$ (108.22)	$ (32.31)	$ 1,339.93
2034	$ 9,870,100	$ 2.98	$ 1,452.07	$ (107.97)	$ (32.31)	$ 1,311.79
2035	$ 9,685,000	$ 2.92	$ 1,424.83	$ (107.84)	$ (32.31)	$ 1,284.68
2036	$ 9,499,900	$ 2.86	$ 1,397.60	$ (221.26)	$ (32.31)	$ 1,144.03
2037	$ 9,314,800	$ 2.81	$ 1,370.37	$ (221.26)	$ (32.31)	$ 1,116.80
2038	$ 9,129,700	$ 2.75	$ 1,343.14	$ (221.26)	$ (32.31)	$ 1,089.57
2039	$ 8,944,600	$ 2.70	$ 1,315.91	$ (221.26)	$ (32.31)	$ 1,062.34
2040	$ 8,759,500	$ 2.64	$ 1,288.68	$ (221.26)	$ (32.31)	$ 1,035.10
2041	$ 8,574,400	$ 2.59	$ 1,261.44	$ (221.26)	$ (32.31)	$ 1,007.87
2042	$ 8,389,300	$ 2.53	$ 1,234.21	$ (221.26)	$ (32.31)	$ 980.64
2043	$ 8,204,200	$ 2.47	$ 1,206.98	$ (221.26)	$ (32.31)	$ 953.41
2044	$ 8,019,100	$ 2.42	$ 1,179.75	$ (221.26)	$ (32.31)	$ 926.18
2045	$ 7,834,000	$ 2.36	$ 1,152.52	$ (221.26)	$ (32.31)	$ 898.95
2046	$ 7,648,900	$ 2.31	$ 1,125.29	$ (221.26)	$ (32.31)	$ 871.72
2047	$ 7,463,800	$ 2.25	$ 1,098.06	$ (221.26)	$ (32.31)	$ 844.48
2048	$ 7,278,700	$ 2.19	$ 1,070.82	$ (221.26)	$ (32.31)	$ 817.25
2049	$ 7,093,600	$ 2.14	$ 1,043.59	$ (221.26)	$ (32.31)	$ 790.02
2050	$ 4,673,500	$ 1.41	$ 687.55	$ (221.26)	$ (32.31)	$ 433.98
2051	$ 4,538,688	$ 1.37	$ 667.72	$ (221.26)	$ (32.31)	$ 414.15
2052	$ 4,403,875	$ 1.33	$ 647.89	$ (221.26)	$ (32.31)	$ 394.31
2053	$ 4,269,063	$ 1.29	$ 628.05	$ (221.26)	$ (32.31)	$ 374.48
2054	$ 4,134,250	$ 1.25	$ 608.22	$ (221.26)	$ (32.31)	$ 354.65
2055	$ 3,999,438	$ 1.21	$ 588.39	$ (221.26)	$ (32.31)	$ 334.82
2056	$ 3,864,625	$ 1.17	$ 568.55	$ (221.26)	$ (32.31)	$ 314.98
2057	$ 3,729,813	$ 1.12	$ 548.72	$ (221.26)	$ (32.31)	$ 295.15
2058	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2059	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2060	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2061	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2062	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
Total	$ 206,403,309					

TOWN OF SWAMPSCOTT, MASSACHUSETTS
Tax Rate and Median Single Family Impacts - School Project - Level Debt Service - 30 Years
Two Schools - MSBA Reimbursement for both
SBC Options 1, 3, and 4
UniBank Fiscal Advisory Services, Inc.

10/6/2020

Projected Assessed	$	3,316,765,834
Median SFH	$	516,400
Residential Factor		94.4916%

Fiscal Year	Debt Service	Tax Rate	Average Single Family House	Less High School Rolloff	Less Police St. Rolloff	Total Impact
2021	$ -	$ -	$ -	$ -	$ -	$ -
2022	$ -	$ -	$ -	$ (2.87)	$ (0.77)	$ (3.65)
2023	$ 75,000	$ 0.02	$ 11.03	$ (5.44)	$ (1.58)	$ 4.02
2024	$ 390,000	$ 0.12	$ 57.38	$ (8.44)	$ (2.40)	$ 46.54
2025	$ 2,813,911	$ 0.85	$ 413.98	$ (11.64)	$ (3.28)	$ 399.06
2026	$ 2,812,050	$ 0.85	$ 413.70	$ (50.93)	$ (4.18)	$ 358.59
2027	$ 2,811,025	$ 0.85	$ 413.55	$ (52.07)	$ (5.12)	$ 356.37
2028	$ 2,809,038	$ 0.85	$ 413.26	$ (53.44)	$ (6.08)	$ 353.73
2029	$ 2,811,088	$ 0.85	$ 413.56	$ (54.15)	$ (32.31)	$ 327.10
2030	$ 2,817,038	$ 0.85	$ 414.44	$ (54.94)	$ (32.31)	$ 327.18
2031	$ 2,811,750	$ 0.85	$ 413.66	$ (107.78)	$ (32.31)	$ 273.57
2032	$ 2,810,500	$ 0.85	$ 413.47	$ (107.95)	$ (32.31)	$ 273.21
2033	$ 8,170,770	$ 2.46	$ 1,202.06	$ (108.22)	$ (32.31)	$ 1,061.54
2034	$ 8,164,225	$ 2.46	$ 1,201.10	$ (107.97)	$ (32.31)	$ 1,060.82
2035	$ 8,171,538	$ 2.46	$ 1,202.18	$ (107.84)	$ (32.31)	$ 1,062.02
2036	$ 8,169,500	$ 2.46	$ 1,201.88	$ (221.26)	$ (32.31)	$ 948.30
2037	$ 8,168,250	$ 2.46	$ 1,201.69	$ (221.26)	$ (32.31)	$ 948.12
2038	$ 8,167,575	$ 2.46	$ 1,201.59	$ (221.26)	$ (32.31)	$ 948.02
2039	$ 8,167,338	$ 2.46	$ 1,201.56	$ (221.26)	$ (32.31)	$ 947.99
2040	$ 8,172,325	$ 2.46	$ 1,202.29	$ (221.26)	$ (32.31)	$ 948.72
2041	$ 8,172,188	$ 2.46	$ 1,202.27	$ (221.26)	$ (32.31)	$ 948.70
2042	$ 8,171,850	$ 2.46	$ 1,202.22	$ (221.26)	$ (32.31)	$ 948.65
2043	$ 8,171,175	$ 2.46	$ 1,202.12	$ (221.26)	$ (32.31)	$ 948.55
2044	$ 8,169,950	$ 2.46	$ 1,201.94	$ (221.26)	$ (32.31)	$ 948.37
2045	$ 8,162,963	$ 2.46	$ 1,200.92	$ (221.26)	$ (32.31)	$ 947.34
2046	$ 8,170,213	$ 2.46	$ 1,201.98	$ (221.26)	$ (32.31)	$ 948.41
2047	$ 8,166,000	$ 2.46	$ 1,201.36	$ (221.26)	$ (32.31)	$ 947.79
2048	$ 8,170,463	$ 2.46	$ 1,202.02	$ (221.26)	$ (32.31)	$ 948.45
2049	$ 8,173,038	$ 2.46	$ 1,202.40	$ (221.26)	$ (32.31)	$ 948.82
2050	$ 8,168,588	$ 2.46	$ 1,201.74	$ (221.26)	$ (32.31)	$ 948.17
2051	$ 8,166,963	$ 2.46	$ 1,201.50	$ (221.26)	$ (32.31)	$ 947.93
2052	$ 8,167,888	$ 2.46	$ 1,201.64	$ (221.26)	$ (32.31)	$ 948.07
2053	$ 7,785,938	$ 2.35	$ 1,145.45	$ (221.26)	$ (32.31)	$ 891.88
2054	$ 6,191,350	$ 1.87	$ 910.86	$ (221.26)	$ (32.31)	$ 657.28
2055	$ 5,357,463	$ 1.62	$ 788.18	$ (221.26)	$ (32.31)	$ 534.60
2056	$ 5,359,263	$ 1.62	$ 788.44	$ (221.26)	$ (32.31)	$ 534.87
2057	$ 5,359,050	$ 1.62	$ 788.41	$ (221.26)	$ (32.31)	$ 534.84
2058	$ 5,356,613	$ 1.62	$ 788.05	$ (221.26)	$ (32.31)	$ 534.48
2059	$ 5,356,738	$ 1.62	$ 788.07	$ (221.26)	$ (32.31)	$ 534.50
2060	$ 5,359,000	$ 1.62	$ 788.40	$ (221.26)	$ (32.31)	$ 534.83
2061	$ 5,357,975	$ 1.62	$ 788.25	$ (221.26)	$ (32.31)	$ 534.68
2062	$ 5,358,450	$ 1.62	$ 788.32	$ (221.26)	$ (32.31)	$ 534.75
Total	$ 243,186,031					

TOWN OF SWAMPSCOTT, MASSACHUSETTS
Tax Rate and Median Single Family Impacts - School Project - Level Debt Service - 25 Years
Two Schools - MSBA Reimbursement for both
SBC Options 1, 3, and 4
UniBank Fiscal Advisory Services, Inc.

