



Property Tax Relief for Older Adults: A Profile of Connecticut's Local Programs

Prepared by:
Connecticut Commission on Aging



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Connecticut General Statutes §17b-420(b) states:

The Commission on Aging shall: (1) Prepare and issue an annual report to the Governor, General Assembly and the legislative body of each municipality in the state on its findings and recommendations concerning services for the elderly in the state; (2) conduct annual public hearings on issues affecting the well-being of the elderly in the state; (3) meet regularly with representatives of state agencies to review and comment on the policies and procedures of the department concerning the elderly; (4) review and comment on the budget of the State Unit on Aging within the Department of Social Services; (5) meet as needed with state officials to discuss issues affecting the elderly; **(6) conduct studies and report on issues affecting the elderly; and (7) disseminate information to the business community, education community, state and local governments and the media on the nature and scope of the problems faced by the elderly.** The commission may accept any gifts, donations or bequests and may enter into contracts for any of the purposes of this section.

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OVERVIEW

In the summer of 2007, the Connecticut Commission on Aging, with the support of the Select Committee on Aging, conducted a comprehensive review of local property tax programs geared toward older adults. All but thirteen of the 169 municipalities in Connecticut responded to the survey, either by phone or in writing.¹ This report presents information about existing programs, statewide data about implementation and usage and recommendations for future action. Town-specific data are attached in Appendix A.

BACKGROUND

Connecticut's property tax system is the primary source of funding for local services, including education and emergency services. While in 38 other states municipalities have a variety of options for raising revenue, Connecticut state statutes generally prohibit cities and towns from instituting local income or sales taxes. As a result, while municipalities across the country generate 73% of local taxes from the property tax, Connecticut municipalities generate 98.2% of all local taxes from this source. In large part, as a result, Connecticut taxpayers bear the third highest per capita property tax burden in the nation. (Property tax rates are attached in Appendix B.)

Over the past several years, Connecticut's property taxes have risen by about 6% annually, placing an even higher burden on homeowners, especially those with fixed incomes. This increase in property taxes has corresponded with a lower rate of increase in state aid, the other primary source of revenue for municipalities. For example, state reimbursement to cities and towns through the PILOT program has remained relatively flat over the past six years². Additionally, since 1989, the residential portion of Connecticut's property tax base increased from 58% to 67%, while property taxes on businesses and commercial interests declined.

Older adults on fixed incomes face a high burden of financial stress due to the increased costs of living, burgeoning medical bills and difficulty in improving their financial situation. When faced with high property taxes, some choose to downsize or sell their homes and enter institutions, where they are separated from friends and family and sacrifice an important sense of independence. Providing property tax relief to older adults can be a critical component to keeping them in their homes, where they continue to contribute to their communities.

Options for persons needing assistance paying their taxes are available on state and local levels. In addition to an available property tax credit on the state income tax (to a maximum of \$500, income-dependent), exemption programs exist for veterans, those who are blind, persons with disabilities and older adults. Overlaps exist: persons may be eligible for more than one state program, as well as several local options.

¹ Nonresponding cities and towns were: Bolton, Colchester, Groton, Litchfield, Lyme, New Britain, New Haven, Old Lyme, Simsbury, Suffield, Thomaston, Vernon and Weston. However, some general information was collected via websites and phone calls from these non-responding towns.

² Certain types of properties, including colleges, hospitals and state-owned land, are entirely exempt from property taxes. The state reimburses municipalities for a portion of this loss through the Payment-In-Lieu-Of-Taxes (PILOT) program; the amount reimbursed is determined through the state budget process and totaled over \$200M in FY '08. This year, the state will reimburse 55% of college and hospital property taxes and 35% of taxes owed on state-owned property—in FY '02, these rates were 73% and 41%, respectively. Municipalities with high proportions of these types of properties (e.g., Hartford and New Haven) are impacted greatly by lower rates of reimbursement through PILOT. Notably, these two cities have two of the highest mill rates in the state.

TAX FREEZE PROGRAM OF 1967

This program was open to applications until 1979 and still has 546 enrollees statewide. It provides state reimbursement to municipalities for lost revenue.

LOCAL OPTIONS (CGS 12-129n) (Local Option, Not State Reimbursed)

This law, established in 1973, allows towns to provide optional additional relief without any state reimbursement for persons over the age of 65 or for persons who are totally disabled. Municipalities have the option of providing more assistance to those already on the Circuit Breaker Program (see below), as well as providing assistance to those who may not qualify for the Circuit Breaker program through credits/abatements, exemptions, freezes and deferrals.

- ◆ The overall amount of tax relief a town can provide is limited to 10% of the total value of a piece of property;
- ◆ The total value of the tax relief an individual can receive cannot exceed his or her total annual tax due;
- ◆ Towns are required to place a lien on the house of a participant if his or her tax relief is more than 75% of the tax owed.

Local option programs vary dramatically across municipalities and include freeze programs, deferrals, credits and abatements. In addition to the general criteria listed above, cities and towns can set their own eligibility criteria, and the type and amount of relief given. As a result, no two local programs are identical.

CIRCUIT BREAKER (CGS §12-170aa-cc) (State Mandated, State Reimbursed)

All towns in Connecticut are obligated to provide property tax assistance through the Circuit Breaker program, which was established in 1985 and was formerly known as the Elderly and Totally Disabled Tax Relief Program. This program has several eligibility criteria:

- ◆ Applicant must be 65 years of age or older; OR,
- ◆ Have a spouse who is 65 years or older; OR,
- ◆ Be at least 50 years of age and the surviving spouse of someone who was eligible for the program at the time of his or her death; AND,
- ◆ Applicants must occupy the property for which they will receive assistance as their home (for the majority of the year); AND,
- ◆ Applicant must have lived in Connecticut for at least one year prior to applying for benefits;
- ◆ Yearly income cannot exceed boundaries:
 - For 2007: for single persons, income must not exceed \$28,800; for married persons, the limit is \$35,300.
 - These income levels are adjusted annually and eligible applicants must apply for benefits before May 15th of each year.

This is a credit program: a portion of taxes due are abated (subtracted) from participants' bills annually. The abated amount is reimbursed to the municipalities by the state; it does not need to be paid back by the participant at any time.

TAX FREEZE PROGRAM OF 2006 (Public Act 06-176) (Local Option, Not State Reimbursed)

Public Act 06-176 gives towns the option to initiate a local freeze program. Criteria for this program include:

- ◆ Applicants must be at least 70 years of age; OR,
- ◆ They must be a surviving spouse who is at least 62 years old when the homeowner dies; AND,
- ◆ They must meet State Circuit Breaker Program income limits; AND,
- ◆ They must have lived in Connecticut for at least one year prior to applying for benefits.

Towns are allowed to impose asset limits for eligibility and may put a lien on the property. Applicants may also receive benefits under the State Circuit Breaker program, if they are eligible.

Unlike the former Tax Freeze Program, this new local option program is not state reimbursed. Therefore, any revenue lost by a town is not supplemented by state funding.

Property Tax Relief Programs for the Older Adults: A Timeline

1967: Tax Freeze Program begins

1973: Local Options Programs established by Legislature

1979: Tax Freeze Program stops accepting applications

1985: Elderly and Totally Disabled Tax Relief Program established by the Legislature (later renamed Circuit Breaker)

2006: New Tax Freeze Program established by the Legislature

STATEWIDE RESULTS

NOTE: Statewide results are based on information provided to the Connecticut Commission on Aging by municipal assessors' offices.

In Connecticut, 107 towns (63%) have a local option program and 62 towns (37%) have no type of local option program.

Percentage of Towns (by county) with a local property tax relief program:

County	Percent
Fairfield	100% (23 of 23)
Hartford	69% (20 of 29)
Litchfield	35% (9 of 26)
Middlesex	80% (12 of 15)
New Haven	78% (21 of 27)
New London	43% (9 of 21)
Tolland	54% (7 of 13)
Windham	40% (6 of 15)

Percentage of towns with a local property tax relief program based on Urban/Rural classification system: (Please see Appendix C for the University of Connecticut State Data classification system)

Classification	Percent
Urban Core	43% (3 of 7)
Urban Periphery	80% (24 of 30)
Suburban	82% (50 of 61)
Wealthy	100% (8 of 8)
Rural	35% (22 of 63)

Credit Programs

Throughout the state, 24,848 people are documented as taking advantage of a local credit program.

