

Report to the House Committee on Ways & Means
Vermont's Renter Rebate Program

January 15, 2014

Findings and Recommendations

- Vermont's renter rebate program is a type of property tax circuit breaker intended to promote tax equity at a minimum cost by targeting relief to renters with the greatest property tax burdens measure in relation to income.
- The total cost of the renter rebate was \$8.7 million in 2012. There were 13,541 claimants who received an average renter rebate of \$641. The average monthly rent of claimants was \$636. The average household income of claimants was \$20,802.
- More than 29% of occupied housing units in Vermont were occupied by renters in 2012; however, the percent of renter-occupied housing units varies widely across the State. Almost 26% of residents were members of renter-occupied households.
- Although there are renters at all income levels, nearly three-quarters of renter-occupied housing units had household income under \$50,000 in 2012. The median household income of renter-occupied households is less than one-half that of homeowners.
- The conventional indicator of housing affordability is the percent of household income spent on housing. By this measure, nearly one-half of renter-occupied households are overburdened and nearly one-quarter are severely overburdened.
- The problem of unaffordable housing is heavily concentrated among very low-income renters. Over 84% of overburdened renter-occupied units have annual household incomes under \$35,000.
- On average, Vermont's renter rebate program reduces gross rent as a percent of household income from 36.7% to 33.6% of household income. Gross rent, which excludes the cost of utilities, remains above 30% for most claimants.
- Rental housing assistance is available to low-income households through programs funded primarily by the US Department of Housing and Urban Development. However, there are long waiting lists for assistance and program funding has been eroding.
- The design of property tax circuit breakers involves a number of policy choices. The committee may want to review the following issues, which are discussed in the body of this report:
 - Allocation of program costs between the Education and General Funds
 - Household income brackets and notch effects
 - Benefit limits
 - Adjustments for inflation
 - Adverse incentives
 - Percentage of rent deemed property taxes
 - Delivery of benefits to renters
 - Administrative costs

Vermont's renter rebate program, which was established in 1970, is a type of property tax circuit breaker. Circuit breakers are intended to promote tax equity at a minimum cost by targeting relief to taxpayers with the greatest property tax burdens measured in relation to income. The term derives its name from an electrical circuit breaker that shuts off the electrical current when a system is overloaded. This report reviews issues with the State's current-law renter rebate program¹ and examines other ways Vermont provides assistance to renters coping with high rents and low incomes. The statutory charge is included in the appendix.

1. Vermont's Renter Rebate Program

To be eligible for the renter rebate program, a claimant must meet all of the following requirements:

- Domiciled in Vermont for the entire calendar year
- Rented in Vermont for the entire calendar year
- Not claimed as a dependent of another taxpayer
- Household income does not exceed \$47,000
- Only one claim per household

Vermont uses a multiple threshold circuit breaker with three income brackets. Property taxes are limited to between 2% and 5% of household income as follows:

Under \$9,999	2.0%
\$10,000 to \$24,999	4.5%
\$25,000 to \$47,000	5.0%

However, the maximum rebate is limited to \$3,000 per claimant regardless of the amount of property taxes paid in excess of these household income thresholds.

To avoid providing different tax relief to households with similar property tax burdens, circuit breaker programs generally define income broadly to include Social Security, pensions, and cash public assistance. In Vermont, household income is defined as federal adjusted gross income for all members of the household with a number of modifications. Household income is reported to the Vermont Department of Taxes (VDT) on the Household Income Schedule, which is reproduced in the appendix to this report.

Since renters do not pay property taxes directly, property taxes are assumed to be 21% of rent paid. For this purpose, rent includes only the amount actually paid for the right to occupancy; payments for heat, electricity, and other services are excluded. In addition, any federal or state

¹ The focus of this report is the renter rebate; however, Vermont's renter rebate is part of a circuit breaker program that applies to homeowners as well as renters. With the exception of the maximum benefit and the need to estimate property taxes paid by renters, the parameters of the two parts of the program are identical.

rental subsidies are excluded. Rent, items included in rent, and any rental subsidy are reported to the VDT on the Landlord's Certificate, which is reproduced in the appendix to this report.

In addition, claimants must timely file the Renter Rebate Claim, which is also reproduced in the appendix to this report. Normally, claimants file this form annually with the VDT by April 15th with their Vermont Income Tax Return; however, claimants not otherwise required to file an income tax return may file separately. For more than three-quarters of claimants, the rebate is treated as a refundable personal income tax credit.

The number of claimants, average monthly rent, average household income, and average rebate by income class for 2012 are presented below.

Household Income	Number of Claimants	Average Monthly Rent	Average Household Income	Average Renter Rebate
Under \$9,999	2,441	\$284	\$8,203	\$544
\$10,000 to \$19,999	4,501	\$528	\$15,101	\$645
\$20,000 to \$29,999	3,944	\$741	\$24,549	\$694
\$30,000 to \$39,999	2,015	\$942	\$34,424	\$641
\$40,000 to \$47,000	640	\$1,123	\$42,971	\$668
Total/Average	13,541	\$636	\$20,802	\$641

The number of claimants, the total cost of the renter rebate program, and the average rebate for tax years 1999 to 2012 are presented below.

Tax Year	Number of Claimants	Amount of Rebate	Average Rebate
1999	11,620	\$5,257,244	\$452
2000	10,324	\$4,704,796	\$456
2001	10,406	\$4,866,323	\$468
2002	11,131	\$5,636,205	\$506
2003	11,525	\$6,136,097	\$532
2004	11,037	\$5,913,113	\$536
2005	11,251	\$6,353,863	\$565
2006	11,529	\$6,924,340	\$601
2007	12,408	\$7,238,621	\$583
2008	13,150	\$8,108,943	\$617
2009	13,745	\$8,811,700	\$641
2010	13,859	\$8,609,210	\$621
2011	13,636	\$8,748,066	\$642
2012	13,541	\$8,685,183	\$641

Since the renter rebate is based on a claimant's education and municipal property taxes, the cost of the program is borne by both the State's Education Fund and General Fund. The

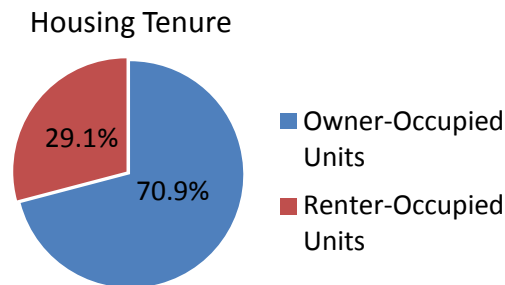
Education Fund has borne 70% of the total cost and the General Fund has borne 30% of the total cost. Although this allocation has been used since the implementation of Act 60 in FY1999, it does not reflect the portions of the total rebate attributable to the education and municipal property taxes.

2. Renters in Vermont

Information on renter-occupied households published by the VDT is limited to renters who have applied for a rebate. To gain a broader picture of renters in Vermont, US Census Bureau data² on housing tenure, income, rent, and rental housing affordability are presented below. Note that the definitions of both household income and gross rent for the purposes of Vermont's renter rebate differ from the US Census Bureau definitions.