10/6/2020

Projected Assessed	$	3,316,765,834
Median SFH	$	516,400
Residential Factor		94.4916%

Fiscal Year	Debt Service	Tax Rate	Average Single Family House	Less High School Rolloff	Less Police St. Rolloff	Total Impact
2021	$ -	$ -	$ -	$ -	$ -	$ -
2022	$ -	$ -	$ -	$ (2.87)	$ (0.77)	$ (3.65)
2023	$ 75,000	$ 0.02	$ 11.03	$ (5.44)	$ (1.58)	$ 4.02
2024	$ 390,000	$ 0.12	$ 57.38	$ (8.44)	$ (2.40)	$ 46.54
2025	$ 3,034,169	$ 0.91	$ 446.38	$ (11.64)	$ (3.28)	$ 431.46
2026	$ 3,036,500	$ 0.92	$ 446.72	$ (50.93)	$ (4.18)	$ 391.61
2027	$ 3,034,500	$ 0.91	$ 446.43	$ (52.07)	$ (5.12)	$ 389.24
2028	$ 3,036,500	$ 0.92	$ 446.72	$ (53.44)	$ (6.08)	$ 387.20
2029	$ 3,032,375	$ 0.91	$ 446.12	$ (54.15)	$ (32.31)	$ 359.66
2030	$ 3,032,250	$ 0.91	$ 446.10	$ (54.94)	$ (32.31)	$ 358.85
2031	$ 3,036,000	$ 0.92	$ 446.65	$ (107.78)	$ (32.31)	$ 306.56
2032	$ 3,033,500	$ 0.91	$ 446.28	$ (107.95)	$ (32.31)	$ 306.02
2033	$ 8,792,788	$ 2.65	$ 1,293.57	$ (108.22)	$ (32.31)	$ 1,153.05
2034	$ 8,788,800	$ 2.65	$ 1,292.99	$ (107.97)	$ (32.31)	$ 1,152.71
2035	$ 8,787,875	$ 2.65	$ 1,292.85	$ (107.84)	$ (32.31)	$ 1,152.70
2036	$ 8,787,100	$ 2.65	$ 1,292.74	$ (221.26)	$ (32.31)	$ 1,039.16
2037	$ 8,786,275	$ 2.65	$ 1,292.62	$ (221.26)	$ (32.31)	$ 1,039.04
2038	$ 8,785,275	$ 2.65	$ 1,292.47	$ (221.26)	$ (32.31)	$ 1,038.90
2039	$ 8,783,900	$ 2.65	$ 1,292.27	$ (221.26)	$ (32.31)	$ 1,038.69
2040	$ 8,786,950	$ 2.65	$ 1,292.71	$ (221.26)	$ (32.31)	$ 1,039.14
2041	$ 8,789,100	$ 2.65	$ 1,293.03	$ (221.26)	$ (32.31)	$ 1,039.46
2042	$ 8,785,150	$ 2.65	$ 1,292.45	$ (221.26)	$ (32.31)	$ 1,038.88
2043	$ 8,785,100	$ 2.65	$ 1,292.44	$ (221.26)	$ (32.31)	$ 1,038.87
2044	$ 8,788,550	$ 2.65	$ 1,292.95	$ (221.26)	$ (32.31)	$ 1,039.38
2045	$ 8,785,175	$ 2.65	$ 1,292.45	$ (221.26)	$ (32.31)	$ 1,038.88
2046	$ 8,789,975	$ 2.65	$ 1,293.16	$ (221.26)	$ (32.31)	$ 1,039.59
2047	$ 8,782,425	$ 2.65	$ 1,292.05	$ (221.26)	$ (32.31)	$ 1,038.48
2048	$ 8,787,650	$ 2.65	$ 1,292.82	$ (221.26)	$ (32.31)	$ 1,039.25
2049	$ 8,785,000	$ 2.65	$ 1,292.43	$ (221.26)	$ (32.31)	$ 1,038.86
2050	$ 5,754,400	$ 1.73	$ 846.57	$ (221.26)	$ (32.31)	$ 593.00
2051	$ 5,751,200	$ 1.73	$ 846.10	$ (221.26)	$ (32.31)	$ 592.53
2052	$ 5,751,400	$ 1.73	$ 846.13	$ (221.26)	$ (32.31)	$ 592.56
2053	$ 5,754,600	$ 1.74	$ 846.60	$ (221.26)	$ (32.31)	$ 593.03
2054	$ 5,755,400	$ 1.74	$ 846.72	$ (221.26)	$ (32.31)	$ 593.15
2055	$ 5,753,600	$ 1.73	$ 846.46	$ (221.26)	$ (32.31)	$ 592.88
2056	$ 5,754,000	$ 1.73	$ 846.51	$ (221.26)	$ (32.31)	$ 592.94
2057	$ 5,751,200	$ 1.73	$ 846.10	$ (221.26)	$ (32.31)	$ 592.53
2058	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2059	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2060	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2061	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2062	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
Total	$ 220,143,682					

TOWN OF SWAMPSCOTT, MASSACHUSETTS
Tax Rate and Median Single Family Impacts - School Project - Level Principal - 30 Years
Two Schools - MSBA Reimbursement for first school but not the other
SBC Options 1, 3, and 4
UniBank Fiscal Advisory Services, Inc.

10/6/2020

Projected Assessed	$	3,316,765,834
Median SFH	$	516,400
Residential Factor		94.4916%

Fiscal Year	Debt Service	Tax Rate	Average Single Family House	Less High School Rolloff	Less Police St. Rolloff	Total Impact
2021	$ -	$ -	$ -	$ -	$ -	$ -
2022	$ -	$ -	$ -	$ (2.87)	$ (0.77)	$ (3.65)
2023	$ 75,000	$ 0.02	$ 11.03	$ (5.44)	$ (1.58)	$ 4.02
2024	$ 390,000	$ 0.12	$ 57.38	$ (8.44)	$ (2.40)	$ 46.54
2025	$ 3,324,169	$ 1.00	$ 489.04	$ (11.64)	$ (3.28)	$ 474.12
2026	$ 3,274,250	$ 0.99	$ 481.70	$ (50.93)	$ (4.18)	$ 426.59
2027	$ 3,226,125	$ 0.97	$ 474.62	$ (52.07)	$ (5.12)	$ 417.44
2028	$ 3,178,000	$ 0.96	$ 467.54	$ (53.44)	$ (6.08)	$ 408.02
2029	$ 3,129,875	$ 0.94	$ 460.46	$ (54.15)	$ (32.31)	$ 374.00
2030	$ 11,847,114	$ 3.57	$ 1,742.92	$ (54.94)	$ (32.31)	$ 1,655.67
2031	$ 11,637,225	$ 3.51	$ 1,712.04	$ (107.78)	$ (32.31)	$ 1,571.95
2032	$ 11,424,700	$ 3.44	$ 1,680.77	$ (107.95)	$ (32.31)	$ 1,540.51
2033	$ 11,217,300	$ 3.38	$ 1,650.26	$ (108.22)	$ (32.31)	$ 1,509.74
2034	$ 11,009,900	$ 3.32	$ 1,619.75	$ (107.97)	$ (32.31)	$ 1,479.47
2035	$ 10,802,500	$ 3.26	$ 1,589.24	$ (107.84)	$ (32.31)	$ 1,449.08
2036	$ 10,595,100	$ 3.19	$ 1,558.73	$ (221.26)	$ (32.31)	$ 1,305.15
2037	$ 10,387,700	$ 3.13	$ 1,528.21	$ (221.26)	$ (32.31)	$ 1,274.64
2038	$ 10,180,300	$ 3.07	$ 1,497.70	$ (221.26)	$ (32.31)	$ 1,244.13
2039	$ 9,972,900	$ 3.01	$ 1,467.19	$ (221.26)	$ (32.31)	$ 1,213.62
2040	$ 9,760,500	$ 2.94	$ 1,435.94	$ (221.26)	$ (32.31)	$ 1,182.37
2041	$ 9,548,300	$ 2.88	$ 1,404.72	$ (221.26)	$ (32.31)	$ 1,151.15
2042	$ 9,341,225	$ 2.82	$ 1,374.26	$ (221.26)	$ (32.31)	$ 1,120.69
2043	$ 9,134,150	$ 2.75	$ 1,343.79	$ (221.26)	$ (32.31)	$ 1,090.22
2044	$ 8,922,075	$ 2.69	$ 1,312.59	$ (221.26)	$ (32.31)	$ 1,059.02
2045	$ 8,715,125	$ 2.63	$ 1,282.15	$ (221.26)	$ (32.31)	$ 1,028.58
2046	$ 8,508,175	$ 2.57	$ 1,251.70	$ (221.26)	$ (32.31)	$ 998.13
2047	$ 8,301,225	$ 2.50	$ 1,221.26	$ (221.26)	$ (32.31)	$ 967.68
2048	$ 8,094,275	$ 2.44	$ 1,190.81	$ (221.26)	$ (32.31)	$ 937.24
2049	$ 7,887,325	$ 2.38	$ 1,160.36	$ (221.26)	$ (32.31)	$ 906.79
2050	$ 7,680,375	$ 2.32	$ 1,129.92	$ (221.26)	$ (32.31)	$ 876.35
2051	$ 7,473,425	$ 2.25	$ 1,099.47	$ (221.26)	$ (32.31)	$ 845.90
2052	$ 7,266,475	$ 2.19	$ 1,069.03	$ (221.26)	$ (32.31)	$ 815.45
2053	$ 6,794,525	$ 2.05	$ 999.59	$ (221.26)	$ (32.31)	$ 746.02
2054	$ 5,509,200	$ 1.66	$ 810.50	$ (221.26)	$ (32.31)	$ 556.93
2055	$ 4,776,000	$ 1.44	$ 702.63	$ (221.26)	$ (32.31)	$ 449.06
2056	$ 4,616,800	$ 1.39	$ 679.21	$ (221.26)	$ (32.31)	$ 425.64
2057	$ 4,457,600	$ 1.34	$ 655.79	$ (221.26)	$ (32.31)	$ 402.22
2058	$ 4,298,400	$ 1.30	$ 632.37	$ (221.26)	$ (32.31)	$ 378.80
2059	$ 4,139,200	$ 1.25	$ 608.95	$ (221.26)	$ (32.31)	$ 355.38
2060	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2061	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2062	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
Total	$ 270,896,533					

TOWN OF SWAMPSCOTT, MASSACHUSETTS
Tax Rate and Median Single Family Impacts - School Project - Level Principal - 25 Years
Two Schools - MSBA Reimbursement for first school but not the other
SBC Options 1, 3, and 4
UniBank Fiscal Advisory Services, Inc.