Of the 107 towns with a local program, 87 have a credit/abatement program, with wide variations in eligibility requirements and functioning:

- Income limits range widely, from very low to no income limits at all.
- Sixteen percent of the towns with a credit program have income limits the same as the state Circuit Breaker.
- The majority of credit programs do not have a residency requirement; however, three towns have a residency requirement of ten years and two towns have a residency requirement of three years.
- Only thirty towns, of the eighty seven that have a credit program, specified if there was a maximum percentage abated. The range for maximum abatement allowed ranges from 5% to 100%.

Exemption Programs

Throughout the state, 467 people are documented as taking advantage of a local exemption program.

2.2% (2) of Connecticut municipalities have exemption programs, both of which are set up slightly differently:

- One program offers a flat exemption off the yearly property assessment for all eligible persons.
- One program offers a sliding scale exemption depending on a person's income and marital status.

Deferral Programs

Throughout the entire state, 818 people are documented as taking advantage of a local deferral program.

20.7% (35) of Connecticut municipalities have deferral programs and they vary widely:

- Income limits range from \$0-\$75,000 for single persons and \$0-\$84,000 for married couples;
- The maximum percentage that can be deferred ranges from 25% - 100%, with the most common maximum percentage being 75%. According to Connecticut General Statutes §12-129n, if a person defers 75% or more of his or her property taxes, a lien must be placed on the home.
- Almost all municipalities with a deferral program place a lien on the property.

Freeze Programs

Throughout the state, 1,882 people are documented as taking advantage of the new (2006) local tax freeze program.

Twenty-six Connecticut municipalities have established a local property tax freeze program, each set up slightly differently. Of these twenty-six towns:

- Fourteen specify income criteria, ranging from maximum incomes of \$27,700 to \$58,800 for singles and \$33,900 to \$95,000 for married couples;
- Ten towns place a lien on the property, 16 have elected not to place a lien on the property.

Information and Comments

Throughout the length of this comprehensive survey, the Connecticut Commission on Aging received numerous requests from tax assessors' offices for information about surrounding municipalities and how other programs have been designed and implemented. This showed a strong need for information-sharing among municipalities as to how best to design and implement local tax programs.

In addition to the quantitative data reported above, local assessors provided numerous comments about the existence of programs and how to better meet the needs of Connecticut residents. Common themes include:

- **Increases to the income limits for the state circuit breaker are needed to better meet the needs of low income individuals.**

"I wish someone would look at the "circuit breaker" limits. Both the income limits and the maximum relief are too low. The income limit should be raised by at least 10%. The maximum credit amount should be double for all categories."

"I am finding the income limits are just a little bit too low. I wish I had more to offer for disabled and elderly. With the prices of homes on the rise (assessments) and so many elderly people on fixed incomes it's difficult for them to live in them many years."

"The income limits on the circuit breaker need to go up. The maximum grant must be increased too. Compare the number of applicants who reach the max grant this year to how many reached the max grant 6 years ago. The grant limit must be raised, by at least 50%."

"I only wish that we could reach more people by raising the income limits."

- **Local towns do not believe they have access to information for planning purposes. Towns need access to income information by age, perhaps available through the Department of Revenue Services (DRS). This would help municipalities understand how a program will affect their budgets and aid in planning.**

"If we could have income information by age by town from the DRS it would aid us in estimating the impact of changes we plan to make. Right now this area is all guess work."

- **Many towns mentioned that, without property tax reform, it is difficult to provide property tax relief without raising taxes elsewhere.**

"Tax relief for the elderly and disabled is something that must be undertaken as part of a comprehensive program of property tax relief. While these people do need assistance, so do

single parent homeowners, as well as other homeowners that are being squeezed by high property values and increasing demands for local service.

"In addition, programs are complex, fragmented and confusing. Every town in the state has a different program, with different guidelines, eligibility criteriaAs policymakers make changes to the tax system they must be mindful of the confusion that already exists as they attempt to provide relief.

"Just remember, every exemption or abatement causes everyone else's tax burden to increase."

PRELIMINARY RECOMMENDATIONS

Many of the comments from assessors focused on raising income limits for the state's Circuit Breaker program and/or adding state reimbursement to the new tax freeze program. Although legislative proposals have addressed these concepts, no fiscal estimate of either initiative currently exists. Based on current costs of the Circuit Breaker and the 1967 Tax Freeze programs, both initiatives would likely have significant fiscal impact, potentially costing the state up to \$77M annually.³

In light of our review, a number of recommendations are worthy of legislative attention:

- **Information about existing programs should be included in annual property tax bills, in language that is easy to read and understand.** With wide variation in programs from town to town, property owners are rightfully confused about what programs are available and whether they are eligible for them. Including the information in the same mailing as the bill will educate the public, without increasing the burden on municipalities.
- **The state should collect information about property tax relief programs annually and make this information available to the public.** State agencies and policymakers should be more aware of programs and their usage. Additionally, prospective homebuyers should be able to easily access information about property tax relief programs. Information about public schools, housing costs and property tax rates is available on the website for the state Department of Economic and Community Development (DECD). It is recommended that information about property tax relief programs be provided on the DECD web site as well, with a link to that information from the state's Long-Term Care website. InfoLine should also consider featuring this information.
- **Local elected officials and assessors should have access to more information to help them make decisions about property tax relief programs and options for implementing revaluation.** The Connecticut Commission on Aging, together with the Connecticut Conference of Municipalities (CCM) and the Connecticut Association of Assessing Officers (CAAO), could lead an education campaign to help officials learn about available options, and assist in getting income and age data to inform decision-making. A series of forums could be held statewide to allow for information exchange. These forums could also present an opportunity for elected officials to discuss local initiatives designed to ease the burden many homeowners face after mandatory

³ The Tax Freeze Program of 1967 has 546 current enrollees, at a cost to the state of slightly over \$1M, an average of \$1838 per person. 1882 people take advantage of the new, non reimbursable, tax freeze programs. If the cost of the new program is similar to the old program, and there is no change in the number of enrollees, the total state cost would be roughly \$3.4M. However, it is likely that additional towns would adopt the new freeze program if it were state-reimbursable. It is unknown how many towns, which towns, and how those programs would be run. Currently, 42,000 persons receive the Circuit Breaker benefit. If 42,000 people were on the new tax freeze program, at a cost of \$1838 per person, that would cost the state over \$77M annually.

revaluations (e.g., phase-in programs). Legislative action may be needed to allow the state Department of Revenue Services to share income and age data with towns.

- **Property tax relief programs should be provided in an equitable manner to low and moderate income households.**
- **The state should examine the possibility of combining or streamlining existing property tax relief programs to achieve efficiency and for ease of use by residents.**
- **Existing programs and their use should be considered as part of comprehensive tax reform.** Connecticut's existing tax structure places an undue burden on the property tax for financing of local education, pitting homeowners against each other within and across towns. Other methods of taxation should be considered as part of an overall effort to make public school financing more equitable.

Appendix A: Town-Specific Data (as of Summer 2007, unless otherwise specified)

Please Note: Information about local programs is based on survey responses from each municipality. Not all municipalities reported on the number of participants in each program. All information about Veterans' Programs and state reimbursements were provided by the Office of Policy and Management.

Andover

- ◆ 7.7% of the population is 65 years and older.
- ◆ 24 households are on the state Circuit Breaker program. \$13,590.94 was reimbursed back to the town in 2006.
- ◆ 0 households receive the state additional veterans' exemption. \$0 was reimbursed back to the town in 2006.

- ◆ Andover has one local property tax relief program.
 - Income limits are the same as the state Circuit Breaker program.
 - This program exempts \$8,000 off the value of the property.
 - At the time of the survey, there were 24 residents enrolled in the program.

Ansonia

- ◆ 15.5% of the population is 65 years and older.
- ◆ 267 households are on the state Circuit Breaker program. \$148,193.64 was reimbursed back to the town in 2006.
- ◆ 116 households receive the state additional veterans' exemption. \$23,456.04 was reimbursed back to the town in 2006.

- ◆ At the time of the survey, this town did not have a local property tax relief program.

Ashford

- ◆ 8.3% of the population is 65 years and older.
- ◆ 24 households are on the state Circuit Breaker program. \$10,575.25 was reimbursed back to the town in 2006.
- ◆ 17 households receive the state additional veterans' exemption. \$1,342.76 was reimbursed back to the town in 2006.

- ◆ At the time of the survey, this town did not have a local property tax relief program.