Renter-Occupied Housing Units

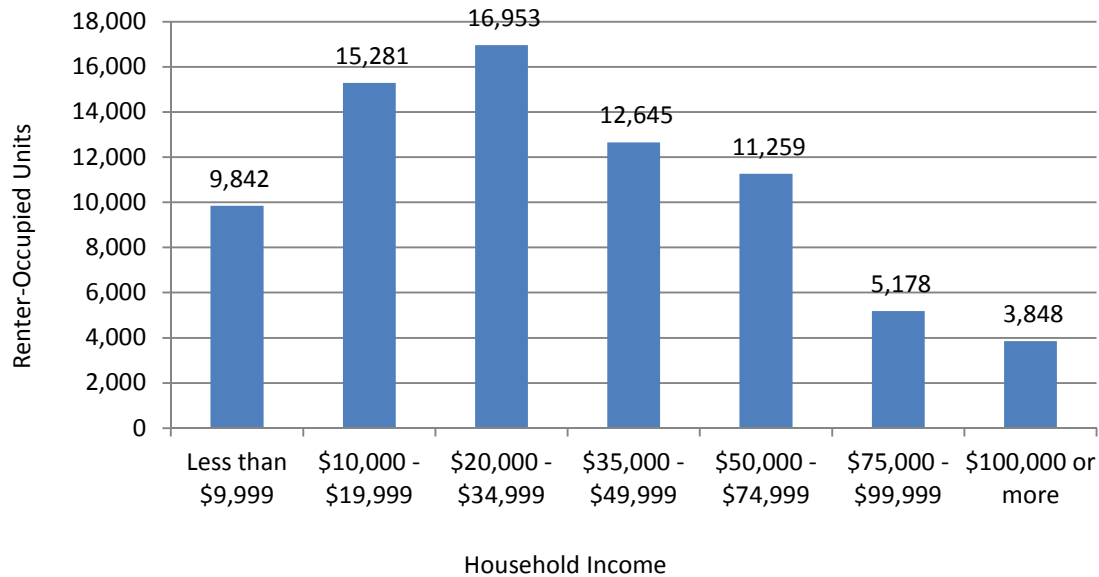
In 2012, 75,006 or more than 29% of total occupied housing units were occupied by renters. The percentage of total occupied housing units occupied by renters varies widely across the State from a high of 36% in Chittenden County to a low of 16% in Essex County. Renter-occupied households in Vermont are smaller on average than owner-occupied households. In 2012, there were 155,783 members of renter-occupied households accounting for almost 26% of the state's total population.



Household Income of Renters

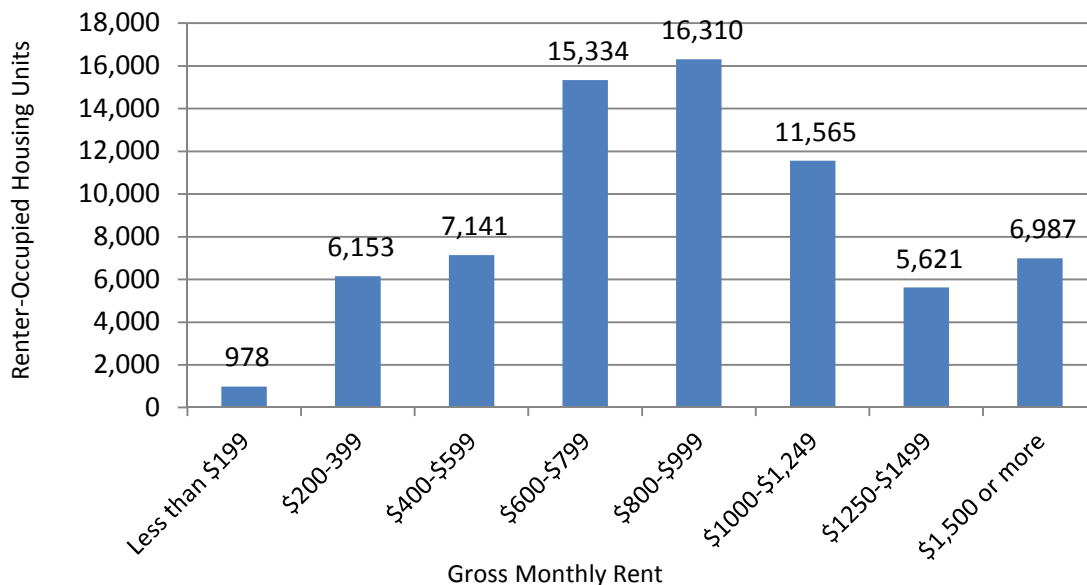
Although renter-occupied units account for more than 29% of all occupied housing units in Vermont, renter-occupied households account for only about 16% of total household income. In 2012, the median household income for renter-occupied households was \$30,943 compared to \$64,771 for owner-occupied households. Nearly three-quarters of renter-occupied housing units had household income under \$50,000.

² All US Census Bureau data used in this section of the report is from the 2010-2012 American Community Survey - 3-year estimates.



Gross Rent

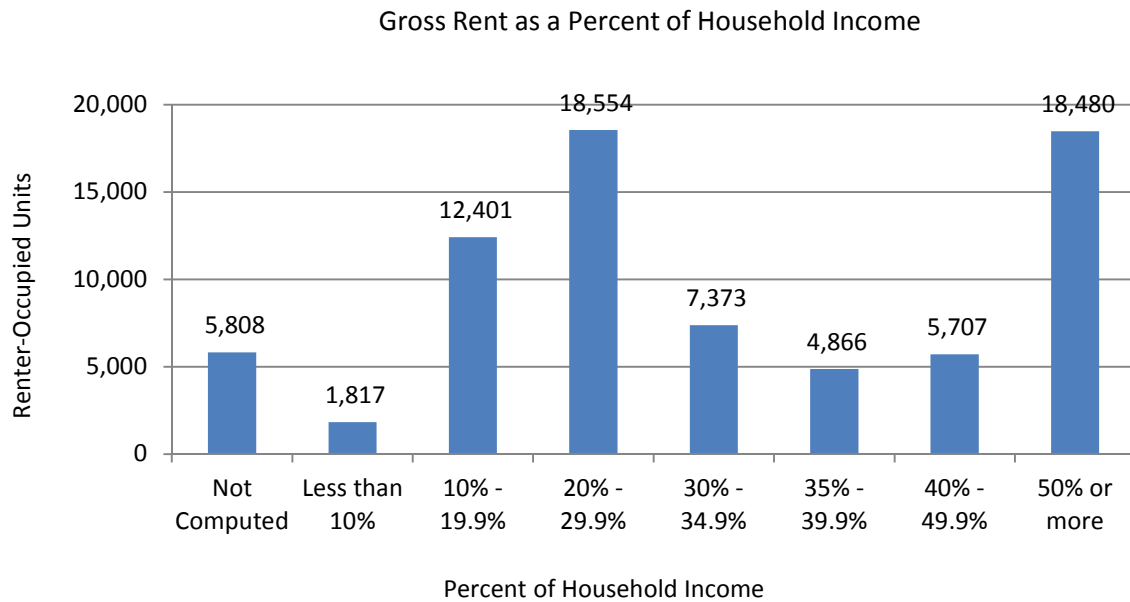
Contract rent is the monthly rent agreed to or contracted for, regardless of any furnishings, utilities, fees, meals, or services that may be included. Gross rent is contract rent plus the estimated average monthly cost of utilities and fuels. Median gross rent in 2012 was \$859 per month. Median rent varies widely across the State from a high of \$991 per month in Chittenden County to a low of \$629 per month in Essex County.



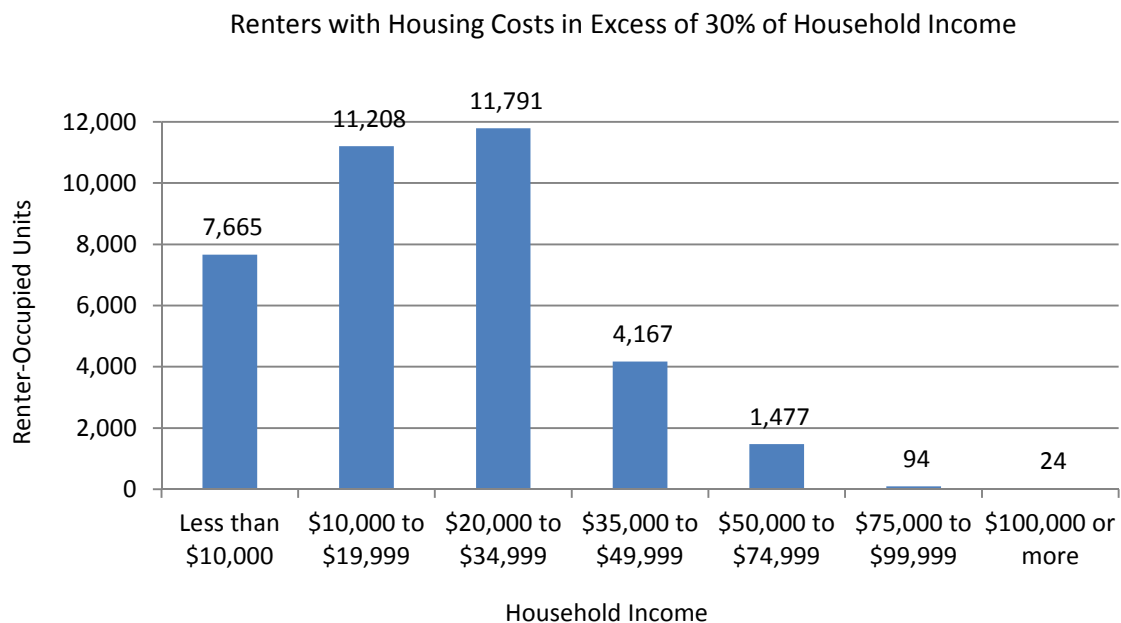
Rental Housing Affordability

The conventional public policy indicator of housing affordability is the percent of household income spent on housing. Housing expenditures that exceed 30% of household income have historically been viewed as an indicator of a housing affordability problem. By this measure,

nearly half of renter-occupied households are overburdened and nearly one-quarter of renter-occupied households are severely overburdened.