10/6/2020

Projected Assessed	$	3,316,765,834
Median SFH	$	516,400
Residential Factor		94.4916%

Fiscal Year	Debt Service	Tax Rate	Average Single Family House	Less High School Rolloff	Less Police St. Rolloff	Total Impact
2021	$ -	$ -	$ -	$ -	$ -	$ -
2022	$ -	$ -	$ -	$ (2.87)	$ (0.77)	$ (3.65)
2023	$ 75,000	$ 0.02	$ 11.03	$ (5.44)	$ (1.58)	$ 4.02
2024	$ 390,000	$ 0.12	$ 57.38	$ (8.44)	$ (2.40)	$ 46.54
2025	$ 3,499,427	$ 1.06	$ 514.83	$ (11.64)	$ (3.28)	$ 499.91
2026	$ 3,447,238	$ 1.04	$ 507.15	$ (50.93)	$ (4.18)	$ 452.04
2027	$ 3,396,838	$ 1.02	$ 499.73	$ (52.07)	$ (5.12)	$ 442.55
2028	$ 3,346,438	$ 1.01	$ 492.32	$ (53.44)	$ (6.08)	$ 432.80
2029	$ 3,291,038	$ 0.99	$ 484.17	$ (54.15)	$ (32.31)	$ 397.71
2030	$ 12,502,483	$ 3.77	$ 1,839.33	$ (54.94)	$ (32.31)	$ 1,752.08
2031	$ 12,270,588	$ 3.70	$ 1,805.22	$ (107.78)	$ (32.31)	$ 1,665.13
2032	$ 12,041,050	$ 3.63	$ 1,771.45	$ (107.95)	$ (32.31)	$ 1,631.19
2033	$ 11,811,513	$ 3.56	$ 1,737.68	$ (108.22)	$ (32.31)	$ 1,597.15
2034	$ 11,581,975	$ 3.49	$ 1,703.91	$ (107.97)	$ (32.31)	$ 1,563.63
2035	$ 11,352,438	$ 3.42	$ 1,670.14	$ (107.84)	$ (32.31)	$ 1,529.99
2036	$ 11,122,900	$ 3.35	$ 1,636.37	$ (221.26)	$ (32.31)	$ 1,382.80
2037	$ 10,893,363	$ 3.28	$ 1,602.60	$ (221.26)	$ (32.31)	$ 1,349.03
2038	$ 10,663,825	$ 3.22	$ 1,568.84	$ (221.26)	$ (32.31)	$ 1,315.26
2039	$ 10,434,288	$ 3.15	$ 1,535.07	$ (221.26)	$ (32.31)	$ 1,281.49
2040	$ 10,204,750	$ 3.08	$ 1,501.30	$ (221.26)	$ (32.31)	$ 1,247.73
2041	$ 9,975,213	$ 3.01	$ 1,467.53	$ (221.26)	$ (32.31)	$ 1,213.96
2042	$ 9,745,675	$ 2.94	$ 1,433.76	$ (221.26)	$ (32.31)	$ 1,180.19
2043	$ 9,516,138	$ 2.87	$ 1,399.99	$ (221.26)	$ (32.31)	$ 1,146.42
2044	$ 9,286,600	$ 2.80	$ 1,366.22	$ (221.26)	$ (32.31)	$ 1,112.65
2045	$ 9,052,063	$ 2.73	$ 1,331.72	$ (221.26)	$ (32.31)	$ 1,078.14
2046	$ 8,822,713	$ 2.66	$ 1,297.98	$ (221.26)	$ (32.31)	$ 1,044.40
2047	$ 8,593,363	$ 2.59	$ 1,264.23	$ (221.26)	$ (32.31)	$ 1,010.66
2048	$ 8,364,013	$ 2.52	$ 1,230.49	$ (221.26)	$ (32.31)	$ 976.92
2049	$ 8,134,663	$ 2.45	$ 1,196.75	$ (221.26)	$ (32.31)	$ 943.18
2050	$ 5,670,313	$ 1.71	$ 834.20	$ (221.26)	$ (32.31)	$ 580.63
2051	$ 5,491,250	$ 1.66	$ 807.86	$ (221.26)	$ (32.31)	$ 554.29
2052	$ 5,312,188	$ 1.60	$ 781.52	$ (221.26)	$ (32.31)	$ 527.94
2053	$ 5,133,125	$ 1.55	$ 755.17	$ (221.26)	$ (32.31)	$ 501.60
2054	$ 4,954,063	$ 1.49	$ 728.83	$ (221.26)	$ (32.31)	$ 475.26
2055	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2056	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2057	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2058	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2059	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2060	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2061	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2062	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
Total	$ 250,376,523					

TOWN OF SWAMPSCOTT, MASSACHUSETTS
Tax Rate and Median Single Family Impacts - School Project - Level Debt Service - 30 Years
Two Schools - MSBA Reimbursement for first school but not the other
SBC Options 1, 3, and 4
UniBank Fiscal Advisory Services, Inc.

10/6/2020

Projected Assessed	$	3,316,765,834
Median SFH	$	516,400
Residential Factor		94.4916%

Fiscal Year	Debt Service	Tax Rate	Average Single Family House	Less High School Rolloff	Less Police St. Rolloff	Total Impact
2021	$ -	$ -	$ -	$ -	$ -	$ -
2022	$ -	$ -	$ -	$ (2.87)	$ (0.77)	$ (3.65)
2023	$ 75,000	$ 0.02	$ 11.03	$ (5.44)	$ (1.58)	$ 4.02
2024	$ 390,000	$ 0.12	$ 57.38	$ (8.44)	$ (2.40)	$ 46.54
2025	$ 2,813,911	$ 0.85	$ 413.98	$ (11.64)	$ (3.28)	$ 399.06
2026	$ 2,812,050	$ 0.85	$ 413.70	$ (50.93)	$ (4.18)	$ 358.59
2027	$ 2,811,025	$ 0.85	$ 413.55	$ (52.07)	$ (5.12)	$ 356.37
2028	$ 2,809,038	$ 0.85	$ 413.26	$ (53.44)	$ (6.08)	$ 353.73
2029	$ 2,811,088	$ 0.85	$ 413.56	$ (54.15)	$ (32.31)	$ 327.10
2030	$ 9,936,032	$ 3.00	$ 1,461.76	$ (54.94)	$ (32.31)	$ 1,374.51
2031	$ 9,931,675	$ 2.99	$ 1,461.12	$ (107.78)	$ (32.31)	$ 1,321.04
2032	$ 9,929,900	$ 2.99	$ 1,460.86	$ (107.95)	$ (32.31)	$ 1,320.60
2033	$ 9,933,200	$ 2.99	$ 1,461.35	$ (108.22)	$ (32.31)	$ 1,320.82
2034	$ 9,926,225	$ 2.99	$ 1,460.32	$ (107.97)	$ (32.31)	$ 1,320.04
2035	$ 9,934,113	$ 3.00	$ 1,461.48	$ (107.84)	$ (32.31)	$ 1,321.33
2036	$ 9,931,163	$ 2.99	$ 1,461.05	$ (221.26)	$ (32.31)	$ 1,207.48
2037	$ 9,932,513	$ 2.99	$ 1,461.25	$ (221.26)	$ (32.31)	$ 1,207.67
2038	$ 9,932,738	$ 2.99	$ 1,461.28	$ (221.26)	$ (32.31)	$ 1,207.71
2039	$ 9,931,700	$ 2.99	$ 1,461.13	$ (221.26)	$ (32.31)	$ 1,207.56
2040	$ 9,934,188	$ 3.00	$ 1,461.49	$ (221.26)	$ (32.31)	$ 1,207.92
2041	$ 9,934,850	$ 3.00	$ 1,461.59	$ (221.26)	$ (32.31)	$ 1,208.02
2042	$ 9,933,400	$ 2.99	$ 1,461.38	$ (221.26)	$ (32.31)	$ 1,207.81
2043	$ 9,934,700	$ 3.00	$ 1,461.57	$ (221.26)	$ (32.31)	$ 1,208.00
2044	$ 9,928,325	$ 2.99	$ 1,460.63	$ (221.26)	$ (32.31)	$ 1,207.06
2045	$ 9,929,275	$ 2.99	$ 1,460.77	$ (221.26)	$ (32.31)	$ 1,207.20
2046	$ 9,931,913	$ 2.99	$ 1,461.16	$ (221.26)	$ (32.31)	$ 1,207.59
2047	$ 9,930,963	$ 2.99	$ 1,461.02	$ (221.26)	$ (32.31)	$ 1,207.45
2048	$ 9,931,138	$ 2.99	$ 1,461.04	$ (221.26)	$ (32.31)	$ 1,207.47
2049	$ 9,937,088	$ 3.00	$ 1,461.92	$ (221.26)	$ (32.31)	$ 1,208.35
2050	$ 9,928,250	$ 2.99	$ 1,460.62	$ (221.26)	$ (32.31)	$ 1,207.05
2051	$ 9,929,688	$ 2.99	$ 1,460.83	$ (221.26)	$ (32.31)	$ 1,207.26
2052	$ 9,930,700	$ 2.99	$ 1,460.98	$ (221.26)	$ (32.31)	$ 1,207.41
2053	$ 9,545,863	$ 2.88	$ 1,404.36	$ (221.26)	$ (32.31)	$ 1,150.79
2054	$ 7,950,413	$ 2.40	$ 1,169.65	$ (221.26)	$ (32.31)	$ 916.07
2055	$ 7,117,475	$ 2.15	$ 1,047.11	$ (221.26)	$ (32.31)	$ 793.53
2056	$ 7,116,825	$ 2.15	$ 1,047.01	$ (221.26)	$ (32.31)	$ 793.44
2057	$ 7,120,763	$ 2.15	$ 1,047.59	$ (221.26)	$ (32.31)	$ 794.02
2058	$ 7,118,650	$ 2.15	$ 1,047.28	$ (221.26)	$ (32.31)	$ 793.71
2059	$ 7,120,275	$ 2.15	$ 1,047.52	$ (221.26)	$ (32.31)	$ 793.95
2060	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2061	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2062	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
Total	$ 296,046,105					