Avon

- ◆ 15% of the population is 65 years and older.
- ◆ 118 households are on the state Circuit Breaker program. \$58,838.57 was reimbursed back to the town in 2006.
- ◆ 17 households receive the state additional veterans' exemption. \$3,369.70 was reimbursed back to the town in 2006.
- ◆ Avon has one local property tax relief program.
 - This local credit program is open to single persons with annual incomes of up to \$35,300 and married persons with annual incomes up to \$43,000.
 - Depending on a person's marital status and income level, participants receive abatements of between \$325 and \$650.
 - At the time of the survey there were 172 people enrolled in the credit program.

Barkhamsted

- ◆ 10.1% of the population is 65 years and older.
- ◆ 35 households are on the state Circuit Breaker program. \$18,041.25 was reimbursed back to the town in 2006.
- ◆ 16 households receive the state additional veterans' exemption. \$2,372.52 was reimbursed back to the town in 2006.
- ◆ Barkhamsted currently has one local property tax relief program:
 - The credit program has the same income limits as the state Circuit Breaker program.
 - A credit is given in to participate that is equal to the percent of credit granted by the state Circuit Breaker and is applied to the remainder of the tax bill.
 - The money does not have to be paid back by the participant at any time.
 - At the time of the survey, there were 30 participates in the credit program.

Beacon Falls

- ◆ 9.6% of the population is 65 years and older.
- ◆ 83 households are on the state Circuit Breaker program. \$36,503.92 was reimbursed back to the town in 2006.
- ◆ 43 households receive the state additional veterans' exemption. \$6,620.52 was reimbursed back to the town in 2006.
- ◆ Beacon Falls has one local property tax relief program.
 - This credit program provides a flat abatement rate of \$400 to eligible persons.
 - There was little information about eligibility guidelines, including income levels.
 - This money does not need to be paid back by the participant at any time.
 - At the time of the survey there were 208 participants in the credit program.

Berlin

- ◆ 16.6% of the population is 65 years and older.
- ◆ 300 households are on the state Circuit Breaker program. \$145,652.44 was reimbursed back to the town in 2006.
- ◆ 237 households receive the state additional veterans' exemption. \$15,738.02 was reimbursed back to the town in 2006.

- ◆ At the time of the survey, this town did not have a local property tax relief program.

Bethany

- ◆ 12.3% of the population is 65 years and older.
- ◆ 65 households are on the state Circuit Breaker program. \$30,811.77 was reimbursed back to the town in 2006.
- ◆ 47 households receive the state additional veterans' exemption. The amount reimbursed back to the town in 2006 was unavailable.

- ◆ Bethany currently has one local property tax relief program.
 - The credit program has the same income limits as the state Circuit Breaker program.
 - Depending on the marital status and income, participants can receive an abatement of between \$100 and \$800.
 - Abatements do not need to be paid back by participants at any time.
 - At the time of the survey there were 69 participants on the program.

Bethel

- ◆ 10.2% of the population is 65 years and older.
- ◆ 242 households are on the state Circuit Breaker program. \$107,011.45 was reimbursed back to the town in 2006.
- ◆ 126 households receive the state additional veterans' exemption. \$7,214.55 was reimbursed back to the town in 2006.

- ◆ Bethel currently has 2 local property tax relief programs; a credit program and a freeze program.
 - The credit program is open to both single and married persons with incomes equal to or less than \$42,500/year.
 - Participants may abate up to 75% of their annual property taxes.
 - This abatement does not have to be paid back by the participant at any time.
 - At the time of the survey there were 279 persons in this program.

 - The freeze program is open to single and married applicants who have incomes equal to or less than \$45,000/year.
 - Eligibility guidelines require one year residency in the house for which the property taxes are due before applying for benefits.
 - This program was started for the grand list year 2006.
 - No lien is placed on the home.
 - At the time of the survey there were 286 participants in this program.

Bethlehem

- ◆ 12.9% of the population is 65 years and older.
- ◆ 46 households are on the state Circuit Breaker program. \$23,226.63 was reimbursed back to the town in 2006.
- ◆ 20 households receive the state additional veterans' exemption. \$2,570.73 was reimbursed back to the town in 2006.
- ◆ Bethlehem currently has one local property tax relief program.
 - This credit program is open to persons with incomes equal to or less than \$37,670/year (single) or \$37,970 (married).
 - Eligible participants will receive a credit equal to benefit received under state Circuit Breaker. If participant is above income limits for state Circuit Breaker (but below those established for local program) participant will receive a \$200 credit from their property tax bill.
 - At the time of the survey there were 45 participants in this program.

Bloomfield

- ◆ 21.7% of the population is 65 years and older.
- ◆ 222 households are on the state Circuit Breaker program. \$127,569.23 was reimbursed back to the town in 2006.
- ◆ 83 households receive the state additional veterans' exemption. \$10,352.34 was reimbursed back to the town in 2006.
- ◆ At the time of the survey, this town did not have a local property tax relief program.

Bolton*

- ◆ 11.5% of the population is 65 years and older.
- ◆ 73 households are on the state Circuit Breaker program. \$34,196.90 was reimbursed back to the town in 2006.
- ◆ 36 households receive the state additional veterans' exemption. \$6,186.66 was reimbursed back to the town in 2006.
- ◆ Bolton currently does not have a local property tax relief program.

Bozrah

- ◆ 14% of the population is 65 years and older.
- ◆ 47 households are on the state Circuit Breaker program. \$22,929.44 was reimbursed back to the town in 2006.
- ◆ 22 households receive the state additional veterans' exemption. \$1,942.34 was reimbursed back to the town in 2006.
- ◆ At the time of the survey, this town did not have a local property tax relief program.

Branford

- ◆ 16.9% of the population is 65 years and older.
- ◆ 444 households are on the state Circuit Breaker program. \$216,890.77 was reimbursed back to the town in 2006.
- ◆ 307 households receive the state additional veterans' exemption. \$29,839.89 was reimbursed back to the town in 2006.

- ◆ Branford has two local property tax relief programs; a credit program and a deferral program.
 - The credit program has the same income limits as the state Circuit Breaker program.
 - Participants receive a tax credit of \$300.
 - This abatement does not have to be paid back by the participant.
 - At the time of the survey there were 430 residents participating in the in the tax credit program.

 - Branford's deferral program is open to single persons with incomes equal to or less than \$62,500/year and to married persons with incomes equal to or less than \$75,000/year.
 - Participants may defer up to 75% of yearly property taxes.
 - Once 75% of taxes are deferred, a lien is put on the house with an interest rate of 0-3% based on income.
 - At the time of the survey there were 21 applicants to the deferral program.

Bridgeport

- ◆ 11.5% of the population is 65 years and older.
- ◆ 1,132 households are on the Circuit Breaker program. \$726,267.77 was reimbursed back to the city in 2006.
- ◆ 489 households receive the state additional veterans' exemption. \$46,141.82 was reimbursed back to the city in 2006.

- ◆ Bridgeport has one local property tax relief program.
 - This credit program has the same income limits as the state Circuit Breaker program.
 - Participants receive a flat rate credit of \$800.
 - This abatement does not need to be paid back at any time by the participant.
 - At the time of the survey 1,700 people participating in the program.

Bridgewater

- ◆ 13.3% of the population is 65 years and older.
- ◆ 28 households are on the state Circuit Breaker program. \$14,922.40 was reimbursed back to the town in 2006.
- ◆ 9 households receive the state additional veterans' exemption. \$1,151.56 was reimbursed back to the town in 2006.

- ◆ Bridgewater currently has one local property tax relief program.
 - This credit program is open to both single and married persons has income limits that are the same.
 - Depending on income level and the town's budget for a given year, \$100-\$400 is abated from participants' taxes.
 - At the time of the survey there were 31 residents enrolled in this program.

Bristol

- ◆ 14.9% of the population is 65 years and older.
- ◆ 729 households are on the state Circuit Breaker program. \$87,863.26 was reimbursed back to the town in 2006.
- ◆ 434 households receive the state additional veterans' exemption. \$32,277.07 was reimbursed back to the town in 2006.
- ◆ Bristol currently has one local property tax relief program.
 - This deferral program is open to single persons with income equal to or less than \$16,200/year and to married persons with income equal to or less than \$20,000/year.
 - Up to 100% of taxes can be deferred each year. A lien is placed on the property.
 - At the time of the survey there was one person participating in this program.