The problem of unaffordable housing is heavily concentrated among very low-income renters. Over 84% of renter-occupied units, or 30,664 units, with housing costs in excess of 30% of household income have annual household incomes under \$35,000. The percentage of renters with housing costs in excess of the 30% threshold varies widely across the state, but nearly one-third of all overburdened renter-occupied households are in located in Chittenden County.



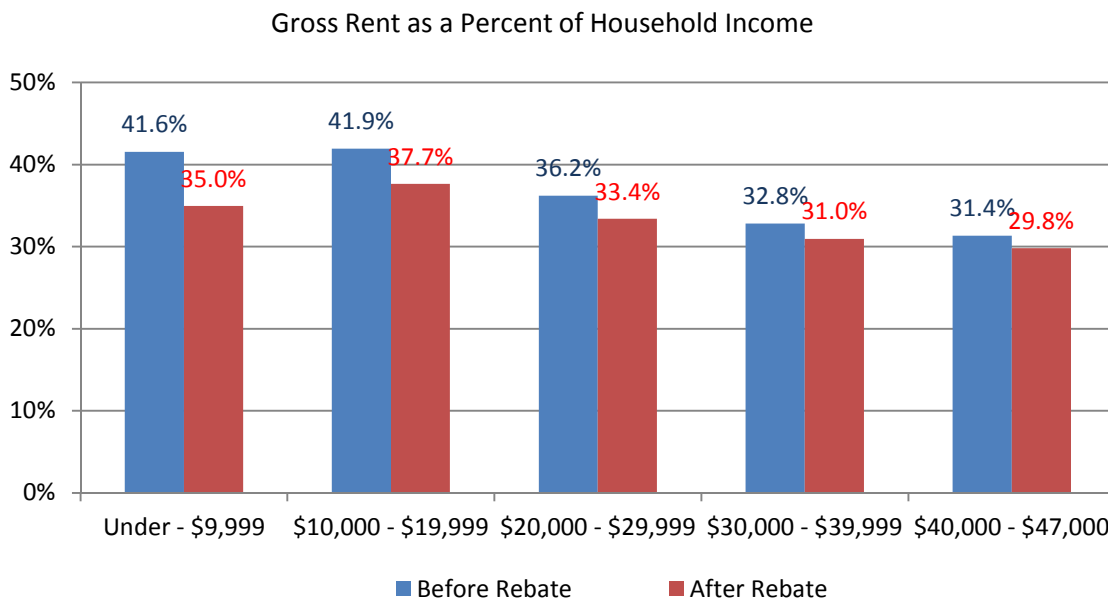
3. Evaluation of Vermont's Renter Rebate Program

The design of a circuit breaker program involves a number of policy choices. This section provides an evaluation of Vermont's current renter rebate program that relies on a report on property tax circuit breakers published by the Lincoln Institute of Land Policy in 2009.³

Adequate Relief

Some states calculate circuit breakers according to a prescribed formula, but may not fully fund their program. In Vermont, the Legislature has generally chosen to fund the full cost of the renter rebate program through the annual State budget. In FY1992 and FY1993, claimants under 65 years of age were paid 90% and 96%, respectively, of the amount prescribed by the renter rebate formula.

The following table compares gross rent as a percent of household income before and after the renter rebate is deducted from gross rent. On average, the rebate reduces gross rent from 36.7% to 33.6% of household income. However, gross rent as a percentage of household income, which excludes the cost of utilities and fuels, remains above 30% for all but the highest income class.



Treatment of the Elderly

Most states limit their circuit breaker programs to the elderly, viewing age as a proxy for low income and an indication of financial need. However, the elderly are actually less likely to live in poverty than other taxpayers. Vermont's renter rebate program was initially available to residents 65 years of age or older only; however, the program was expanded to include taxpayers under the age of 65 in 1974. Although the poverty rate is generally higher among non-elderly, some states target relief to the elderly to reduce resistance to property tax

³ Bowman, John H., Daphne A. Kenyon, Adam Langley, and Bethany P. Paquin. 2009. *Property Tax Circuit Breakers: Fair and Effective Relief for Taxpayers*, Cambridge, MA: Lincoln Institute for Land Policy.

increases. In Vermont, the elderly in Vermont do receive special treatment under an asset test, which is discussed below.

Definition of Household Income

Most states, including Vermont, define household income broadly to include Social Security, private pensions, and public cash assistance. Defining household income too narrowly distorts property tax relief and may result in different relief to households paying identical shares of their income in property taxes. Over time, more types of income have been excluded from the definition of household income in Vermont. Although intended to make the circuit breaker program more equitable, excluding some types of income complicates both compliance and administration of the program.

Net Worth

Although two households may have identical annual household income, they may not be equally well-off if one household has significantly higher net worth. However, reporting net worth would require claimants to list and value their assets and obligations, which may present problems of discovery and valuation. Even if discovery is not a problem, valuation may be problematic since the value of assets may fluctuate significantly.

In 2011, Vermont introduced a proxy for net worth into its definition of household income definition that double-counts interest and dividend income over \$10,000 annually. This avoids valuation and discovery issues, but it counts only realized income produced by certain assets. Subsequent legislation applied the asset test to non-elderly taxpayers only, which may result in similarly situated taxpayers paying different amounts in property tax.

Income Limits

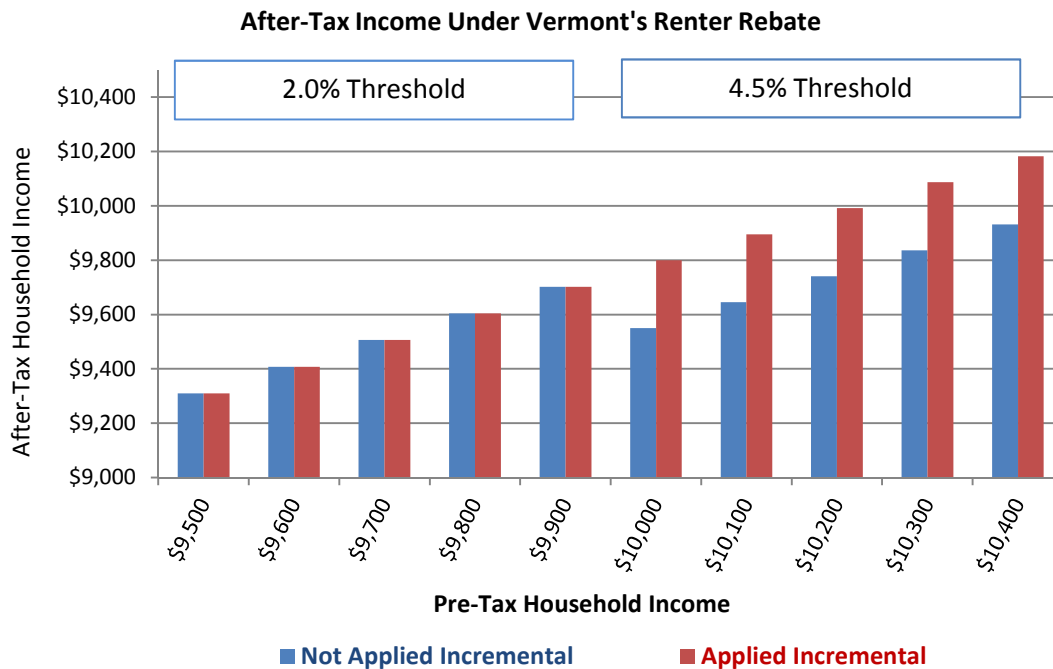
Almost all states with circuit breaker programs incorporate income limits; however, they are not always comparable since states define income differently. The argument in favor of income limits is that they restrict tax relief to renters who most need assistance and may hold down the total cost of the program. However, even without an income limit, relief is targeted toward renters with lower income because rent is generally a smaller percentage of household income at higher income levels. In past years, Vermont's income limit has varied widely, ranging from a low of \$25,000 to no limit.