TOWN OF SWAMPSCOTT, MASSACHUSETTS
Tax Rate and Median Single Family Impacts - School Project - Level Debt Service - 30 Years
Two Schools - MSBA Reimbursement for first school but not the other
SBC Options 1, 3, and 4
UniBank Fiscal Advisory Services, Inc.

10/6/2020

Projected Assessed	$	3,316,765,834
Median SFH	$	516,400
Residential Factor		94.4916%

Fiscal Year	Debt Service	Tax Rate	Average Single Family House	Less High School Rolloff	Less Police St. Rolloff	Total Impact
2021	$ -	$ -	$ -	$ -	$ -	$ -
2022	$ -	$ -	$ -	$ (2.87)	$ (0.77)	$ (3.65)
2023	$ 75,000	$ 0.02	$ 11.03	$ (5.44)	$ (1.58)	$ 4.02
2024	$ 390,000	$ 0.12	$ 57.38	$ (8.44)	$ (2.40)	$ 46.54
2025	$ 3,034,169	$ 0.91	$ 446.38	$ (11.64)	$ (3.28)	$ 431.46
2026	$ 3,036,500	$ 0.92	$ 446.72	$ (50.93)	$ (4.18)	$ 391.61
2027	$ 3,034,500	$ 0.91	$ 446.43	$ (52.07)	$ (5.12)	$ 389.24
2028	$ 3,036,500	$ 0.92	$ 446.72	$ (53.44)	$ (6.08)	$ 387.20
2029	$ 3,032,375	$ 0.91	$ 446.12	$ (54.15)	$ (32.31)	$ 359.66
2030	$ 10,682,614	$ 3.22	$ 1,571.60	$ (54.94)	$ (32.31)	$ 1,484.35
2031	$ 10,684,200	$ 3.22	$ 1,571.83	$ (107.78)	$ (32.31)	$ 1,431.75
2032	$ 10,682,300	$ 3.22	$ 1,571.55	$ (107.95)	$ (32.31)	$ 1,431.29
2033	$ 10,679,475	$ 3.22	$ 1,571.14	$ (108.22)	$ (32.31)	$ 1,430.61
2034	$ 10,680,600	$ 3.22	$ 1,571.30	$ (107.97)	$ (32.31)	$ 1,431.02
2035	$ 10,680,275	$ 3.22	$ 1,571.26	$ (107.84)	$ (32.31)	$ 1,431.10
2036	$ 10,678,300	$ 3.22	$ 1,570.97	$ (221.26)	$ (32.31)	$ 1,317.39
2037	$ 10,679,475	$ 3.22	$ 1,571.14	$ (221.26)	$ (32.31)	$ 1,317.57
2038	$ 10,678,475	$ 3.22	$ 1,570.99	$ (221.26)	$ (32.31)	$ 1,317.42
2039	$ 10,680,100	$ 3.22	$ 1,571.23	$ (221.26)	$ (32.31)	$ 1,317.66
2040	$ 10,678,950	$ 3.22	$ 1,571.06	$ (221.26)	$ (32.31)	$ 1,317.49
2041	$ 10,679,900	$ 3.22	$ 1,571.20	$ (221.26)	$ (32.31)	$ 1,317.63
2042	$ 10,677,550	$ 3.22	$ 1,570.86	$ (221.26)	$ (32.31)	$ 1,317.28
2043	$ 10,676,700	$ 3.22	$ 1,570.73	$ (221.26)	$ (32.31)	$ 1,317.16
2044	$ 10,676,950	$ 3.22	$ 1,570.77	$ (221.26)	$ (32.31)	$ 1,317.19
2045	$ 10,677,975	$ 3.22	$ 1,570.92	$ (221.26)	$ (32.31)	$ 1,317.35
2046	$ 10,679,375	$ 3.22	$ 1,571.12	$ (221.26)	$ (32.31)	$ 1,317.55
2047	$ 10,675,825	$ 3.22	$ 1,570.60	$ (221.26)	$ (32.31)	$ 1,317.03
2048	$ 10,682,050	$ 3.22	$ 1,571.52	$ (221.26)	$ (32.31)	$ 1,317.94
2049	$ 10,682,400	$ 3.22	$ 1,571.57	$ (221.26)	$ (32.31)	$ 1,318.00
2050	$ 7,646,600	$ 2.31	$ 1,124.95	$ (221.26)	$ (32.31)	$ 871.38
2051	$ 7,645,200	$ 2.31	$ 1,124.74	$ (221.26)	$ (32.31)	$ 871.17
2052	$ 7,648,800	$ 2.31	$ 1,125.27	$ (221.26)	$ (32.31)	$ 871.70
2053	$ 7,646,800	$ 2.31	$ 1,124.98	$ (221.26)	$ (32.31)	$ 871.41
2054	$ 7,644,000	$ 2.30	$ 1,124.57	$ (221.26)	$ (32.31)	$ 870.99
2055	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2056	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2057	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2058	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2059	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2060	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2061	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2062	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
Total	$ 267,463,933					

TOWN OF SWAMPSCOTT, MASSACHUSETTS
Tax Rate and Median Single Family Impacts - School Project - Level Principal - 30 Years
One School
SBC Option 7
UniBank Fiscal Advisory Services, Inc.

10/6/2020

Projected Assessed	$	3,316,765,834
Median SFH	$	516,400
Residential Factor		94.4916%