Brookfield

- ◆ 10.8% of the population is 65 years and older.
- ◆ 174 households are on the state Circuit Breaker program. \$47,167.84 was reimbursed back to the town in 2006.
- ◆ 82 households receive the state additional veterans' exemption. \$8,190.16 was reimbursed back to the town in 2006.
- ◆ Brookfield currently has one local property tax relief program.
 - This credit program is open to single persons with income equal to or less than \$40,320/year and to married persons with income equal to or less than \$49,420/year.
 - Homes of qualifying applicants must be assessed below the median assessed value of all homes in the town of Brookfield.
 - Applicant must have resided in municipality for 5 years.
 - A flat rate credit of \$1,879 is granted to all those that meet all eligibility criteria.
 - At the time of the survey there were 233 people participating in this program.

Brooklyn

- ◆ 12.9% of the population is 65 years and older.
- ◆ 94 households are on the state Circuit Breaker program. \$47,167.84 was reimbursed back to the town in 2006.
- ◆ 53 households receive the state additional veterans' exemption. \$5,076.40 was reimbursed back to the town in 2006.
- ◆ At the time of the survey, this town did not have a local property tax relief program.

Burlington

- ◆ 7.3% of the population is 65 years and older.
- ◆ 66 households are on the state Circuit Breaker program. \$38,607.95 was reimbursed back to the town in 2006.
- ◆ 24 households receive the state additional veterans' exemption. \$1,390.52 was reimbursed back to the town in 2006.
- ◆ At the time of the survey, this town did not have a local property tax relief program.

Canaan

- ◆ 14.2% of the population is 65 years and older.
- ◆ 16 households are on the state Circuit Breaker program. \$9,769.33 was reimbursed back to the town in 2006.
- ◆ 1 household receives the state additional veterans' exemption. The amount reimbursed back to the town in 2006 was unavailable.

- ◆ At the time of the survey, this town did not have a local property tax relief program.

Canterbury

- ◆ 9.3% of the population is 65 years and older.
- ◆ 75 households are on the state Circuit Breaker program. \$33,283.91 was reimbursed back to the town in 2006.
- ◆ 46 households receive the state additional veterans' exemption. \$7,710.33 was reimbursed back to the town in 2006.

- ◆ Canterbury has one local property tax relief program.
 - This freeze program was started for the grand list year 2006.
 - No liens are placed on the property.
 - At the time of the survey there were no participants in this program.

Canton

- ◆ 11.9% of the population is 65 years and older.
- ◆ 57 households are on the state Circuit Breaker program. \$28,692.27 was reimbursed back to the town in 2006.
- ◆ 30 households receive the state additional veterans' exemption. \$1,605.56 was reimbursed back to the town in 2006.

- At the time survey, Canton did not have a local property tax relief program.

Chaplin

- ◆ 8.1% of the population is 65 years and older.
- ◆ 28 households are on the state Circuit Breaker program. \$15,485.29 was reimbursed back to the town in 2006.
- ◆ 16 households receive the state additional veterans' exemption. \$1,147.25 was reimbursed back to the town in 2006.

- ◆ At the time of the survey, this town did not have a local property tax relief program.

Cheshire

Updated: November 2008

- ◆ 12.6% of the population is 65 years and older.
- ◆ 359 households are on the state Circuit Breaker program. \$161,787.74 was reimbursed back to the town in 2006.
- ◆ 208 households receive the state additional veterans' exemption. \$12,360.90 was reimbursed back to the town in 2006.

- ◆ Cheshire has three local property tax relief programs; a credit program, a deferral program and a tax freeze program.
 - The local credit program is open to single persons with income equal or less than \$49,100 and married persons with income equal or less than \$45,500.
 - Depending on income and marital status a resident may receive between \$220 and \$2,346 in tax credits.

 - The local deferral program is open to single persons with income equal to or less than \$29,800/year and to married persons with income equal to or less than \$36,500/year.
 - Up to 75% of yearly property taxes may be deferred.
 - A lien is placed on the property rate with simple, not compounded interest of .333 percent per month.
 - At the time of the survey there was one person on this program.

 - The local freeze program is open to single persons with income equal to or less than \$28,800/year and to married persons with income equal to or less than \$35,300/year.
 - This program was started for the grand list year 2006.

 - A unique component of Cheshire's local programs is a medical care expense deduction. A medical care expense deduction shall be established for any applicant whose adjusted gross income has been increased due to withdrawal of protected retirement funds or a capital gain from the sale of assets for the sole purpose of paying non reimbursable personal medical care bills, the assessor will delete these amounts in determining eligibility for the program.

Chester

- ◆ 17.2% of the population is 65 years and older.
- ◆ 34 households are on the state Circuit Breaker program. \$18,474.57 was reimbursed back to the town in 2006.
- ◆ 16 households receive the state additional veterans' exemption. \$2,263.24 was reimbursed back to the town in 2006.

- ◆ Chester currently has one local property tax relief program.
 - This credit program has the same income limits as the state Circuit Breaker program.
 - This abatement is a percentage of the state Circuit Breaker program based on the age of the homeowner and the number of years of residency.
 - At the time of the survey there were 28 people on this program.

Clinton

- ◆ 11.3% of the population is 65 years and older.
- ◆ 204 households are on the state Circuit Breaker program. \$102,012.57 was reimbursed back to the town in 2006.
- ◆ 93 households receive the state additional veterans' exemption. \$981.33 was reimbursed back to the town in 2006.

- ◆ Clinton currently has two local property tax relief programs; a credit program and a deferral program.
 - The local credit program is open to single and to married persons with income equal to or less than \$45,000/year.
 - The amount from property taxes abated each year is determined by the Town Financial Board; a budget is made up and a flat rate is provided to all eligible applicants.
 - This abatement does not have to be paid back by the participant.
 - At the time of the survey there were 237 people on this program.

 - The local deferral program's income eligibility criteria mimic the state Circuit Breaker program: income limits are \$28,800/year for single individuals and \$35,300/year for married individuals.
 - Up to 75% of yearly property taxes may be deferred by a participant, not to exceed \$5,000 for any one fiscal year.
 - A lien is placed on the property.
 - At the time of the survey there were 4 people on this program.

Colchester*

- ◆ 9.2% of the population is 65 years and older.
- ◆ 116 households are on the state Circuit Breaker program. \$57,016.83 was reimbursed back to the town in 2006.
- ◆ 53 households receive the state additional veterans' exemption. \$6,706.77 was reimbursed back to the town in 2006.

- ◆ Colchester currently has one local property tax relief program.
 - This deferral program is open to single persons with income equal to or less than \$28,800/year and to married persons with income equal to or less than \$35,300/year.
 - Up to 75% of yearly property taxes may be deferred by a participant.
 - If 75% or more of taxes are deferred, a lien is put on the house with 4% interest.
 - At the time of the survey there was no information regarding how many people were on this program.

Colebrook

- ◆ 14.1% of the population is 65 years and older.
- ◆ 21 households are on the state Circuit Breaker program. \$11,072.02 was reimbursed back to the town in 2006.
- ◆ 10 households receive the state additional veterans' exemption. \$4,516.46 was reimbursed back to the town in 2006.

- ◆ At the time of the survey, this town did not have a local property tax relief program.

Columbia

- ◆ 10.9% of the population is 65 years and older.
- ◆ 59 households are on the state Circuit Breaker program. \$28,280.54 was reimbursed back to the town in 2006.
- ◆ 20 households receive the state additional veterans' exemption. \$2,374.10 was reimbursed back to the town in 2006.
- ◆ Columbia currently has one local property tax relief program.
 - This deferral program is open to people over the age of 65.
 - There are no income limits for this program.
 - The deferral amount is the amount of real estate taxes that exceeds 8% of the taxpayers income.
 - At the time of the survey there was one person on this program.

Cornwall

- ◆ 17.6% of the population is 65 years and older.
- ◆ 17 households are on the state Circuit Breaker program. \$9,170.30 was reimbursed back to the town in 2006.
- ◆ 6 households receive the state additional veterans' exemption. \$645.71 was reimbursed back to the town in 2006.
- ◆ At the time of the survey, this town did not have a local property tax relief program.

Coventry

- ◆ 8.5% of the population is 65 years and older.
- ◆ 115 households are on the state Circuit Breaker program. \$60,070.63 was reimbursed back to the town in 2006.
- ◆ 74 households receive the state additional veterans' exemption. \$8,332.56 was reimbursed back to the town in 2006.
- ◆ Coventry currently has one local property tax relief program.
 - This deferral program has the same income limits as the state Circuit Breaker program.
 - This program is open to anyone who is on the state Circuit Breaker program; allows resident to defer an amount equal to what is received from the state Circuit Breaker program.
 - A lien is placed on the home, there is no interest collected on the deferred amount.
 - At the time of the survey there were 22 people on this program.