Notch Effects

Income limits and income brackets may create notch effects - a situation in which a small change in income causes a larger change in property tax relief. Income limits produce a notch effect when benefits are entirely eliminated above a limit as opposed to being reduced gradually. Vermont's rebate program currently provides full benefits to renters with household income up to \$47,000, but eliminates them entirely above that threshold.

Income brackets may also produce a notch effect when the thresholds are not applied incrementally. The following graph illustrates the notch effect in Vermont's rebate program between the first and second household income tiers. The maximum impact of this notch

effect on individual claimants is \$250. A much smaller notch effect also exists between the second and third household income tiers.



Benefit Limits

Most states set a maximum benefit between the poverty line and median income; however, some states have much higher limits. A few states have multiple benefit limits where the maximum benefit declines with income. Vermont's maximum benefit is currently the highest nationally, but it has varied widely over the years from a low of \$500 to an unlimited amount. Most recently, the benefit limit was reduced from \$8,000 to \$3,000 beginning in 2012.

The following table shows the total cost of the rebate under current law and with lower benefit limits in 2012. Since the number of claimants in the highest rebate amount classes is small, the savings attributable to a reduction in the maximum benefit is also small. For example, reducing the maximum to \$2,000 would affect only 178 claimants and reduce the cost of the rebate by about \$192,000.

Rebate Amount Class	Number of Claimants	Total Cost of Rebate		
		<u>\$3,000 Cap</u>	<u>\$2,000 Cap</u>	<u>\$1,000 Cap</u>
Under \$999	10,741	\$4,521,745	\$4,521,745	\$4,521,745
\$1,000 to \$1,499	1,842	\$2,227,177	\$2,227,177	\$1,842,000
\$1,500 to \$1,999	578	\$980,556	\$980,556	\$578,000
\$2,000 to \$2,499	204	\$448,393	\$408,000	\$204,000
\$2,500 to \$2,999	93	\$252,527	\$186,000	\$93,000
\$3,000	85	\$255,000	\$170,000	\$85,000
Total	13,543	\$8,685,398	\$8,493,478	\$7,323,745

Adjusting for Inflation

All circuit breaker programs include parameters setting specific dollar amounts. Unless these parameters are increased with inflation, the benefits lose their value over time and fewer taxpayers will qualify for relief. Vermont has made a number of changes to these parameters over the years; however, they have not been systematic. Many states, including Vermont, do not have automatic indexation for their circuit breaker programs. For example, the current household income eligibility limit was last increased to \$47,000 in 1995 and the household income brackets were last revised in 2005.

Adverse Incentives

Circuit breakers may lead to higher spending because some taxpayers may vote for additional services knowing that higher taxes will be entirely offset by circuit breaker benefits. Threshold programs, such as Vermont's, that offset 100% of property taxes above a certain threshold level result in a marginal property tax liability of zero. To diminish adverse incentives in threshold programs, the program may include a co-payment requirement. Under a co-payment requirement, taxpayers are required to pay a percent of the property tax above the threshold.

Property Taxes Paid by Renters

Circuit breaker programs that include renters generally assume that the entire property tax on rental units is passed through to tenants in the form of higher rents. This is unlikely since the ability of landlords to shift the tax burden to their tenants largely depends on whether renters are able to move to similar municipalities in the area with lower property tax rates. If renters are able to choose where to rent, landlords may be compelled to pay at least part of the property tax themselves.

In Vermont, the nonresidential property tax that is applied to rental properties is uniform, so the total property tax rate on rental units varies only by the municipal property tax rate, which accounts for about one-third of total property taxes statewide. Consequently, in Vermont it may be possible for landlords to pass on more of the property tax liability to tenants through higher rents than in states where property tax rates vary more widely between municipalities.

Nevertheless, all states assume that the entire property tax on rental units is passed through to tenants. The actual property tax on individual rental housing units is then estimated by specifying a percent of gross rent that is assumed to be property tax. The most common percentage used is 20%, but the range is currently 6% to 35%. In Vermont, the percentage of rent deemed property taxes has varied over the years from a high of 24% to a low of 20%. Prior to 2012, a claimant could use the higher of the actual property tax paid on the rental unit or a fixed percentage of rent, but this option was repealed to make it easier for landlords to comply with the law.

Data on actual rents and property taxes for individual rental properties are not readily available; however, in 2005 the Minnesota Department of Revenue surveyed landlords to collect such information. Their study concluded that the property tax as a percentage of rent averaged 11.7% with over 90% of rental units falling below 15%. Generally, urban renters paid

more than suburban renters and those in the nonmetropolitan area. Also, renters in buildings with one to three units paid much higher taxes on average than tenants in larger apartment buildings.

If a circuit breaker program assumes that renters pay more of the property tax on their apartments than they actual pay, a rent subsidy is effectively added to the renter rebate program. While a subsidy may be justified given the rental housing affordability problem in Vermont, a rental subsidy is not an explicit goal of a property tax relief program. Rental housing assistance programs or anti-poverty programs more generally may be better alternatives suited to providing assistance to low-income renters.

Lowering the percentage of rent assumed to be property taxes would significantly reduce the cost of the Vermont's renter rebate program by reducing the number of claimants and the average benefit received by those who still qualify. For example, the following table shows the impact of assuming only 15% of rent is property taxes.

Household Income	Allocable Rent at 21%			Allocable Rent at 15%		
	Cost of Rebate	Number of Claimants	Average Rebate	Cost of Rebate	Number of Claimants	Average Rebate
Under \$10,000	\$1,326,216	2,523	\$526	\$830,999	2,463	\$337
\$10,000-\$19,999	\$3,025,436	4,657	\$650	\$1,398,498	3,260	\$429
\$20,000-\$29,999	\$2,827,895	4,039	\$700	\$966,053	2,386	\$405
\$30,000-\$39,999	\$1,204,933	1,869	\$645	\$271,635	648	\$419
\$40,000-\$47,000	\$363,586	548	\$663	\$65,737	149	\$441
Total	\$8,748,066	13,636	\$642	\$3,532,923	8,906	\$397

4. Administration

Delivery of Property Tax Relief to Renters

Since renters do not receive property tax bills, states use one of two methods to deliver property tax relief to renters: a direct rebate check or a refundable personal income tax credit. Vermont uses a refundable personal income tax credit. Either the taxpayer's personal income tax bill is reduced by the amount of the credit when the annual income tax return is filed or, if the credit results in a negative tax bill, the difference is refunded to the taxpayer.

The advantage of this approach is that a separate tax relief program does not need to be established so administrative and compliance costs are reduced. However, claimants must wait for relief until filing their income tax returns. In most states, renters who would not otherwise be required to file an income tax return are required to do so and they may not perceive the

credit as property tax relief since it is so closely linked to the personal income tax. There is also a longer delay in receiving benefits.

Vermont uses both methods to deliver property tax relief to renter-occupied households. About three-quarters of claimants are required to file personal income tax returns and receive their benefit as a refundable personal income tax credit. The remainder of those renter-occupied households eligible for a rebate may file a stand-alone renter rebate claim accompanied by the Landlord's Certificate and the Household Income Schedule. These claimants receive a direct rebate check.