Fiscal Year	Debt Service	Tax Rate	Average Single Family House	Less High School Rolloff	Less Police St. Rolloff	Total Impact
2021	$ -	$ -	$ -	$ -	$ -	$ -
2022	$ -	$ -	$ -	$ (2.87)	$ (0.77)	$ (3.65)
2023	$ 90,000	$ 0.03	$ 13.24	$ (5.44)	$ (1.58)	$ 6.22
2024	$ 530,000	$ 0.16	$ 77.97	$ (8.44)	$ (2.40)	$ 67.13
2025	$ 4,555,847	$ 1.37	$ 670.25	$ (11.64)	$ (3.28)	$ 655.32
2026	$ 4,486,000	$ 1.35	$ 659.97	$ (50.93)	$ (4.18)	$ 604.86
2027	$ 4,420,125	$ 1.33	$ 650.28	$ (52.07)	$ (5.12)	$ 593.09
2028	$ 4,354,250	$ 1.31	$ 640.59	$ (53.44)	$ (6.08)	$ 581.06
2029	$ 4,288,375	$ 1.29	$ 630.90	$ (54.15)	$ (32.31)	$ 544.44
2030	$ 4,222,500	$ 1.27	$ 621.20	$ (54.94)	$ (32.31)	$ 533.95
2031	$ 4,156,625	$ 1.25	$ 611.51	$ (107.78)	$ (32.31)	$ 471.42
2032	$ 4,090,750	$ 1.23	$ 601.82	$ (107.95)	$ (32.31)	$ 461.56
2033	$ 4,019,875	$ 1.21	$ 591.39	$ (108.22)	$ (32.31)	$ 450.87
2034	$ 3,954,125	$ 1.19	$ 581.72	$ (107.97)	$ (32.31)	$ 441.44
2035	$ 3,888,375	$ 1.17	$ 572.05	$ (107.84)	$ (32.31)	$ 431.89
2036	$ 3,822,625	$ 1.15	$ 562.38	$ (221.26)	$ (32.31)	$ 308.80
2037	$ 3,756,875	$ 1.13	$ 552.70	$ (221.26)	$ (32.31)	$ 299.13
2038	$ 3,686,125	$ 1.11	$ 542.29	$ (221.26)	$ (32.31)	$ 288.72
2039	$ 3,620,500	$ 1.09	$ 532.64	$ (221.26)	$ (32.31)	$ 279.07
2040	$ 3,554,875	$ 1.07	$ 522.98	$ (221.26)	$ (32.31)	$ 269.41
2041	$ 3,489,250	$ 1.05	$ 513.33	$ (221.26)	$ (32.31)	$ 259.76
2042	$ 3,423,625	$ 1.03	$ 503.68	$ (221.26)	$ (32.31)	$ 250.10
2043	$ 3,358,000	$ 1.01	$ 494.02	$ (221.26)	$ (32.31)	$ 240.45
2044	$ 3,292,375	$ 0.99	$ 484.37	$ (221.26)	$ (32.31)	$ 230.79
2045	$ 3,226,750	$ 0.97	$ 474.71	$ (221.26)	$ (32.31)	$ 221.14
2046	$ 3,161,125	$ 0.95	$ 465.06	$ (221.26)	$ (32.31)	$ 211.48
2047	$ 3,095,500	$ 0.93	$ 455.40	$ (221.26)	$ (32.31)	$ 201.83
2048	$ 3,029,875	$ 0.91	$ 445.75	$ (221.26)	$ (32.31)	$ 192.18
2049	$ 2,964,250	$ 0.89	$ 436.09	$ (221.26)	$ (32.31)	$ 182.52
2050	$ 2,893,625	$ 0.87	$ 425.70	$ (221.26)	$ (32.31)	$ 172.13
2051	$ 2,828,125	$ 0.85	$ 416.07	$ (221.26)	$ (32.31)	$ 162.49
2052	$ 2,762,625	$ 0.83	$ 406.43	$ (221.26)	$ (32.31)	$ 152.86
2053	$ 2,377,125	$ 0.72	$ 349.72	$ (221.26)	$ (32.31)	$ 96.14
2054	$ 804,625	$ 0.24	$ 118.37	$ (221.26)	$ (32.31)	$ (135.20)
2055	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2056	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2057	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2058	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2059	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2060	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2061	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2062	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
Total	$ 106,204,722					

TOWN OF SWAMPSCOTT, MASSACHUSETTS
Tax Rate and Median Single Family Impacts - School Project - Level Principal - 25 Years
One School
SBC Option 7
UniBank Fiscal Advisory Services, Inc.

10/6/2020

Projected Assessed	$	3,316,765,834
Median SFH	$	516,400
Residential Factor		94.4916%

Fiscal Year	Debt Service	Tax Rate	Average Single Family House	Less High School Rolloff	Less Police St. Rolloff	Total Impact
2021	$ -	$ -	$ -	$ -	$ -	$ -
2022	$ -	$ -	$ -	$ (2.87)	$ (0.77)	$ (3.65)
2023	$ 90,000	$ 0.03	$ 13.24	$ (5.44)	$ (1.58)	$ 6.22
2024	$ 530,000	$ 0.16	$ 77.97	$ (8.44)	$ (2.40)	$ 67.13
2025	$ 4,799,150	$ 1.45	$ 706.04	$ (11.64)	$ (3.28)	$ 691.12
2026	$ 4,726,113	$ 1.42	$ 695.29	$ (50.93)	$ (4.18)	$ 640.18
2027	$ 4,657,038	$ 1.40	$ 685.13	$ (52.07)	$ (5.12)	$ 627.95
2028	$ 4,587,963	$ 1.38	$ 674.97	$ (53.44)	$ (6.08)	$ 615.45
2029	$ 4,518,888	$ 1.36	$ 664.81	$ (54.15)	$ (32.31)	$ 578.35
2030	$ 4,449,813	$ 1.34	$ 654.65	$ (54.94)	$ (32.31)	$ 567.39
2031	$ 4,380,738	$ 1.32	$ 644.48	$ (107.78)	$ (32.31)	$ 504.40
2032	$ 4,311,663	$ 1.30	$ 634.32	$ (107.95)	$ (32.31)	$ 494.06
2033	$ 4,242,588	$ 1.28	$ 624.16	$ (108.22)	$ (32.31)	$ 483.63
2034	$ 4,173,513	$ 1.26	$ 614.00	$ (107.97)	$ (32.31)	$ 473.72
2035	$ 4,099,438	$ 1.24	$ 603.10	$ (107.84)	$ (32.31)	$ 462.94
2036	$ 4,030,475	$ 1.22	$ 592.95	$ (221.26)	$ (32.31)	$ 339.38
2037	$ 3,961,513	$ 1.19	$ 582.81	$ (221.26)	$ (32.31)	$ 329.24
2038	$ 3,892,550	$ 1.17	$ 572.66	$ (221.26)	$ (32.31)	$ 319.09
2039	$ 3,823,588	$ 1.15	$ 562.52	$ (221.26)	$ (32.31)	$ 308.94
2040	$ 3,754,625	$ 1.13	$ 552.37	$ (221.26)	$ (32.31)	$ 298.80
2041	$ 3,685,663	$ 1.11	$ 542.23	$ (221.26)	$ (32.31)	$ 288.65
2042	$ 3,616,700	$ 1.09	$ 532.08	$ (221.26)	$ (32.31)	$ 278.51
2043	$ 3,547,738	$ 1.07	$ 521.93	$ (221.26)	$ (32.31)	$ 268.36
2044	$ 3,478,775	$ 1.05	$ 511.79	$ (221.26)	$ (32.31)	$ 258.22
2045	$ 3,409,813	$ 1.03	$ 501.64	$ (221.26)	$ (32.31)	$ 248.07
2046	$ 3,340,850	$ 1.01	$ 491.50	$ (221.26)	$ (32.31)	$ 237.93
2047	$ 3,271,888	$ 0.99	$ 481.35	$ (221.26)	$ (32.31)	$ 227.78
2048	$ 3,202,925	$ 0.97	$ 471.21	$ (221.26)	$ (32.31)	$ 217.63
2049	$ 3,133,963	$ 0.94	$ 461.06	$ (221.26)	$ (32.31)	$ 207.49
2050	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2051	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2052	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2053	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2054	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2055	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2056	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2057	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2058	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2059	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2060	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2061	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2062	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
Total	$ 99,717,962					

TOWN OF SWAMPSCOTT, MASSACHUSETTS
Tax Rate and Median Single Family Impacts - School Project - Level Debt Service - 30 Years
One School
SBC Option 7
UniBank Fiscal Advisory Services, Inc.

10/6/2020

Projected Assessed	$	3,316,765,834
Median SFH	$	516,400
Residential Factor		94.4916%

Fiscal Year	Debt Service	Tax Rate	Average Single Family House	Less High School Rolloff	Less Police St. Rolloff	Total Impact
2021	$ -	$ -	$ -	$ -	$ -	$ -
2022	$ -	$ -	$ -	$ (2.87)	$ (0.77)	$ (3.65)
2023	$ 90,000	$ 0.03	$ 13.24	$ (5.44)	$ (1.58)	$ 6.22
2024	$ 530,000	$ 0.16	$ 77.97	$ (8.44)	$ (2.40)	$ 67.13
2025	$ 3,857,544	$ 1.16	$ 567.51	$ (11.64)	$ (3.28)	$ 552.59
2026	$ 3,855,575	$ 1.16	$ 567.22	$ (50.93)	$ (4.18)	$ 512.11
2027	$ 3,856,213	$ 1.16	$ 567.32	$ (52.07)	$ (5.12)	$ 510.13
2028	$ 3,850,475	$ 1.16	$ 566.47	$ (53.44)	$ (6.08)	$ 506.95
2029	$ 3,853,500	$ 1.16	$ 566.92	$ (54.15)	$ (32.31)	$ 480.46
2030	$ 3,860,013	$ 1.16	$ 567.88	$ (54.94)	$ (32.31)	$ 480.62
2031	$ 3,854,875	$ 1.16	$ 567.12	$ (107.78)	$ (32.31)	$ 427.03
2032	$ 3,858,363	$ 1.16	$ 567.63	$ (107.95)	$ (32.31)	$ 427.37
2033	$ 3,855,200	$ 1.16	$ 567.17	$ (108.22)	$ (32.31)	$ 426.64
2034	$ 3,855,525	$ 1.16	$ 567.22	$ (107.97)	$ (32.31)	$ 426.94
2035	$ 3,854,200	$ 1.16	$ 567.02	$ (107.84)	$ (32.31)	$ 426.86
2036	$ 3,861,225	$ 1.16	$ 568.05	$ (221.26)	$ (32.31)	$ 314.48
2037	$ 3,851,325	$ 1.16	$ 566.60	$ (221.26)	$ (32.31)	$ 313.03
2038	$ 3,854,913	$ 1.16	$ 567.13	$ (221.26)	$ (32.31)	$ 313.55
2039	$ 3,861,575	$ 1.16	$ 568.11	$ (221.26)	$ (32.31)	$ 314.53
2040	$ 3,856,175	$ 1.16	$ 567.31	$ (221.26)	$ (32.31)	$ 313.74
2041	$ 3,853,988	$ 1.16	$ 566.99	$ (221.26)	$ (32.31)	$ 313.42
2042	$ 3,854,875	$ 1.16	$ 567.12	$ (221.26)	$ (32.31)	$ 313.55
2043	$ 3,858,700	$ 1.16	$ 567.68	$ (221.26)	$ (32.31)	$ 314.11
2044	$ 3,860,325	$ 1.16	$ 567.92	$ (221.26)	$ (32.31)	$ 314.35
2045	$ 3,854,750	$ 1.16	$ 567.10	$ (221.26)	$ (32.31)	$ 313.53
2046	$ 3,857,113	$ 1.16	$ 567.45	$ (221.26)	$ (32.31)	$ 313.88
2047	$ 3,852,138	$ 1.16	$ 566.72	$ (221.26)	$ (32.31)	$ 313.14
2048	$ 3,849,963	$ 1.16	$ 566.40	$ (221.26)	$ (32.31)	$ 312.82
2049	$ 3,855,450	$ 1.16	$ 567.20	$ (221.26)	$ (32.31)	$ 313.63
2050	$ 3,858,325	$ 1.16	$ 567.63	$ (221.26)	$ (32.31)	$ 314.05
2051	$ 3,858,588	$ 1.16	$ 567.67	$ (221.26)	$ (32.31)	$ 314.09
2052	$ 3,861,238	$ 1.16	$ 568.06	$ (221.26)	$ (32.31)	$ 314.48
2053	$ 3,386,138	$ 1.02	$ 498.16	$ (221.26)	$ (32.31)	$ 244.59
2054	$ 1,171,350	$ 0.35	$ 172.33	$ (221.26)	$ (32.31)	$ (81.25)
2055	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2056	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2057	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2058	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2059	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2060	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2061	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2062	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
Total	$ 113,149,632					