Cromwell

- ◆ 16.2% of the population is 65 years and older.
- ◆ 134 households are on the state Circuit Breaker program. \$69,363.41 was reimbursed back to the town in 2006.
- ◆ 78 households receive the state additional veterans' exemption. \$5,158.77 was reimbursed back to the town in 2006.
- ◆ Cromwell currently has one local property tax relief program.
 - This credit program is open to single and married persons with income equal to or less than \$40,300/year.
 - Depending on participants' income level and marital status, abatement between \$600 and \$900 is provided.
 - This abatement does not need to be paid back by the participant at any time.
 - At the time of the survey there were 132 people on this program.

Danbury

- ◆ 11% of the population is 65 years and older.
- ◆ 739 households are on the state Circuit Breaker program. \$339,826.15 was reimbursed back to the town in 2006.
- ◆ 340 households receive the state additional veterans' exemption. \$14,057.26 was reimbursed back to the town in 2006.
- ◆ Danbury currently has three local property tax relief programs; a credit program, a "City Energy" credit program, and a deferral program.
 - This credit program is open to single persons with income equal to or less than \$39,800/year and to married persons with income equal to or less than \$46,500/year.
 - The participant received a flat rate credit of \$450 (single) or \$600 (married)
 - A second credit program (known as the "City Energy" program) has slightly higher income limits. Single persons with income limits equal or less than \$52,500 and married persons with income equal or less than \$59,200.
 - A participant in the "City Energy" program receives a flat rate credit of \$250 (single) or \$350 (married).
 - If a person is eligible for the state Circuit Breaker program, they are automatically eligible for both these credit programs.
 - The deferral program is offered to residents who have an income of \$52,500 (single) or \$59,200 (married).
 - The property tax can be deferred up to 75%, a lien is placed on the property.

Darien

- ◆ 12.4% of the population is 65 years and older.
- ◆ 125 households are on the state Circuit Breaker program. \$60,570.46 was reimbursed back to the town in 2006.
- ◆ 940 households receive the state additional veterans' exemption. \$501.30 was reimbursed back to the town in 2006.
- ◆ Darien has two local property tax relief programs:
 - The local credit program has income limits \$9,000 more than Circuit Breaker.
 - Depending on a person's income and marital status, a participant receives a \$50-\$900 credit.
 - At the time of the survey 176 people were on this program.
 - The deferral program has income limits of \$57,800 (single) and \$64,300 (married).
 - This program allows participants to defer up to 75% of their property taxes, a lien with interest is placed on the property.
 - At the time of the survey there were 6 people on this program.

Deep River

- ◆ 13.3% of the population is 65 years and older.
- ◆ 60 households are on the state Circuit Breaker program. \$27,092.53 was reimbursed back to the town in 2006.
- ◆ 31 households receive the state additional veterans' exemption. \$2,516.81 was reimbursed back to the town in 2006.
- ◆ At the time of the survey, this town did not have a local property tax relief program.

Derby

- ◆ 16.6% of the population is 65 years and older.
- ◆ 221 households are on the state Circuit Breaker program. \$118,957.20 was reimbursed back to the town in 2006.
- ◆ 126 households receive the state additional veterans' exemption. \$28,120.52 was reimbursed back to the town in 2006.
- ◆ At the time of the survey, this town did not have a local property tax relief program.

Durham

- ◆ 9.5% of the population is 65 years and older.
- ◆ 83 households are on the state Circuit Breaker program. \$40,471.77 was reimbursed back to the town in 2006.
- ◆ 54 households receive the state additional veterans' exemption. \$12,640.85 was reimbursed back to the town in 2006.

- ◆ Durham has two local property tax relief programs; a deferral program and a freeze program.
 - The deferral program's income limits depend on the number of years of residency, the upper limit is \$84,000 for married couples that have lived in the municipality for 20 or more years.
 - Up to 100% of participants' property taxes may be deferred for a given year.
 - A lien is placed on the property with interest. No information was available about the interest rate.
 - At the time of the survey there was no information about how many people were on the program.

 - The freeze program's income limits depend on the number of years of residence, the upper limit is \$84,000 for married couple who have lived in the municipality for 20 or more years.
 - The rate at which taxes are frozen and how many people are able to be on the program is determined by the Town Council or a similar body within the town each year.
 - Every year a maximum amount or "Cap" for the aggregate amount of benefits available is determined.
 - At the time of the survey there was no information available as to how many people were on the program.

East Granby

- ◆ 11.4% of the population is 65 years and older.
- ◆ 45 households are on the state Circuit Breaker program. \$23,051.86 was reimbursed back to the town in 2006.
- ◆ 24 households receive the state additional veterans' exemption. \$3,734.85 was reimbursed back to the town in 2006.

- ◆ East Granby has one local property tax relief program.
 - This credit program has income guidelines that are the same as those for the state Circuit Breaker program.
 - The town will match the credit given under the Circuit Breaker program.
 - This abatement does not have to be paid back by the participant at any time.
 - At the time of the survey there were 45 people on this program.

East Haddam

Revised: February 2009

- ◆ 10.6% of the population is 65 years and older.
- ◆ 105 households are on the state Circuit Breaker program. \$54,387.40 was reimbursed back to the town in 2006.
- ◆ 64 households receive the state additional veterans' exemption. \$7,587.97 was reimbursed back to the town in 2006.

- ◆ East Haddam has one local property tax program.
 - The credit program has an income limit of \$50,000.
 - Depending on the participant's income, \$300-\$500 may be abated from their property tax bill.
 - The ordinance caps the total expenditures on the program to \$150,000. In the event that cap is hit, the amount of relief granted shall be reduced in pro rata manner by maintaining, as far as possible, the maximum relief amount for the lowest income tax payers and then reducing the relief amount for each higher income tier until the program does not exceed the cap.

East Hampton

- ◆ 7.9% of the population is 65 years and older.
- ◆ 87 households are on the state Circuit Breaker program. \$46,029.24 was reimbursed back to the town in 2006.
- ◆ 39 households receive the state additional veterans' exemption. \$3,934.32 was reimbursed back to the town in 2006.

- ◆ At the time of the survey, this town did not have a local property tax relief program.

East Hartford

- ◆ 15.6% of the population is 65 years and older.
- ◆ 798 households are on the state Circuit Breaker program. \$375,019.24 was reimbursed back to the town in 2006.
- ◆ 603 households receive the state additional veterans' exemption. \$59,234.56 was reimbursed back to the town in 2006.

- ◆ East Hartford has one local property tax relief program.
 - This credit program has an income limit \$9,000 above the income limits for the state Circuit Breaker program.
 - Assets, excluding the value of the primary residence and any tax deferred retirement investments, can not exceed \$100,000.
 - Depending on a participant's income and marital status, \$100-\$700 may be abated from their property tax bill per year.
 - Abatements do not have to be paid back by participants at any time.
 - At the time of the survey there were 715 participants on this program.

East Haven

- ◆ 16.6% of the population is 65 years and older.
- ◆ 651 households are on the state Circuit Breaker program. \$321,746.40 was reimbursed back to the town in 2006.
- ◆ 403 households receive the state additional veterans' exemption. \$75,240.80 was reimbursed back to the town in 2006.

- ◆ East Haven has two local property tax relief programs; a credit program and a freeze program.
 - The credit program has the same income limits as the state Circuit Breaker program.
 - Depending on a participant's income and marital status, between \$200 and \$400 may be abated from his or her property tax bill per year.
 - Abatements need not be paid back by participants at any time.
 - At the time of the survey there were 677 people on this program.

 - The freeze program's income requirements are the same as those for the state Circuit Breaker program.
 - There was no other information about awards under this program.
 - At the time of the survey there was no information available as to how many people were on the program.

East Lyme

- ◆ 12.6% of the population is 65 years and older.
- ◆ 186 households are on the state Circuit Breaker program. \$91,957.28 was reimbursed back to the town in 2006.
- ◆ 99 households receive the state additional veterans' exemption. \$10,933.93 was reimbursed back to the town in 2006.

- ◆ East Lyme currently has two property tax relief programs; a credit program and a deferral program.
 - The credit program has the same income limits as the state Circuit Breaker program.
 - The credit program is only open to residents who have lived in the house for which property taxes are due for ten years prior to applying for benefits.
 - Depending on a participants' income and marital status, they may receive abatement of \$300-\$1,000 off their property tax bills per year.
 - This abatement does not have to be paid back by participants at any time.
 - At the time of the survey there were 143 participants on this program.