In a 2013 report to the Legislature, the VDT recommended delinking the renter rebate claim from the personal income tax form to prevent delays in processing income tax returns and refunds to many taxpayers. The report also recommends removing the existing option to apply the renter rebate claim to personal income tax liability. In 2011, only 943 of 13,640 claimants utilized this option. Under this scenario, the renter rebate claim form would stand alone and eligible renters would receive a check directly from the State.

Administrative Costs

The VDT has concerns about the high administrative cost of the renter rebate program. In FY2012, the DVT received between 6,000 and 7,000 telephone calls for 16,390 renter rebate claims. Of those claims, 77% required some form of individualized intervention by VDT. This was either a letter being sent automatically or an examiner reviewing the return and possibly sending a letter or a combination of both. Some of the claimants were sent follow-up letters. A total of 5,618 claims went to a work list for an examiner to review. Common reasons for this are rent that is much higher than the household income reported or the Landlord's Certificate or Household Income Schedule contains errors or is missing.

The VDT also believes there are excessive administrative burdens placed on claimants in accessing the renter rebate program. Claimants are required to submit three separate forms (Renter Rebate Claim, Household Income Schedule, and Landlord's Certificate) that rely upon the claimant to collect information from a third party, their landlords, in order to file their claim accurately.

To reduce the administrative and compliance costs that arise with the renter rebate program, the VDT believes it is worthwhile to explore both simplifying the filing process and putting mechanisms in place to focus more succinctly the property tax relief program on low-income renters.

Further, the VDT has recommended electronic administration of the program. This recommendation is a part of the Department's goal to reduce paper transactions and manual data entry in order to improve taxpayer convenience, increase turnaround speeds, and decrease errors.

The VDT has also suggested that the Legislature set a fixed date for the mailing of renter rebate checks to reduce the number of telephone calls and e-mails the VDT receives during the tax season.

6. Alternative Ways Vermont Assists Low-Income Renters

Rental housing assistance is available to low-income households in one of two models: tenant-based assistance and project-based assistance. Funding for these programs is generally provided by the US Department of Housing and Urban Development. Depending on the program, the funding is directed to state government; nonprofit or private housing developers; public housing authorities, or other housing agencies. Each program has different income and eligibility rules.

Tenant-Based Assistance

Tenant-based assistance is a rental subsidy that is tied to an individual household that moves into any qualifying rental housing unit. The housing may be private housing that may not have been developed with the intention of accepting low-income tenants, but if the quality and the cost of the unit fall within a certain range, it may qualify for tenant-based assistance.

Under the Housing Choice Voucher program, a family or individual may apply for rental assistance that will enable them to afford a privately owned apartment. Eligibility is limited to applicants with incomes below 50% of the area median income. The unit must meet housing quality standards and have reasonable rent by local market standards. Households pay about 30% - but no more than 40% - of their income for rent and utilities. The remainder is paid for by the Public Housing Authority.

In addition to the Housing Choice Voucher program, there are several tenant-based rental assistance programs that are targeted to a specific population such as a family trying to reunite with children, people with disabilities, people who are homeless, and people who are elderly. Specific income eligibility varies by program.

Project-Based Assistance

Project-based assistance assigns a rental subsidy to a specific rental housing unit, and any eligible tenant that moves into that unit will receive assistance to cover that portion of rent that is otherwise unaffordable. Housing with project-based assistance is often developed with the purpose of accepting low-income tenants. Developers of affordable rental housing are able to access a variety of federal, state, and local housing programs to build a project. These include programs for rural development

In addition, a nonrefundable tax credit may be taken for an affordable rental housing project, provided that the project has been authorized by the Vermont Housing Finance Agency. The amount of the credit is based on a taxpayer's eligible cash contribution and the Agency's allocation plan. Total tax credits available to the taxpayer are the amount of the first-year allocation plus the succeeding four years' deemed allocation.

Appendix**Statutory Charge – Sec. 4 of Act 60 of 2013****RENTERS; STUDY**

The Joint Fiscal Office shall report to the General Assembly on how the State can provide assistance to renters. The report shall review issues with the current renter rebate program and examine other ways to provide assistance to renters with high rents and low incomes. The report shall be due on or before January 15, 2014 and shall include specific findings and recommendations. The Joint Fiscal Office shall have the assistance of the Department of Taxes and the Office of Legislative Council.

DUE DATE: April 15, 2013 (Claims allowed up to Oct. 15, 2013)

Please PRINT in
BLUE or BLACK INK

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For the year Jan. 1–Dec. 31, 2012

2012 VERMONT	Renter Rebate Claim	FORM
	FOR HOUSEHOLD INCOME OF \$47,000 OR LESS	PR-141

Must Be Filed With: Household Income (Schedule HI-144) and Landlord's Certificate (LC-142)

Claimant's Social Security Number - -	Spouse or CU Partner Social Security Number - -	Claimant's Date of Birth
Claimant's Last Name	First Name	Initial
Spouse or CU Partner Last Name	First Name	Initial
Mailing Address (Number and Street/Road or PO Box)		
City/Town	State	Zip Code -



Location of rental property

number, street / road name (DO NOT use PO Box, "same", or Town name)

1. VT School District Code	2. City/Town of Legal Residence on 12/31/2012	State
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ALL eligibility questions must be answered. You must have rented all 12 months in 2012. See instructions on page 44 for exception.

- Q1. Were you domiciled in VT all of calendar year 2012? ☐ Yes, Go to Q2. ☐ No, STOP. You are not eligible.
- Q2. Were you claimed as a dependent by another taxpayer in 2012? ☐ Yes, STOP. You are not eligible. ☐ No, Go to Q3.
- Q3. Did you rent in VT all 12 months in calendar year 2012? ☐ Yes, Complete this form ☐ No, STOP. You are not eligible.

REBATE CALCULATIONBefore doing rebate calculation, complete Household Income (Schedule HI-144).
YOU MUST ATTACH SCHEDULE HI-144 AND THE LC-142 TO THIS FORM.

3. ALLOCABLE RENT (LC-142, Line 16)	3.		. 00								
4. HOME USE. If more than 25% of this rental is used for business, see instructions. If no business use, enter 100.00%	4.		. 00 %								
5. ALLOWABLE RENT FOR REBATE CLAIM (Multiply Line 3 by Line 4)	5.		. 00								
6. HOUSEHOLD INCOME (Schedule HI-144, Line y) If more than \$47,000, you are not eligible. 6.			. 00								
6a. If AMENDED SCHEDULE HI-144, Household Income, is attached, check here. ☐											
7. MAXIMUM PERCENTAGE OF INCOME FOR RENT	7.		%								
<table border="1"> <tr> <td>If Line 6 Household Income is:</td> <td>\$0 – 9,999</td> <td>\$10,000 – 24,999</td> <td>\$25,000 – 47,000</td> </tr> <tr> <td>Enter this % on Line 7:</td> <td>2.0%</td> <td>4.5%</td> <td>5.0%</td> </tr> </table>				If Line 6 Household Income is:	\$0 – 9,999	\$10,000 – 24,999	\$25,000 – 47,000	Enter this % on Line 7:	2.0%	4.5%	5.0%
If Line 6 Household Income is:	\$0 – 9,999	\$10,000 – 24,999	\$25,000 – 47,000								
Enter this % on Line 7:	2.0%	4.5%	5.0%								
8. MAXIMUM RENT FOR HOUSEHOLD INCOME (Multiply Line 6 by Line 7 and enter result here)	8.		. 00								
If Line 8 is more than Line 5, you do not qualify for a renter rebate.											
9. RENTER REBATE AMOUNT (Subtract Line 8 from Line 5 and enter result here.) If result is zero, you do not qualify for a rebate. <i>If filing this form with the VT Income Tax Return, also enter this amount on Form IN-111, Line 31d.</i>	9.		. 00								

MAXIMUM REBATE AMOUNT IS \$3,000.

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct and complete. Preparers cannot use return information for purposes other than preparing returns.

Signature

Date

Telephone Number



Signature. If a joint return, BOTH must sign.

Date

☐ Check here if authorizing the VT Department of Taxes to discuss this return and attachments with your preparer.**Preparer's
Use Only**

Preparer's signature

Date

Preparer's
SSN or
PTIN

Firm's name (or yours if self-employed) and address

EIN

Preparer's Telephone Number

Keep a copy for your records.