TOWN OF SWAMPSCOTT, MASSACHUSETTS
Tax Rate and Median Single Family Impacts - School Project - Level Debt Service - 25 Years
One School
SBC Option 7
UniBank Fiscal Advisory Services, Inc.

10/6/2020

Projected Assessed	$	3,316,765,834
Median SFH	$	516,400
Residential Factor		94.4916%

Fiscal Year	Debt Service	Tax Rate	Average Single Family House	Less High School Rolloff	Less Police St. Rolloff	Total Impact
2021	$ -	$ -	$ -	$ -	$ -	$ -
2022	$ -	$ -	$ -	$ (2.87)	$ (0.77)	$ (3.65)
2023	$ 90,000	$ 0.03	$ 13.24	$ (5.44)	$ (1.58)	$ 6.22
2024	$ 530,000	$ 0.16	$ 77.97	$ (8.44)	$ (2.40)	$ 67.13
2025	$ 4,165,847	$ 1.26	$ 612.87	$ (11.64)	$ (3.28)	$ 597.95
2026	$ 4,160,750	$ 1.25	$ 612.12	$ (50.93)	$ (4.18)	$ 557.01
2027	$ 4,163,250	$ 1.26	$ 612.49	$ (52.07)	$ (5.12)	$ 555.30
2028	$ 4,159,250	$ 1.25	$ 611.90	$ (53.44)	$ (6.08)	$ 552.37
2029	$ 4,158,875	$ 1.25	$ 611.84	$ (54.15)	$ (32.31)	$ 525.39
2030	$ 4,162,000	$ 1.25	$ 612.30	$ (54.94)	$ (32.31)	$ 525.05
2031	$ 4,163,500	$ 1.26	$ 612.52	$ (107.78)	$ (32.31)	$ 472.44
2032	$ 4,163,375	$ 1.26	$ 612.51	$ (107.95)	$ (32.31)	$ 472.25
2033	$ 4,161,625	$ 1.25	$ 612.25	$ (108.22)	$ (32.31)	$ 471.72
2034	$ 4,163,250	$ 1.26	$ 612.49	$ (107.97)	$ (32.31)	$ 472.21
2035	$ 4,163,125	$ 1.26	$ 612.47	$ (107.84)	$ (32.31)	$ 472.31
2036	$ 4,161,250	$ 1.25	$ 612.19	$ (221.26)	$ (32.31)	$ 358.62
2037	$ 4,162,625	$ 1.26	$ 612.40	$ (221.26)	$ (32.31)	$ 358.82
2038	$ 4,162,125	$ 1.25	$ 612.32	$ (221.26)	$ (32.31)	$ 358.75
2039	$ 4,159,750	$ 1.25	$ 611.97	$ (221.26)	$ (32.31)	$ 358.40
2040	$ 4,160,500	$ 1.25	$ 612.08	$ (221.26)	$ (32.31)	$ 358.51
2041	$ 4,159,250	$ 1.25	$ 611.90	$ (221.26)	$ (32.31)	$ 358.33
2042	$ 4,161,000	$ 1.25	$ 612.16	$ (221.26)	$ (32.31)	$ 358.58
2043	$ 4,160,625	$ 1.25	$ 612.10	$ (221.26)	$ (32.31)	$ 358.53
2044	$ 4,163,125	$ 1.26	$ 612.47	$ (221.26)	$ (32.31)	$ 358.90
2045	$ 4,163,375	$ 1.26	$ 612.51	$ (221.26)	$ (32.31)	$ 358.93
2046	$ 4,161,375	$ 1.25	$ 612.21	$ (221.26)	$ (32.31)	$ 358.64
2047	$ 4,162,125	$ 1.25	$ 612.32	$ (221.26)	$ (32.31)	$ 358.75
2048	$ 4,160,500	$ 1.25	$ 612.08	$ (221.26)	$ (32.31)	$ 358.51
2049	$ 4,161,500	$ 1.25	$ 612.23	$ (221.26)	$ (32.31)	$ 358.66
2050	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2051	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2052	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2053	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2054	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2055	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2056	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2057	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2058	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2059	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2060	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2061	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2062	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
Total	$ 104,663,972					

TOWN OF SWAMPSCOTT, MASSACHUSETTS
Tax Rate and Median Single Family Impacts - School Project - Level Principal - 30 Years
Two Schools - New District 3-5 at Hadley plus Rehabilitation/Addition K-2 at Stanley
SBC Options 1, 3, and 4
UniBank Fiscal Advisory Services, Inc.

10/6/2020

Projected Assessed	$	3,316,765,834
Median SFH	$	516,400
Residential Factor		94.4916%

Fiscal Year	Debt Service	Tax Rate	Average Single Family House	Less High School Rolloff	Less Police St. Rolloff	Total Impact
2021	$ -	$ -	$ -	$ -	$ -	$ -
2022	$ -	$ -	$ -	$ (2.87)	$ (0.77)	$ (3.65)
2023	$ 75,000	$ 0.02	$ 11.03	$ (5.44)	$ (1.58)	$ 4.02
2024	$ 390,000	$ 0.12	$ 57.38	$ (8.44)	$ (2.40)	$ 46.54
2025	$ 3,324,169	$ 1.00	$ 489.04	$ (11.64)	$ (3.28)	$ 474.12
2026	$ 3,274,250	$ 0.99	$ 481.70	$ (50.93)	$ (4.18)	$ 426.59
2027	$ 3,226,125	$ 0.97	$ 474.62	$ (52.07)	$ (5.12)	$ 417.44
2028	$ 3,178,000	$ 0.96	$ 467.54	$ (53.44)	$ (6.08)	$ 408.02
2029	$ 3,129,875	$ 0.94	$ 460.46	$ (54.15)	$ (32.31)	$ 374.00
2030	$ 3,081,750	$ 0.93	$ 453.38	$ (54.94)	$ (32.31)	$ 366.13
2031	$ 3,033,625	$ 0.91	$ 446.30	$ (107.78)	$ (32.31)	$ 306.21
2032	$ 2,980,500	$ 0.90	$ 438.48	$ (107.95)	$ (32.31)	$ 298.22
2033	$ 9,787,410	$ 2.95	$ 1,439.90	$ (108.22)	$ (32.31)	$ 1,299.37
2034	$ 9,610,100	$ 2.90	$ 1,413.81	$ (107.97)	$ (32.31)	$ 1,273.54
2035	$ 9,437,500	$ 2.85	$ 1,388.42	$ (107.84)	$ (32.31)	$ 1,248.27
2036	$ 9,264,900	$ 2.79	$ 1,363.03	$ (221.26)	$ (32.31)	$ 1,109.46
2037	$ 9,092,300	$ 2.74	$ 1,337.64	$ (221.26)	$ (32.31)	$ 1,084.06
2038	$ 8,919,700	$ 2.69	$ 1,312.24	$ (221.26)	$ (32.31)	$ 1,058.67
2039	$ 8,747,100	$ 2.64	$ 1,286.85	$ (221.26)	$ (32.31)	$ 1,033.28
2040	$ 8,574,500	$ 2.59	$ 1,261.46	$ (221.26)	$ (32.31)	$ 1,007.89
2041	$ 8,396,900	$ 2.53	$ 1,235.33	$ (221.26)	$ (32.31)	$ 981.76
2042	$ 8,224,425	$ 2.48	$ 1,209.96	$ (221.26)	$ (32.31)	$ 956.38
2043	$ 8,051,950	$ 2.43	$ 1,184.58	$ (221.26)	$ (32.31)	$ 931.01
2044	$ 7,874,475	$ 2.37	$ 1,158.47	$ (221.26)	$ (32.31)	$ 904.90
2045	$ 7,702,125	$ 2.32	$ 1,133.12	$ (221.26)	$ (32.31)	$ 879.55
2046	$ 7,529,775	$ 2.27	$ 1,107.76	$ (221.26)	$ (32.31)	$ 854.19
2047	$ 7,357,425	$ 2.22	$ 1,082.41	$ (221.26)	$ (32.31)	$ 828.83
2048	$ 7,185,075	$ 2.17	$ 1,057.05	$ (221.26)	$ (32.31)	$ 803.48
2049	$ 7,007,725	$ 2.11	$ 1,030.96	$ (221.26)	$ (32.31)	$ 777.39
2050	$ 6,835,575	$ 2.06	$ 1,005.63	$ (221.26)	$ (32.31)	$ 752.06
2051	$ 6,663,425	$ 2.01	$ 980.31	$ (221.26)	$ (32.31)	$ 726.73
2052	$ 6,491,275	$ 1.96	$ 954.98	$ (221.26)	$ (32.31)	$ 701.41
2053	$ 6,054,125	$ 1.83	$ 890.67	$ (221.26)	$ (32.31)	$ 637.10
2054	$ 4,803,600	$ 1.45	$ 706.69	$ (221.26)	$ (32.31)	$ 453.12
2055	$ 4,105,200	$ 1.24	$ 603.95	$ (221.26)	$ (32.31)	$ 350.37
2056	$ 3,980,800	$ 1.20	$ 585.65	$ (221.26)	$ (32.31)	$ 332.07
2057	$ 3,856,400	$ 1.16	$ 567.34	$ (221.26)	$ (32.31)	$ 313.77
2058	$ 3,732,000	$ 1.13	$ 549.04	$ (221.26)	$ (32.31)	$ 295.47
2059	$ 3,607,600	$ 1.09	$ 530.74	$ (221.26)	$ (32.31)	$ 277.17
2060	$ 3,483,200	$ 1.05	$ 512.44	$ (221.26)	$ (32.31)	$ 258.87
2061	$ 3,358,800	$ 1.01	$ 494.14	$ (221.26)	$ (32.31)	$ 240.57
2062	$ 3,234,400	$ 0.98	$ 475.84	$ (221.26)	$ (32.31)	$ 222.26
Total	$ 228,663,079					