 - The deferral program has the same income limits as the state Circuit Breaker program.
 - Applicants must be at least 65 years of age or older at the time they are applying for benefits.
 - Up to 75% of a participant's property taxes may be deferred per year.
 - A lien is placed on the property with an interest rate of 6%.
 - At the time of the survey there was one person on this program.

East Windsor

- ◆ 14.7% of the population is 65 years and older.
- ◆ 165 households are on the state Circuit Breaker program. \$74,615.33 was reimbursed back to the town in 2006.
- ◆ 113 households receive the state additional veterans' exemption. \$7,087.91 was reimbursed back to the town in 2006.

- ◆ At the time of the survey, this town did not have a local property tax relief program.

Eastford

- ◆ 13.4% of the population is 65 years and older.
- ◆ 24 households are on the state Circuit Breaker program. \$12,922.31 was reimbursed back to the town in 2006.
- ◆ 8 households receive the state additional veterans' exemption. \$577.58 was reimbursed back to the town in 2006.

- ◆ Eastford has one local property tax relief program.
 - This credit program has the same income limits as the state Circuit Breaker program.
 - Up to 75% of a participant's property taxes may be abated from their bill per year.
 - A "friendly" lien is placed on the property, no interest is charged.
 - At the time of the survey there were 10 participants on this program.

Easton

Updated: November 2008

- ◆ 13.3% of the population is 65 years and older.
- ◆ 74 households are on the state Circuit Breaker program. \$36,899.74 was reimbursed back to the town in 2006.
- ◆ 26 households receive the state additional veterans' exemption. \$9,359.26 was reimbursed back to the town in 2006.

- ◆ Easton has three local property tax relief programs; a credit program, a deferral program and a freeze program.
 - This credit program's income limits are \$80,000 (FY 09) for single and married individuals.
 - A sliding scale credit up to 40% (FY 09) of the taxes owed is credited to the participant.
 - There is a 5 year residency requirement for this credit program

 - The deferral program has the same income limits as the credit program.
 - Up to 75% of remaining taxes can be deferred after all other programs credits have been taken.
 - This program has a 5 year residency requirement
 - A lien is placed on the property; the interest is established each year.

 - The Freeze program has income limits of \$50,000
 - The participant must be 70 years old.
 - A lien is not placed on the property
 - The tax rate is limited to a tax rate increase of less than or equal to 3%.

All information accurate as of Summer 2007

- ◆ 9.7% of the population is 65 years and older.
- ◆ 148 households are on the state Circuit Breaker program. \$69,928.09 was reimbursed back to the town in 2006.
- ◆ 86 households receive the state additional veterans' exemption. \$18,229.35 was reimbursed back to the town in 2006.

- ◆ At the time of the survey, this town did not have a local property tax relief program.

Enfield

- ◆ 13.7% of the population is 65 years and older.
- ◆ 796 households are on the state Circuit Breaker program. \$351,133.71 was reimbursed back to the town in 2006.
- ◆ 459 households receive the state additional veterans' exemption. \$38,751.19 was reimbursed back to the town in 2006.

- ◆ Enfield has one local property tax relief program.
 - This credit program has the same income limits as the state Circuit Breaker program. There was no information as to other eligibility criteria nor was there information pertaining to type of program or benefit amount.
 - At the time of the survey there were 774 participants on this program.

Essex

- ◆ 19.5% of the population is 65 years and older.
- ◆ 69 households are on the state Circuit Breaker program. \$34,684.75 was reimbursed back to the town in 2006.
- ◆ 36 households receive the state additional veterans' exemption. \$3,775.68 was reimbursed back to the town in 2006.

- ◆ Essex currently has one local property tax relief program.
 - This credit program has the same income limits as the state Circuit Breaker program.
 - The credit program is only open to residents who have lived in the house for which property taxes are due for ten years prior to applying for benefits.
 - Up to 75% of a participant's property taxes may be abated per year.
 - The town matches the amount abated per year per participant in the Circuit Breaker program.
 - This abatement does not have to be paid back by participants at any time.
 - At the time of the survey there were 67 participants on this program.

Fairfield

- ◆ 16.3% of the population is 65 years and older.
- ◆ 1071 households are on the state Circuit Breaker program. \$510,078.49 was reimbursed back to the town in 2006.
- ◆ 538 households receive the state additional veterans' exemption. \$165,532.12 was reimbursed back to the town in 2006.

- ◆ Fairfield has three local property tax relief programs; a credit program, a deferral program and a freeze program.
 - The credit program has income limits of \$55,000 for both single and married persons.
 - At the time of the survey there was no information as to how many people were on this program.

 - The deferral program allows those single and married persons with incomes up to \$68,000 and \$68,800, respectively, to defer up to 75% of their annual property taxes.
 - A lien is put placed on the property at an interest rate of 4.25%.
 - At the time of the survey there was no information as to how many people were on this program.

 - The new local freeze program allows single and married persons with an income up to \$44,000 to freeze their taxes. There is an asset limit of \$500,000.
 - At the time of the survey there was no information as to how many people were on this program.

Farmington

- ◆ 15.5% of the population is 65 years and older.
- ◆ 253 households are on the state Circuit Breaker program. \$117,009.39 was reimbursed back to the town in 2006.
- ◆ 82 households receive the state additional veterans' exemption. \$4,251.95 was reimbursed back to the town in 2006.

- ◆ Farmington has one local property tax relief program.
 - This credit program is open to single persons with income equal to or less than \$34,800/year and to married persons with income equal to or less than \$41,300/year.
 - Depending on a participant's income and marital status, he or she may receive abatement off their property tax bill of between \$250 and \$400 a year.
 - This abatement does not need to be paid back by the participant at any point.
 - At the time of the survey there were 61 participants on this program.

Franklin

- ◆ 12.8% of the population is 65 years and older.
- ◆ 30 households are on the state Circuit Breaker program. \$12,063.15 was reimbursed back to the town in 2006.
- ◆ 17 households receive the state additional veterans' exemption. \$1,399.82 was reimbursed back to the town in 2006.
- ◆ Franklin has one local property tax relief program.
 - This credit program has the same income limits as the state Circuit Breaker program.
 - Participate receives a credit that is equal to the amount received from the Circuit Breaker program.
 - Up to 75% of a participant's property taxes can be abated from his or her bill per year.
 - This amount of the abatement does not need to be paid back by the participant at any time.
 - At the time of the survey there was no information regarding how many people were on the program.

Glastonbury

- ◆ 12.7% of the population is 65 years and older.
- ◆ 285 households are on the state Circuit Breaker program. \$128,525.56 was reimbursed back to the town in 2006.
- ◆ 153 households receive the state additional veterans' exemption. \$11,895.94 was reimbursed back to the town in 2006.
- ◆ Glastonbury currently has two property tax relief programs; a credit program and a deferral program.
 - The credit program is open to single persons and to married persons with income equal to or less than \$43,000/year.
 - Depending on an applicant's income and marital status, he or she may be eligible for abatement between \$125 and \$875 off their property tax bill per year.
 - This abatement does not need to be paid back by the participant at any time.
 - At the time of the survey there were 410 participants on this program.

 - The deferral program allows up to 75% of property taxes to be deferred in a given year.
 - A lien is placed on the property with an interest of 5%.
 - At the time of the survey information was not obtained regarding how many people were on the program, nor was there information pertaining to other eligibility criteria, including income.

Goshen

- ◆ 15.2% of the population is 65 years and older.
- ◆ 37 households are on the state Circuit Breaker program. \$14,414.21 was reimbursed back to the town in 2006.
- ◆ 0 households receive the state additional veterans' exemption. According to OPM, \$784.92 was reimbursed back to the town in 2006 (though this number seems questionable due to there being 0 households in this program).
- ◆ At the time of the survey, this town did not have a local property tax relief program.

Granby

- ◆ 11% of the population is 65 years and older.
- ◆ 125 households are on the state Circuit Breaker program. \$63,630.41 was reimbursed back to the town in 2006.
- ◆ 17 households receive the state additional veterans' exemption. \$4,915.36 was reimbursed back to the town in 2006.
- ◆ Granby has one local property tax relief program.
 - This credit program is open to single persons and married persons with income equal to or less than \$46,400/year.
 - Depending on a participant's income level, a certain amount (determined annually) is abated from the property taxes.
 - This abatement does not need to be paid back by the participant at any time.
 - At the time of the survey there were 143 participants on this program.