Instructions for Form PR-141 Renter Rebate Claim

The Renter Rebate Program refunds eligible renters the portion of rent paid that exceeds an established percentage of household income.

Do NOT file a renter rebate if you rent a lot for your mobile home. See instructions for HS-122.

TENANTS ARE TO RECEIVE THE LANDLORD'S CERTIFICATE BY

Date

January 31, 2013 or before **2 or more** residential units

Upon tenant request **1** residential unit

Submit a completed Landlord's Certificate, LC-142, for each rental unit you occupied in calendar year 2012.

MISSING INFORMATION OR INCOMPLETE FILING:

Claims that are incomplete or are missing information are not considered filed. The information must be provided by the October 15 filing deadline. Information received after that time cannot be accepted.

INJURED SPOUSE CLAIMS: To make an "injured spouse" claim, send the following information prior to filing your claim

- (1) the request letter; and,
- (2) copy of Federal Form 8379 (if you filed one with the IRS);

Mail To: VT Department of Taxes, ATTN: Injured Spouse Unit, PO Box 1645, Montpelier VT 05601-1645.

The Department will notify you if the renter rebate is taken to pay a bill. You have 30 days from the date on the notice to submit the injured spouse claim to the Department.

ELIGIBILITY FOR RENTER REBATE You must meet ALL of the following eligibility requirements:

- You were domiciled in VT for the entire calendar year 2012; and,
- You were not claimed in 2012 as a dependent of another taxpayer; and,
- Your household income in 2012 did not exceed \$47,000; and,
- You are the only person in the household making a renter rebate claim; and,
- You rented in VT for all 12 months in 2012. See page 44 for the one exception.

DECEASED RENTER: A claim cannot be filed on behalf of a deceased person. The right to file a renter rebate claim is personal to the claimant and does not survive the claimant's death.

NURSING OR RESIDENTIAL CARE HOME: The Renter Rebate Claim is for the room occupancy charge only. Services such as heat, electricity, personal services, medical services, etc., must be deducted. Generally, the room charge is 25% of the total charges to the person. For a percentage greater than 25%, a breakout of costs must be provided. Payments by Medicaid on behalf of the Claimant to the nursing home are not part of rent paid.

NOTE: A person residing in a nursing or residential care home that owns a homestead with a sibling or spouse can claim a renter rebate if the sibling or spouse does not make a property tax adjustment claim.

LINE-BY-LINE INSTRUCTIONS

Complete Schedule HI-144 FIRST. If Line y is more than \$47,000, you are ineligible.

Supporting Documents Required: Schedule HI-144 and LC-142

Claimant's Date of Birth Enter your date of birth

Claimant Information Enter your name, your spouse/civil union partner name, mailing address and Social Security number(s). The rebate is issued to the name(s) and address on record. The claimant is the leaseholder or the person responsible for the rent. Only one claim per household is allowed.

Line 1 VT School District Code Go to the table on page 14 and select the three-digit school district code for the town where you lived on December 31, 2012.

Line 2 Legal Residence Enter your legal residence as of December 31, 2012. Your legal residence is where you lived and may be different from your mailing address.

Location of Rental Property Enter the physical location as of 12/31/2012. DO NOT enter a post office box, "same", "see above," or the town name.

Eligibility Questions ALL questions must be answered or the claim cannot be processed. Check the appropriate "Yes" or "No" box for Q1, Q2 and Q3 to determine your eligibility.

Rebate Calculation

Only the rent paid during the calendar year is eligible for a renter rebate.

Line 3 Allocable Rent Enter amount from the Landlord's Certificate, LC-142, Line 16. Allocable rent is based on rent paid in a calendar year. **MORE THAN ONE LANDLORD'S CERTIFICATE:** Add Line 16 from each certificate and enter on this line. File all LC-142s with your claim. If the landlord certificate has indicated on Line 6 items that are included in rent and Line 11 on the landlord certificate is left blank, the allowable rent will automatically be reduced by 50% except rental in nursing homes, community care, assisted living, and like facilities and boarding houses will be reduced by 75%.

Line 4 Home Use If you use more than 25% of your rental unit's floor space for business purposes, the allowable rent amount is adjusted. The percentage of business use is generally the same percentage used on your Federal Form 8829. To calculate business use, divide the square feet used for business by the total square feet in the rental unit. *Example:* You use an 11' x 12' room for an office and inventory storage. Your rental unit is 484 square feet (including the business use). Your business use is $11 \times 12 = 132 \text{ ft}^2 / 484 = .27$ or 27% business use. Entry on Line 4 for home use is 73.00 (100% - 27%).

If the rental unit is used solely as your home, or business use is 25% or less, enter 100.00% on Line 4.

Line 5 Allowable Rent for Rebate Claim Multiply Line 3 by Line 4.

Line 6 Household Income Enter the amount from Schedule HI-144, Line y.

Line 7 Maximum Percentage of Income for Rent Use the chart to find your household income range and applicable percentage. Enter that percentage here.

Line 8 Maximum Allowable Rent for Household Income Multiply Line 6 by Line 7. If Line 8 is more than or the same as Line 5, you are not eligible.

Line 9 Renter Rebate Amount Subtract Line 8 from Line 5. This is your 2012 renter rebate. If you are filing the renter rebate claim with your 2012 VT income tax return, also enter this amount on Form IN-111, Line 31d. You may be issued one check combining any income refund and rebate due you.

NOTE: A Renter Rebate cannot exceed \$3,000.

Signature Sign the claim.

Date Write the date on which the claim form was signed.

Disclosure Authorization If you wish to give the Department authorization to discuss your 2012 Renter Rebate Claim with your tax preparer, ☒ check this box and include the preparer's name.

Preparer If you are a paid preparer, you must also sign the claim, enter your Social Security number or PTIN and, if employed by a business, the EIN of the business.

If someone other than the filer(s) prepared the return without charging a fee, then that preparer's signature is optional.



* 1 2 1 4 4 1 1 0 0 *

For the year Jan. 1–Dec. 31, 2012

Please PRINT in BLUE or BLACK INK

This schedule must be attached to the 2012 Renter Rebate Claim (Form PR-141) OR the 2013 Property Tax Adjustment Claim (Form HS-122) UNLESS you are filing an AMENDED HI-144. Please read instructions before completing schedule.

Claimant's Last Name	First Name	Initial
Spouse or CU Partner Last Name	First Name	Initial

Claimant's Social Security Number
 - -

Month Day Year
 Claimant's Date of Birth / /

List the names and Social Security Numbers of all other persons (other than a Spouse or CU Partner) who had income and lived with you during 2012. Include their income in Column 3. If you have more than two "Other Persons" living in your household, record the names and social security numbers on a separate sheet of paper and include with the filing.

Other Person #1
Social Security Number - -

Other Person #2
Social Security Number - -

Other Person #1 Last Name	First Name	Initial
Other Person #2 Last Name	First Name	Initial

	1. Claimant	2. Spouse/CU Partner	3. Other Persons
Yearly totals of ALL members of the household			
a. Cash public assistance and relief a.	. 00	. 00	. 00
b. Social security/railroad retirement/veteran's benefits, taxable and nontaxable b.	. 00	. 00	. 00
c. Unemployment compensation/worker's compensation c.	. 00	. 00	. 00
d. Wages, salaries, tips, etc. (See instructions for dependent's exempt income.) d.	. 00	. 00	. 00
e. Interest and dividends e.	. 00	. 00	. 00
f. Interest on U.S., state, and municipal obligations, taxable and nontaxable f.	. 00	. 00	. 00
g. Alimony, support money, child support, cash gifts g.	. 00	. 00	. 00
h. Business income. If the amount is a loss, enter zero. See instructions for offsetting a loss. h.	. 00	. 00	. 00
i. Capital gains, taxable and nontaxable. If the amount is a loss, enter zero. See instructions for offsetting a loss. i.	. 00	. 00	. 00
j. Taxable pensions, annuities, IRA and other retirement fund distributions. See instructions. j.	. 00	. 00	. 00
k. Rental and royalty income. If the amount is a loss, enter zero. See instructions for offsetting a loss. k.	. 00	. 00	. 00
l. Farm/partnerships/S corporations/LLC/ Estate or Trust income. If the amount is a loss, enter zero. See Line i instructions for only exception to offset a loss. l.	. 00	. 00	. 00
m. Other income (See instructions for examples of other income). Please specify. m.	. 00	. 00	. 00
n. TOTAL INCOME: Add Lines a through m. n.	. 00	. 00	. 00