TOWN OF SWAMPSCOTT, MASSACHUSETTS
Tax Rate and Median Single Family Impacts - School Project - Level Principal - 25 Years
Two Schools - New District 3-5 at Hadley plus Rehabilitation/Addition K-2 at Stanley
SBC Options 1, 3, and 4
UniBank Fiscal Advisory Services, Inc.

10/6/2020

Projected Assessed	$	3,316,765,834
Median SFH	$	516,400
Residential Factor		94.4916%

Fiscal Year	Debt Service	Tax Rate	Average Single Family House	Less High School Rolloff	Less Police St. Rolloff	Total Impact
2021	$ -	$ -	$ -	$ -	$ -	$ -
2022	$ -	$ -	$ -	$ (2.87)	$ (0.77)	$ (3.65)
2023	$ 75,000	$ 0.02	$ 11.03	$ (5.44)	$ (1.58)	$ 4.02
2024	$ 390,000	$ 0.12	$ 57.38	$ (8.44)	$ (2.40)	$ 46.54
2025	$ 3,499,427	$ 1.06	$ 514.83	$ (11.64)	$ (3.28)	$ 499.91
2026	$ 3,447,238	$ 1.04	$ 507.15	$ (50.93)	$ (4.18)	$ 452.04
2027	$ 3,396,838	$ 1.02	$ 499.73	$ (52.07)	$ (5.12)	$ 442.55
2028	$ 3,346,438	$ 1.01	$ 492.32	$ (53.44)	$ (6.08)	$ 432.80
2029	$ 3,291,038	$ 0.99	$ 484.17	$ (54.15)	$ (32.31)	$ 397.71
2030	$ 3,240,750	$ 0.98	$ 476.77	$ (54.94)	$ (32.31)	$ 389.52
2031	$ 3,190,463	$ 0.96	$ 469.37	$ (107.78)	$ (32.31)	$ 329.29
2032	$ 3,140,175	$ 0.95	$ 461.97	$ (107.95)	$ (32.31)	$ 321.72
2033	$ 10,336,336	$ 3.12	$ 1,520.66	$ (108.22)	$ (32.31)	$ 1,380.13
2034	$ 10,136,100	$ 3.06	$ 1,491.20	$ (107.97)	$ (32.31)	$ 1,350.92
2035	$ 9,945,750	$ 3.00	$ 1,463.19	$ (107.84)	$ (32.31)	$ 1,323.04
2036	$ 9,755,400	$ 2.94	$ 1,435.19	$ (221.26)	$ (32.31)	$ 1,181.62
2037	$ 9,565,050	$ 2.88	$ 1,407.19	$ (221.26)	$ (32.31)	$ 1,153.61
2038	$ 9,374,700	$ 2.83	$ 1,379.18	$ (221.26)	$ (32.31)	$ 1,125.61
2039	$ 9,184,350	$ 2.77	$ 1,351.18	$ (221.26)	$ (32.31)	$ 1,097.61
2040	$ 8,994,000	$ 2.71	$ 1,323.18	$ (221.26)	$ (32.31)	$ 1,069.60
2041	$ 8,803,650	$ 2.65	$ 1,295.17	$ (221.26)	$ (32.31)	$ 1,041.60
2042	$ 8,613,300	$ 2.60	$ 1,267.17	$ (221.26)	$ (32.31)	$ 1,013.60
2043	$ 8,422,950	$ 2.54	$ 1,239.16	$ (221.26)	$ (32.31)	$ 985.59
2044	$ 8,232,600	$ 2.48	$ 1,211.16	$ (221.26)	$ (32.31)	$ 957.59
2045	$ 8,042,250	$ 2.42	$ 1,183.16	$ (221.26)	$ (32.31)	$ 929.58
2046	$ 7,851,900	$ 2.37	$ 1,155.15	$ (221.26)	$ (32.31)	$ 901.58
2047	$ 7,661,550	$ 2.31	$ 1,127.15	$ (221.26)	$ (32.31)	$ 873.58
2048	$ 7,471,200	$ 2.25	$ 1,099.14	$ (221.26)	$ (32.31)	$ 845.57
2049	$ 7,280,850	$ 2.20	$ 1,071.14	$ (221.26)	$ (32.31)	$ 817.57
2050	$ 4,855,500	$ 1.46	$ 714.33	$ (221.26)	$ (32.31)	$ 460.76
2051	$ 4,715,438	$ 1.42	$ 693.72	$ (221.26)	$ (32.31)	$ 440.15
2052	$ 4,575,375	$ 1.38	$ 673.12	$ (221.26)	$ (32.31)	$ 419.55
2053	$ 4,435,313	$ 1.34	$ 652.51	$ (221.26)	$ (32.31)	$ 398.94
2054	$ 4,295,250	$ 1.30	$ 631.91	$ (221.26)	$ (32.31)	$ 378.33
2055	$ 4,155,188	$ 1.25	$ 611.30	$ (221.26)	$ (32.31)	$ 357.73
2056	$ 4,015,125	$ 1.21	$ 590.70	$ (221.26)	$ (32.31)	$ 337.12
2057	$ 3,875,063	$ 1.17	$ 570.09	$ (221.26)	$ (32.31)	$ 316.52
2058	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2059	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2060	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2061	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2062	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
Total	$ 211,611,551					

TOWN OF SWAMPSCOTT, MASSACHUSETTS
Tax Rate and Median Single Family Impacts - School Project - Level Debt Service - 30 Years
Two Schools - New District 3-5 at Hadley plus Rehabilitation/Addition K-2 at Stanley
SBC Options 1, 3, and 4
UniBank Fiscal Advisory Services, Inc.

10/6/2020

Projected Assessed	$	3,316,765,834
Median SFH	$	516,400
Residential Factor		94.4916%