Greenwich

- ◆ 15.9% of the population is 65 years and older.
- ◆ 430 households are on the state Circuit Breaker program. \$203,425.53 was reimbursed back to the town in 2006.
- ◆ 244 households receive the state additional veterans' exemption. \$29,454.55 was reimbursed back to the town in 2006.
- ◆ Greenwich has one local property tax relief program.
 - This credit program's income limits are \$39,000 for both single and married persons.
 - All persons on the program are given an abatement of \$850-\$1,700 per year depending on their income.
 - This abatement does not have to be paid back by the participant.
 - At the time of the survey there were 575 people on this program.

Griswold

- ◆ 11.3% of the population is 65 years and older.
- ◆ 108 households are on the state Circuit Breaker program. \$47,138.73 was reimbursed back to the town in 2006.
- ◆ 66 households receive the state additional veterans' exemption. \$9,197.13 was reimbursed back to the town in 2006.

- ◆ At the time of the survey, this town did not have a local property tax relief program.

Groton*

- ◆ 12.1% of the population is 65 years and older.
- ◆ 285 households are on the state Circuit Breaker program. \$114,296.07 was reimbursed back to the town in 2006.
- ◆ 231 households receive the state additional veterans' exemption. \$12,008.87 was reimbursed back to the town in 2006.

- ◆ Groton has one local property tax relief program.
 - This credit program is open to single persons with income equal to or less than \$29,800/year and to married persons with income equal to or less than \$36,500/year.
 - Applicants receive abatements of \$1000-\$1250, depending upon income and marital status.
 - This abatement does not need to be paid back by the participant at any time.
 - At the time of the survey there was no information available as to how many people were on this program.

Guilford

- ◆ 12.8% of the population is 65 years and older.
- ◆ 276 households are on the state Circuit Breaker program. \$122,765.46 was reimbursed back to the town in 2006.
- ◆ 127 households receive the state additional veterans' exemption. \$12,347.78 was reimbursed back to the town in 2006.
- ◆ Guilford has two property tax relief programs, a deferral program and a freeze program.
 - Both programs have income limits depends on the marital status and years of residency. The income guideline ranges from \$29,600 to \$95,000.
 - If under the income limit, 75% of tax can be deferred. If above the income limit (but by no more than \$2000) and you are married 60% can be deferred, if single 50% can be deferred.
 - If 75% of bill is deferred, a lien is placed on the property
 - There was no information about the interest rate.
 - At the time of the survey there were 13 participants on this program.

 - The freeze program is open to single persons with income equal to or less than \$29,600/year and to married persons with income equal to or less than \$95,000/year.
 - The program is open to residents who have lived in the house for which they pay property taxes (and for which they will receive the relief) for at least one year prior to applying for benefits.
 - This program was started for the grand list year 2006.
 - No lien is placed on the property.
 - At the time of the survey there were 630 participants on this program.

Haddam

- ◆ 9.7% of the population is 65 years and older.
- ◆ 100 households are on the state Circuit Breaker program. \$51,066.65 was reimbursed back to the town in 2006.
- ◆ 46 households receive the state additional veterans' exemption. \$5,729.79 was reimbursed back to the town in 2006.
- ◆ Haddam has two property tax relief programs.
 - The credit program is open to single and to married persons with income equal to or less than \$50,000/year.
 - Depending on an applicant's income and marital status, between \$500 and \$750 may be abated from his or her property tax bill per year.
 - This abatement does not need to be paid back by the resident at any time.

 - The deferral program is open to single and to married persons with income equal to or less than \$50,000/year.
 - Up to 50% of property taxes may be deferred per year.
 - A lien is placed on the property.
 - At the time of the survey there were a total of 150 participants on these programs.

Hamden

- ◆ 17.7% of the population is 65 years and older.
- ◆ 811 households are on the state Circuit Breaker program. \$430,278.91 was reimbursed back to the town in 2006.
- ◆ 436 households receive the state additional veterans' exemption. \$108,419.66 was reimbursed back to the town in 2006.
- ◆ Hamden currently has one local property tax relief program.
 - This credit program has the same income limits as the state Circuit Breaker program.
 - Depending on an applicant's income and marital status, between \$400 and \$600 may be abated from his or her property tax bill per year.
 - This abatement does not need to be paid back by the participant at any time.
 - At the time of the survey there were 821 participants on this program.

Hampton

- ◆ 11.6% of the population is 65 years and older.
- ◆ 30 households are on the state Circuit Breaker program. \$15,557.68 was reimbursed back to the town in 2006.
- ◆ 17 households receive the state additional veterans' exemption. \$1,148.14 was reimbursed back to the town in 2006.
- ◆ At the time of the survey, this town did not have a local property tax relief program.

Hartford

- ◆ 9.5% of the population is 65 years and older.
- ◆ 717 households are on the state Circuit Breaker program. \$307,180.84 was reimbursed back to the town in 2006.
- ◆ 142 households receive the state additional veterans' exemption. \$64,251.88 was reimbursed back to the town in 2006.
- ◆ Hartford has one local property tax relief program.
 - This credit program is open to single persons with income equal to or less than \$32,300/year and to married persons with income equal to or less than \$37,200/year.
 - Participants can receive an abatement of up to \$500.
 - This abatement does not need to be paid back by the participant at any time.
 - At the time of the survey there were 700 participants on this program.

Hartland

- ◆ 10.6% of the population is 65 years and older.
- ◆ 16 households are on the state Circuit Breaker program. \$18,459.61 was reimbursed back to the town in 2006.
- ◆ 5 households receive the state additional veterans' exemption. \$708.09 was reimbursed back to the town in 2006.
- ◆ Hartland has one local property tax relief program.
 - This credit program is open to both single and married persons with income equal to or less than \$33,900/year.
 - Up to 10% of property taxes may be abated from a bill per participant per year.
 - This abatement does not need to be paid back by the participant at any time.
 - At the time of the survey there were 15 participants on this program.

Harwinton

- ◆ 13% of the population is 65 years and older.
- ◆ 70 households are on the state Circuit Breaker program. \$36,818.40 was reimbursed back to the town in 2006.
- ◆ 36 households receive the state additional veterans' exemption. \$2,165.56 was reimbursed back to the town in 2006.
- ◆ At the time of the survey, this town did not have a local property tax relief program.

Hebron

- ◆ 6% of the population is 65 years and older.
- ◆ 53 households are on the state Circuit Breaker program. \$26,024.29 was reimbursed back to the town in 2006.
- ◆ 22 households receive the state additional veterans' exemption. \$3,100.27 was reimbursed back to the town in 2006.
- ◆ Hebron currently has one local property tax relief program.
 - Currently there is no information regarding income eligibility criteria for this deferral program.
 - Taxes cannot exceed 8% of total household income.
 - A lien is put on the home, but no information is known about an interest rate.
 - At the time of the survey there were 6 participants on this program.

Kent

- ◆ 17.8% of the population is 65 years and older.
- ◆ 29 households are on the state Circuit Breaker program. \$36,818.40 was reimbursed back to the town in 2006.
- ◆ 13 households receive the state additional veterans' exemption. \$911.24 was reimbursed back to the town in 2006.
- ◆ At the time of the survey, this town did not have a local property tax relief program.

Killingly

- ◆ 13.3% of the population is 65 years and older.
- ◆ 296 households are on the state Circuit Breaker program. \$126,027.91 was reimbursed back to the town in 2006.
- ◆ 192 households receive the state additional veterans' exemption. \$9,874.03 was reimbursed back to the town in 2006.
- ◆ Killingly has one local property tax relief program.
 - This credit program has the same income limits as the state Circuit Breaker program.
 - Up to 25% of participants' property taxes may be abated per year, depending on income and marital status.
 - At the time of the survey there were 289 participants on this program.

Killingworth

- ◆ 11.8% of the population is 65 years and older.
- ◆ 108 households are on the state Circuit Breaker program. \$34,259.82 was reimbursed back to the town in 2006.
- ◆ 66 households receive the state additional veterans' exemption. \$7,979.27 was reimbursed back to the town in 2006.
- ◆ Killingworth has one local property tax relief program.
 - This credit program is open to single and married persons with income equal to or less than \$40,000/year.
 - Depending on an applicant's income and residency status, between \$100 and \$700 of relief will be given.
 - This abatement does not need to be paid back by the participant at any time.
 - At the time of the survey there were 106 participants on this program.