INCOME

continued on back



* 1 2 1 4 4 1 2 0 0 *

	1. Claimant	2. Spouse/CU Partner	3. Other Persons
	\$	\$	\$
	1. Amount from Line n, Column 1	2. Amount from Line n, Column 2	3. Amount from Line n, Column 3
o. See instructions Enter Social Security and Medicare tax withheld on wages. Self-Employed: Enter self-employment tax from Federal Schedule SE. This entry may differ from W-2/1099 or Federal Schedule SE amount if these taxes are paid on income not required to be reported on Schedule HI-144. Attach W-2 and/or Federal Schedule SE if not included with income tax filing.	00	00	00
p. Child support paid. You must attach proof of payment. See instructions.	00	00	00
Support paid to: _____		SSN: _____ - _____ - _____	
q. Allowable Adjustments from Federal Form 1040 or 1040A			
q1. Business Expenses for Reservists (1040, Line 24)	00	00	00
q2. Alimony paid (1040, Line 31a)	00	00	00
q3. Tuition and Fees (1040, Line 34 or 1040A, Line 19)	00	00	00
q4. Self-employed health insurance deduction (1040, Line 29)	00	00	00
q5. Health Savings account deduction (1040, Line 25)	00	00	00
r. Add Lines o, p and total of Lines q1 to q5 for each column	00	00	00
s. Subtract Line r from Line n of each column. If a negative amount, enter zero (0)	00	00	00
t. Add all three amounts from Line s. If a negative amount, enter zero (0)			00
u. Complete if born 1/1/1948 and after. Enter interest and dividend income from Lines e and f	00	00	00
v. Add all three amounts from Line u			00
w.			10 000 00
x. Subtract Line w from Line v. If Line w is more than Line v, enter zero (0)			00
y. HOUSEHOLD INCOME. Add Line t and Line x			

RENTERS:

If Line y Household Income is \$47,000 or less, you may be eligible for a renter rebate. Complete Form PR-141. This schedule must be filed with the Renter Rebate Claim. Claims are due April 15, 2013 but can be filed up to October 15, 2013.

If Household Income is more than \$47,000, you do not qualify for a renter rebate.

HOMEOWNERS:

Form HS-122, Property Tax Adjustment Claim, must be filed each year.

Homeowners with Household Income up to \$99,000 on Line y should complete Form HS-122, Section B. You may be eligible for a property tax adjustment. This schedule must be filed with the HS-122.

Form HS-122 Due Date - April 15, 2013. Homeowners filing a completed HS-122 and HI-144 between April 16 and October 15, 2013 may still qualify for a property tax adjustment. A \$15 late filing penalty will be deducted from the adjustment.

VT

Landlord's Certificate

FORM
LC-142

* 1 2 1 4 2 1 1 0 0 *

CLAIMANT: Remember to enter your Social Security Number when you file the rebate claim. This schedule must be attached to the Renter Rebate Claim OR the Property Tax Adjustment Claim.

Claimant's Last Name	First Name	Initial	Claimant's Social Security Number
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Section A: Landlord and Rental Unit Information

1. Name of owner or landlord	
Landlord's Full Mailing Address	
2. Location of rental unit	
number, street/road name	city/town
3. SPAN Number - - (From property tax bill)	4. Enter the number of rental units in this building
5. RENTAL UNIT IS (check type)	6. ITEMS INCLUDED IN RENT (Check all that apply)
☐ Apartment ☐ Lot for mobile home ☐ Boarding home ☐ House ☐ Mobile home ☐ Nursing home/ community care	☐ Heat ☐ Electricity ☐ Other Services ☐ Furnishings ☐ Personal Care
7. List name(s) of renters for this rental unit during this period	

Section B: Allocable Rent

8. Calendar year 8a.	Number of months rented . . 8b.
9. Monthly rental amount paid 9.	00
10. Total Rent Paid for calendar year listed on Line 8a. 10.	00
11. Less dollar value of items checked in Box 6 above that were included in rent (heat, electricity, etc.) 11.	00
12. Adjusted rent paid for calendar year listed on Line 8a (Line 10 minus Line 11). . . . 12.	00
13. For government subsidized rent, enter percent tenant pays. For nonsubsidized rent, enter 100.00% 13.	%
14. Rent Paid during calendar year solely for the right of occupancy (Multiply Line 12 by Line 13) 14.	00
15. Rental Adjustment 15.	21 00 %
16. Allocable Rent (Multiply Line 14 by Line 15) Enter here and on Form PR-141, Line 3. 16.	00

For MOBILE HOME LOT RENT, enter on Property Tax Adjustment Claim. DO NOT FILE FORM PR-141.

I certify the rental information on this Landlord's Certificate is, to the best of my knowledge and belief, true, correct, and complete.



Signature of landlord or authorized representative

Date

Daytime Telephone Number

Instructions for Form LC-142 Landlord's Certificate

ISSUE CERTIFICATES TO TENANTS

By January 31st. If you have **2 or more** residential units.
Upon tenant request If you have **1** residential unit

IF TENANT MOVES BEFORE END OF YEAR

You can provide a completed certificate to the tenant when he or she leaves or mail the certificate to the new address or last known address by the time shown above for issuing certificates to tenants. **Please use certificate with 10/12 revision date.**

FAILURE TO ISSUE A CERTIFICATE

You may be assessed a \$200 per certificate penalty for failing to provide a tenant a certificate or failing to provide accurate information on the certificate.

NON-PROFIT MOBILE HOME PARKS OWNED BY COOPERATIVE OR TENANT/OWNERS

Do not issue a landlord certificate for lot rent. The non-profit park provides a letter to the tenant allocating the property tax assessed on the lot.

OTHER MOBILE HOME LOT RENT

Issue a landlord certificate for the lot rent.

RENT ELIGIBLE FOR REBATE

The rent eligible for rebate is only the rent actually paid for the right of occupancy. The part of rent attributable to items included in rent on Line 6 must be deducted to arrive at the rent paid for occupancy.

NURSING HOMES, COMMUNITY CARE AND LIKE FACILITIES

Payments by Medicaid on behalf of the tenant cannot be included as part of rent eligible for rebate.

A person who resides in a nursing or residential care home who owns a homestead with a sibling or spouse can claim a renter rebate if the sibling or spouse does not make a property adjustment claim.

LINE-BY-LINE INSTRUCTIONS

CLAIMANT INFORMATION

The Social Security Number of the Claimant is entered by the Claimant after the certificate is completed.

LANDLORD and RENTAL UNIT INFORMATION

Line 1 Enter the name of the owner of the rental property. If multiple owners, print each owner name separated by a comma. Attach a separate sheet of paper if you need more room. Print the mailing address where you wish any correspondence concerning this rental unit to be sent.

Line 2 Enter the physical location of the rental unit.

Example: 123 Main Street Apt 3

Line 3 Enter the School Parcel Account Number (SPAN) for this rental property. The SPAN is found on the property tax bill.

Line 4 Enter the number of rental units in this property. For mobile home parks, enter the number of lots.

Line 5 Check the applicable box that best describes the rental unit type.

Line 6 Check the items included in rent. "Other services" include rubbish removal, snow removal, etc. It does not include services necessary for occupancy such as water or sewer costs. **NOTE:** If you check items included in rent, be sure to enter the dollar value on Line 11.

Line 7 Print the name(s) of the tenants. If two or more individuals share the same unit for the same period of time, print the name of each tenant separated by a comma. Only one certificate per rental unit can be issued even if there is more than one tenant in the unit.

Line 8a Enter the calendar year the certificate covers.

Line 8b Enter the number of months the tenant rented the unit from you in the calendar year in Line 8a. Only the rent paid during the calendar year is eligible for a renter rebate.

