

Article 1

FROM: Bonnie MacCracken, Precinct 6

My husband's and my 4 children are all graduates of the Amherst Public Schools. Our first child entered 1st grade at Ft River in 1979. Our last child graduated from the high school in 2016.

I am a land title examiner. I do forensic land title research and compile real estate data from our public land records. For the last three months I have been organizing and conducting legal defense clinics statewide for foreclosed homeowners. Most of those I talked with were elderly. Their stories were all too familiar, and were the same stories I heard elsewhere. They were all behind with their mortgage payments due to increasing housing costs, which includes real estate taxes and fees for water, sewer and trash.

They remind me of the many stories I heard this summer during my campaign for State Representative. One gentlemen in particular comes to mind every time someone asks me how I feel about the proposed school plan.

This homeowner told me he was selling his home because he was behind in his real estate taxes. He could no longer afford to pay the taxes on his home. His goal then, was to sell his house before the override vote in November, because he knew that higher taxes would make it more difficult for him to sell his home. If his house did not sell, he was afraid he was going to lose it to foreclosure. Yes, a bank or even our Town government can foreclose on your home if you fall behind paying your real estate taxes.

Knowing that unpaid property taxes are a barometer for financial hardships, I researched how many Amherst homeowners have tax liens, for nonpayment of taxes, on record at the Registry of Deeds.

For a two-year period of January 1, 2014 to January 27, 2017, our Amherst Town Tax Collector filed tax liens on 68 homes. 31 of these liens were filed on December 7, 2016. These homes are located throughout town, even in expensive neighborhoods. About half of these homeowners have since paid off their tax bills.

I then looked at the foreclosure rate for this same period. Ten homes have been foreclosed on and the banks have started foreclosure proceedings against another 19 homes because they are more than 3 months behind in their mortgage payments. Two families were behind in both their taxes and their mortgages. Bottom line: Close to 100 of our Amherst neighbors are experiencing a severe financial crisis.

I am basing my decision tonight off of this data. I am not against change or new schools; I am only against building a school that people cannot financially afford to pay for. Please join me in voting no tonight.

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