Fiscal Year	Debt Service	Tax Rate	Average Single Family House	Less High School Rolloff	Less Police St. Rolloff	Total Impact
2021	$ -	$ -	$ -	$ -	$ -	$ -
2022	$ -	$ -	$ -	$ (2.87)	$ (0.77)	$ (3.65)
2023	$ 75,000	$ 0.02	$ 11.03	$ (5.44)	$ (1.58)	$ 4.02
2024	$ 390,000	$ 0.12	$ 57.38	$ (8.44)	$ (2.40)	$ 46.54
2025	$ 2,813,911	$ 0.85	$ 413.98	$ (11.64)	$ (3.28)	$ 399.06
2026	$ 2,812,050	$ 0.85	$ 413.70	$ (50.93)	$ (4.18)	$ 358.59
2027	$ 2,811,025	$ 0.85	$ 413.55	$ (52.07)	$ (5.12)	$ 356.37
2028	$ 2,809,038	$ 0.85	$ 413.26	$ (53.44)	$ (6.08)	$ 353.73
2029	$ 2,811,088	$ 0.85	$ 413.56	$ (54.15)	$ (32.31)	$ 327.10
2030	$ 2,817,038	$ 0.85	$ 414.44	$ (54.94)	$ (32.31)	$ 327.18
2031	$ 2,811,750	$ 0.85	$ 413.66	$ (107.78)	$ (32.31)	$ 273.57
2032	$ 2,810,500	$ 0.85	$ 413.47	$ (107.95)	$ (32.31)	$ 273.21
2033	$ 8,381,521	$ 2.53	$ 1,233.07	$ (108.22)	$ (32.31)	$ 1,092.54
2034	$ 8,375,425	$ 2.53	$ 1,232.17	$ (107.97)	$ (32.31)	$ 1,091.89
2035	$ 8,379,975	$ 2.53	$ 1,232.84	$ (107.84)	$ (32.31)	$ 1,092.69
2036	$ 8,380,175	$ 2.53	$ 1,232.87	$ (221.26)	$ (32.31)	$ 979.30
2037	$ 8,375,950	$ 2.53	$ 1,232.25	$ (221.26)	$ (32.31)	$ 978.68
2038	$ 8,377,300	$ 2.53	$ 1,232.45	$ (221.26)	$ (32.31)	$ 978.88
2039	$ 8,378,875	$ 2.53	$ 1,232.68	$ (221.26)	$ (32.31)	$ 979.11
2040	$ 8,380,463	$ 2.53	$ 1,232.91	$ (221.26)	$ (32.31)	$ 979.34
2041	$ 8,381,925	$ 2.53	$ 1,233.13	$ (221.26)	$ (32.31)	$ 979.56
2042	$ 8,377,975	$ 2.53	$ 1,232.55	$ (221.26)	$ (32.31)	$ 978.97
2043	$ 8,378,688	$ 2.53	$ 1,232.65	$ (221.26)	$ (32.31)	$ 979.08
2044	$ 8,378,638	$ 2.53	$ 1,232.64	$ (221.26)	$ (32.31)	$ 979.07
2045	$ 8,372,613	$ 2.52	$ 1,231.76	$ (221.26)	$ (32.31)	$ 978.19
2046	$ 8,380,613	$ 2.53	$ 1,232.94	$ (221.26)	$ (32.31)	$ 979.36
2047	$ 8,376,938	$ 2.53	$ 1,232.39	$ (221.26)	$ (32.31)	$ 978.82
2048	$ 8,376,725	$ 2.53	$ 1,232.36	$ (221.26)	$ (32.31)	$ 978.79
2049	$ 8,384,625	$ 2.53	$ 1,233.53	$ (221.26)	$ (32.31)	$ 979.95
2050	$ 8,375,075	$ 2.53	$ 1,232.12	$ (221.26)	$ (32.31)	$ 978.55
2051	$ 8,378,350	$ 2.53	$ 1,232.60	$ (221.26)	$ (32.31)	$ 979.03
2052	$ 8,373,750	$ 2.52	$ 1,231.93	$ (221.26)	$ (32.31)	$ 978.35
2053	$ 7,991,275	$ 2.41	$ 1,175.66	$ (221.26)	$ (32.31)	$ 922.08
2054	$ 6,395,950	$ 1.93	$ 940.96	$ (221.26)	$ (32.31)	$ 687.38
2055	$ 5,566,113	$ 1.68	$ 818.87	$ (221.26)	$ (32.31)	$ 565.30
2056	$ 5,566,538	$ 1.68	$ 818.94	$ (221.26)	$ (32.31)	$ 565.36
2057	$ 5,564,738	$ 1.68	$ 818.67	$ (221.26)	$ (32.31)	$ 565.10
2058	$ 5,565,500	$ 1.68	$ 818.78	$ (221.26)	$ (32.31)	$ 565.21
2059	$ 5,563,400	$ 1.68	$ 818.47	$ (221.26)	$ (32.31)	$ 564.90
2060	$ 5,563,225	$ 1.68	$ 818.45	$ (221.26)	$ (32.31)	$ 564.88
2061	$ 5,564,550	$ 1.68	$ 818.64	$ (221.26)	$ (32.31)	$ 565.07
2062	$ 5,566,950	$ 1.68	$ 819.00	$ (221.26)	$ (32.31)	$ 565.42
Total	$ 249,435,232					

TOWN OF SWAMPSCOTT, MASSACHUSETTS
Tax Rate and Median Single Family Impacts - School Project - Level Debt Service - 25 Years
Two Schools - New District 3-5 at Hadley plus Rehabilitation/Addition K-2 at Stanley
SBC Options 1, 3, and 4
UniBank Fiscal Advisory Services, Inc.

10/6/2020

Projected Assessed	$	3,316,765,834
Median SFH	$	516,400
Residential Factor		94.4916%

Fiscal Year	Debt Service	Tax Rate	Average Single Family House	Less High School Rolloff	Less Police St. Rolloff	Total Impact
2021	$ -	$ -	$ -	$ -	$ -	$ -
2022	$ -	$ -	$ -	$ (2.87)	$ (0.77)	$ (3.65)
2023	$ 75,000	$ 0.02	$ 11.03	$ (5.44)	$ (1.58)	$ 4.02
2024	$ 390,000	$ 0.12	$ 57.38	$ (8.44)	$ (2.40)	$ 46.54
2025	$ 3,034,169	$ 0.91	$ 446.38	$ (11.64)	$ (3.28)	$ 431.46
2026	$ 3,036,500	$ 0.92	$ 446.72	$ (50.93)	$ (4.18)	$ 391.61
2027	$ 3,034,500	$ 0.91	$ 446.43	$ (52.07)	$ (5.12)	$ 389.24
2028	$ 3,036,500	$ 0.92	$ 446.72	$ (53.44)	$ (6.08)	$ 387.20
2029	$ 3,032,375	$ 0.91	$ 446.12	$ (54.15)	$ (32.31)	$ 359.66
2030	$ 3,032,250	$ 0.91	$ 446.10	$ (54.94)	$ (32.31)	$ 358.85
2031	$ 3,036,000	$ 0.92	$ 446.65	$ (107.78)	$ (32.31)	$ 306.56
2032	$ 3,033,500	$ 0.91	$ 446.28	$ (107.95)	$ (32.31)	$ 306.02
2033	$ 9,014,785	$ 2.72	$ 1,326.23	$ (108.22)	$ (32.31)	$ 1,185.71
2034	$ 9,010,600	$ 2.72	$ 1,325.62	$ (107.97)	$ (32.31)	$ 1,185.34
2035	$ 9,011,275	$ 2.72	$ 1,325.72	$ (107.84)	$ (32.31)	$ 1,185.56
2036	$ 9,006,900	$ 2.72	$ 1,325.07	$ (221.26)	$ (32.31)	$ 1,071.50
2037	$ 9,012,475	$ 2.72	$ 1,325.89	$ (221.26)	$ (32.31)	$ 1,072.32
2038	$ 9,012,475	$ 2.72	$ 1,325.89	$ (221.26)	$ (32.31)	$ 1,072.32
2039	$ 9,006,900	$ 2.72	$ 1,325.07	$ (221.26)	$ (32.31)	$ 1,071.50
2040	$ 9,010,750	$ 2.72	$ 1,325.64	$ (221.26)	$ (32.31)	$ 1,072.07
2041	$ 9,013,500	$ 2.72	$ 1,326.04	$ (221.26)	$ (32.31)	$ 1,072.47
2042	$ 9,009,950	$ 2.72	$ 1,325.52	$ (221.26)	$ (32.31)	$ 1,071.95
2043	$ 9,010,100	$ 2.72	$ 1,325.54	$ (221.26)	$ (32.31)	$ 1,071.97
2044	$ 9,008,550	$ 2.72	$ 1,325.32	$ (221.26)	$ (32.31)	$ 1,071.74
2045	$ 9,010,175	$ 2.72	$ 1,325.55	$ (221.26)	$ (32.31)	$ 1,071.98
2046	$ 9,014,575	$ 2.72	$ 1,326.20	$ (221.26)	$ (32.31)	$ 1,072.63
2047	$ 9,011,425	$ 2.72	$ 1,325.74	$ (221.26)	$ (32.31)	$ 1,072.17
2048	$ 9,015,650	$ 2.72	$ 1,326.36	$ (221.26)	$ (32.31)	$ 1,072.79
2049	$ 9,011,800	$ 2.72	$ 1,325.79	$ (221.26)	$ (32.31)	$ 1,072.22
2050	$ 5,979,800	$ 1.80	$ 879.73	$ (221.26)	$ (32.31)	$ 626.16
2051	$ 5,975,000	$ 1.80	$ 879.03	$ (221.26)	$ (32.31)	$ 625.46
2052	$ 5,978,400	$ 1.80	$ 879.53	$ (221.26)	$ (32.31)	$ 625.96
2053	$ 5,979,400	$ 1.80	$ 879.67	$ (221.26)	$ (32.31)	$ 626.10
2054	$ 5,977,800	$ 1.80	$ 879.44	$ (221.26)	$ (32.31)	$ 625.87
2055	$ 5,978,400	$ 1.80	$ 879.53	$ (221.26)	$ (32.31)	$ 625.96
2056	$ 5,975,800	$ 1.80	$ 879.15	$ (221.26)	$ (32.31)	$ 625.57
2057	$ 5,974,800	$ 1.80	$ 879.00	$ (221.26)	$ (32.31)	$ 625.43
2058	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2059	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2060	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2061	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
2062	$ -	$ -	$ -	$ (221.26)	$ (32.31)	$ (253.57)
Total	$ 225,752,079					