Line 9 Enter the full monthly rent for the rental unit. If the rent changed during the year, average the monthly rental amount. For subsidized rent, this is the full rent charge prior to the subsidy.

Line 10 Enter the total rent amount paid in this calendar year by the tenant for this calendar year. Do not include delinquent rent paid for prior year(s). Deposits are not part of rent paid. Do not include room charges for any month when paid by Medicare on behalf of the tenant.

Line 11 If Line 6 indicates items included in rent, enter the dollar value of those items. If the items are not recorded by rental unit, use a reasonable allocation method such as number of rooms or square footage of the unit compared to the total number of rooms or square footage of the rental units in the building.

Line 13 Enter 100.00% if rent is not subsidized.

For state or federal rent subsidy, enter the percentage the tenant pays. If the subsidy pays 80% of the rent, enter 20.00 on this line. If the subsidy changed during the year, average the subsidy percentage.

Signature The landlord or authorized representative signs the completed certificate. Give or mail the original certificate to the tenant. Keep a copy for your records.

ASSISTANCE TO COMPLETE CERTIFICATE

Phone: 1-866-828-2865 (toll-free in VT)

802-828-2865 (local or out-of-state)

Fax: 802-828-2720

INFORMATION FOR TENANTS

If you are unable to get a certificate from your landlord, call the phone number above for assistance and more information on filing a renter rebate claim.

You may claim a renter rebate even if you are not required to file an income tax return.

2011 Renter Rebates - Claims Received as of December 14, 2012

Household Income Class	Number of Applications	Average Household Income	Average Allowable Rent	Average Renter Rebate	Total Renter Rebate
<u>Addison County</u>					
0 - 9,999	93	8,300	683.89	517.97	48,171
10,000 - 19,999	191	15,187	1,345.35	661.90	126,422
20,000 - 29,999	179	24,531	1,817.98	657.46	117,686
30,000 - 39,999	79	34,417	2,325.19	604.42	47,749
40,000 - 47,000	25	42,777	2,873.36	734.52	18,363
Total	567	20,903	1,589.96	632.08	358,391
<u>Bennington County</u>					
0 - 9,999	138	8,103	677.92	515.91	71,196
10,000 - 19,999	303	15,302	1,358.32	669.79	202,945
20,000 - 29,999	205	23,966	1,674.84	551.25	113,007
30,000 - 39,999	66	33,782	2,228.53	539.48	35,606
40,000 - 47,000	13	42,405	2,658.85	538.54	7,001
Total	725	18,550	1,420.85	592.77	429,755
<u>Caledonia County</u>					
0 - 9,999	185	8,239	590.84	426.14	78,836
10,000 - 19,999	270	14,653	1,128.93	469.59	126,788
20,000 - 29,999	112	23,487	1,594.29	503.65	56,409
30,000 - 39,999	24	33,110	2,212.33	556.75	13,362
40,000 - 47,000	*	.	.	.	.
Total	591	15,069	1,092.68	465.98	275,395
<u>Chittenden County</u>					
0 - 9,999	571	7,821	695.31	538.94	307,735
10,000 - 19,999	1,058	15,324	1,510.16	820.63	868,228
20,000 - 29,999	1,440	24,980	2,040.50	849.36	1,223,084
30,000 - 39,999	940	34,475	2,456.06	732.32	688,379
40,000 - 47,000	331	42,968	2,855.67	707.23	234,093
Total	4,340	23,797	1,886.41	765.33	3,321,519
<u>Essex County</u>					
0 - 9,999	24	8,461	481.63	312.46	7,499
10,000 - 19,999	37	14,479	1,048.00	396.57	14,673
20,000 - 29,999	12	24,068	1,772.67	634.00	7,608
30,000 - 39,999	*	.	.	.	.
40,000 - 47,000	*	.	.	.	.
Total	73	14,077	980.92	407.95	29,780

Household Income Class	Number of Applications	Average Household Income	Average Allowable Rent	Average Renter Rebate	Total Renter Rebate
<u>Franklin County</u>					
0 - 9,999	199	8,312	664.99	498.76	99,254
10,000 - 19,999	344	14,928	1,325.65	653.93	224,953
20,000 - 29,999	287	24,375	1,789.57	637.22	182,882
30,000 - 39,999	138	34,548	2,223.86	496.49	68,516
40,000 - 47,000	19	42,912	2,516.47	370.95	7,048
Total	987	19,623	1,475.86	590.33	582,653
<u>Grand Isle County</u>					
0 - 9,999	13	8,801	616.54	440.54	5,727
10,000 - 19,999	33	15,275	1,367.24	679.91	22,437
20,000 - 29,999	24	24,235	2,028.29	892.08	21,410
30,000 - 39,999	16	34,489	2,419.13	694.81	11,117
40,000 - 47,000	*	.	.	.	.
Total	86	20,371	1,633.94	705.71	60,691
<u>Lamoille County</u>					
0 - 9,999	92	8,246	753.89	589.05	54,193
10,000 - 19,999	215	15,290	1,356.00	668.00	143,620
20,000 - 29,999	161	24,345	1,750.10	605.12	97,424
30,000 - 39,999	60	34,276	2,209.12	495.40	29,724
40,000 - 47,000	12	43,048	2,743.58	591.17	7,094
Total	540	19,516	1,496.55	614.92	332,055
<u>Orange County</u>					
0 - 9,999	100	8,418	600.35	432.05	43,205
10,000 - 19,999	159	15,168	1,278.25	595.67	94,711
20,000 - 29,999	109	23,766	1,902.50	796.63	86,833
30,000 - 39,999	45	33,915	2,293.71	597.91	26,906
40,000 - 47,000	7	44,273	3,254.71	1,040.71	7,285
Total	420	18,286	1,420.59	616.52	258,940
<u>Orleans County</u>					
0 - 9,999	163	8,518	736.50	566.20	92,290
10,000 - 19,999	211	14,878	1,165.62	496.15	104,687
20,000 - 29,999	82	23,254	1,508.46	435.93	35,746
30,000 - 39,999	12	33,639	3,016.25	1,334.42	16,013
40,000 - 47,000	*	.	.	.	.
Total	468	14,611	1,123.68	531.49	248,736

Household Income Class	Number of Applications	Average Household Income	Average Allowable Rent	Average Renter Rebate	Total Renter Rebate
<u>Rutland County</u>					
0 - 9,999	259	8,173	673.30	509.90	132,063
10,000 - 19,999	579	15,241	1,303.70	617.89	357,757
20,000 - 29,999	412	24,147	1,753.28	618.20	254,697
30,000 - 39,999	120	33,549	2,244.71	567.21	68,065
40,000 - 47,000	46	42,103	2,595.11	494.02	22,725
Total	1,416	18,964	1,440.91	589.91	835,307
<u>Washington County</u>					
0 - 9,999	276	8,350	643.89	476.95	131,637
10,000 - 19,999	450	15,108	1,260.11	580.26	261,119
20,000 - 29,999	354	24,371	1,788.91	636.00	225,143
30,000 - 39,999	135	34,218	2,199.03	488.02	65,883
40,000 - 47,000	42	43,176	2,744.60	585.86	24,606
Total	1,257	19,223	1,424.17	563.55	708,388
<u>Windham County</u>					
0 - 9,999	235	8,141	767.04	604.26	142,000
10,000 - 19,999	450	15,214	1,260.46	575.84	259,128
20,000 - 29,999	335	24,339	1,683.49	533.27	178,645
30,000 - 39,999	99	33,673	2,168.19	484.53	47,968
40,000 - 47,000	18	43,279	2,559.61	395.67	7,122
Total	1,137	18,492	1,382.72	558.37	634,863
<u>Windsor County</u>					
0 - 9,999	172	7,459	784.16	635.02	109,224
10,000 - 19,999	360	14,906	1,283.81	614.32	221,154
20,000 - 29,999	327	24,591	1,858.92	695.17	227,321
30,000 - 39,999	132	34,516	2,361.73	635.94	83,944
40,000 - 47,000	32	42,345	2,927.41	810.09	25,923
Total	1,023	20,138	1,574.13	652.56	667,566