Lebanon

- ◆ 9.5% of the population is 65 years and older.
- ◆ 59 households are on the state Circuit Breaker program. \$30,980.19 was reimbursed back to the town in 2006.
- ◆ 557 households receive the state additional veterans' exemption. \$4,144.97 was reimbursed back to the town in 2006.
- ◆ At the time of the survey, this town did not have a local property tax relief program.

Ledyard

- ◆ 9% of the population is 65 years and older.
- ◆ 91 households are on the state Circuit Breaker program. \$46,494.15 was reimbursed back to the town in 2006.
- ◆ 42 households receive the state additional veterans' exemption. \$2,095.34 was reimbursed back to the town in 2006.

- ◆ Ledyard has two local property tax relief programs; a credit program and a freeze program.
 - This credit program has income limit of state Circuit Breaker plus 25%.
 - Depending on income they receive up to a 50% credit off their bill. The amount of credit from the state program and the local program combined cannot be greater than 75% of their bill.
 - At the time of the survey there were 120 participants on this program.

 - The freeze program income limits are the same as the state Circuit Breaker program.
 - An applicant must be a resident for one year.
 - A lien is not placed on the property.
 - At the time of the survey there were 30 participants on this program.

Lisbon

- ◆ 11.4% of the population is 65 years and older.
- ◆ 68 households are on the state Circuit Breaker program. \$24,320.83 was reimbursed back to the town in 2006.
- ◆ 44 households receive the state additional veterans' exemption. \$3,931.68 was reimbursed back to the town in 2006.

- ◆ At the time of the survey, this town did not have a local property tax relief program.

Litchfield*

- ◆ 17% of the population is 65 years and older.
- ◆ 107 households are on the state Circuit Breaker program. \$56,173.16 was reimbursed back to the town in 2006.
- ◆ 49 households receive the state additional veterans' exemption. \$2,474.56 was reimbursed back to the town in 2006.

- ◆ At the time of the survey, this town did not have a local property tax relief program.

Lyme*

- ◆ 19.9% of the population is 65 years and older.
- ◆ 23 households are on the state Circuit Breaker program. \$11,391.62 was reimbursed back to the town in 2006.
- ◆ 7 households receive the state additional veterans' exemption. \$534.54 was reimbursed back to the town in 2006.

- ◆ Lyme has one local property tax relief program.
 - This freeze program is open to single persons with income equal to or less than \$40,000/year and to married persons with income equal to or less than \$47,500/year.
 - Applicants must be at least 65 years of age when applying for benefits.
 - Applicants must have lived in the house for which they will receive property tax benefits for a minimum of five years at the application time.
 - This program was started for the grand list year 2006.
 - A lien is not placed on the property.
 - At the time of the survey there was no information pertaining to how many people were participating in the program.

Madison

(updated: January, 2009)

- ◆ 14.1% of the population is 65 years and older.
- ◆ 185 households are on the state Circuit Breaker program. \$74,741.35 was reimbursed back to the town in 2006.
- ◆ 81 households receive the state additional veterans' exemption. \$21,185.02 was reimbursed back to the town in 2006.

- ◆ Madison has two local property tax relief programs; a credit program and a deferral program.
 - The credit program is open to single and to married persons with income equal to or less than \$57,103/year.
 - Applicants must have lived in the house for which they will receive property tax benefits for a 1 year prior to application, must occupy the residency for a minimum of 250 days each year.
 - If applicant has been a resident between one and four consecutive years they may be eligible for \$100 in relief. If a resident for more than five years, resident may be eligible for relief between \$450 and \$950, depending on income.
 - Depending on applicants' income and marital status, between \$450 and \$950 will be abated from their property tax bills each year.

 - The deferral program is open to single and to married persons with income equal to or less than \$50,000/year.
 - Participate can defer 100% of real estate tax, but cannot exceed \$6,000 in any one-tax year.
 - Applicant must have lived in the residence for one year prior to application and must occupy the residency for a minimum of 250 days each year.
 - A lien is placed on the property with interest. The interest rate determined annually by the Board of Finance

Manchester

- ◆ 14.2% of the population is 65 years and older.
- ◆ 638 households are on the state Circuit Breaker program. \$291,781.58 was reimbursed back to the town in 2006.
- ◆ 344 households receive the state additional veterans' exemption. \$88,108.01 was reimbursed back to the town in 2006.
- ◆ Manchester has one local property tax relief program.
 - This deferral program's income requirement is the same as the state Circuit Breaker program.
 - Applicants must be at least 65 years of age when applying for benefits.
 - Up to 75% of property taxes may be deferred per year.
 - A lien is placed on the property without interest.
 - At the time of the survey there were 45 participants on this program.

Mansfield

- ◆ 8.9% of the population is 65 years and older.
- ◆ 110 households are on the state Circuit Breaker program. \$84,569.01 was reimbursed back to the town in 2006.
- ◆ 62 households receive the state additional veterans' exemption. \$5,457.80 was reimbursed back to the town in 2006.
- ◆ Mansfield has two local property tax relief programs, a deferral program and a tax freeze program.
 - This deferral program's income limits are the same as the state Circuit Breaker.
 - A lien is put on his or her home with 5%, simple, not compounded interest.
 - The deferral program has an age requirement of 65 years.
 - At the time of the survey there were 0 people on this program.

 - The tax freeze program's income limits are the same as the state Circuit Breaker program.
 - The tax freeze program has an age required of 70 years.
 - A lien is placed on the property in the amount off the total tax relief granted plus 5% interest.

Marlborough

- ◆ 8.3% of the population is 65 years and older.
- ◆ 26 households are on the state Circuit Breaker program. \$11,958.61 was reimbursed back to the town in 2006.
- ◆ 15 households receive the state additional veterans' exemption. \$1,555.28 was reimbursed back to the town in 2006.
- ◆ At the time of the survey, this town did not have a local property tax relief program.

Meriden

- ◆ 14.1% of the population is 65 years and older.
- ◆ 1,025 households are on the state Circuit Breaker program. \$524,241.56 was reimbursed back to the town in 2006.
- ◆ 589 households receive the state additional veterans' exemption. \$104,831.57 was reimbursed back to the town in 2006.

- ◆ Meriden has three local property tax relief programs; a credit program, a deferral program and a freeze program.
 - The credit program is open to single and married persons with income up to \$35,000/year.
 - Depending on an applicant's income and marital status, between \$100 and \$500 may be abated from his or her property tax bill per year.
 - This abatement does not need to be paid back by the participant at any point.
 - Currently there are 1,110 participants on this program.

 - The deferral program is open to single and married persons with income up to \$35,000/year.
 - Up to 50% of a participant's property taxes may be deferred per year.
 - A lien is placed on property with an interest rate of 6%.
 - At the time of the survey there were 0 people on this program.

 - The freeze program is open to single and married persons with income equal to or less than \$35,000/year.
 - This program was started for the grand list year 2006.
 - A lien is placed on the property with interest. There was no information available concerning the interest rate.
 - At the time of the survey there was 1 participant on the program.

Middlebury

- ◆ 16.5% of the population is 65 years and older.
- ◆ 89 households are on the state Circuit Breaker program. \$45,969.86 was reimbursed back to the town in 2006.
- ◆ 61 households receive the state additional veterans' exemption. \$6,113.19 was reimbursed back to the town in 2006.

- ◆ At the time of the survey, this town did not have a local property tax relief program.

Middlefield

- ◆ 15.6% of the population is 65 years and older.
- ◆ 93 households are on the state Circuit Breaker program. \$42,384.99 was reimbursed back to the town in 2006.
- ◆ 72 households receive the state additional veterans' exemption. \$10,539.86 was reimbursed back to the town in 2006.

- ◆ Middlefield has two local property tax relief programs; a credit program and a deferral program.
 - The credit program has the same income limits as the state Circuit Breaker program.
 - Up to 75% of property taxes may be abated from the bill each year.
 - The town's abatement matches that of the state Circuit Breaker program.
 - This abatement does not have to be paid back by the participant at any time.
 - At the time of the survey there were 92 participants on this program.

 - The deferral program has the same income requirement as the state Circuit Breaker program.
 - Up to 75% of property taxes may be deferred per participant per year.
 - No lien is put on a participant's home.
 - At the time of the survey there was no information available as to how many people are on this program.

Middletown

- ◆ 13.4% of the population is 65 years and older.
- ◆ 470 households are on the state Circuit Breaker program. \$226,477.17 was reimbursed back to the town in 2006.
- ◆ 218 households receive the state additional veterans' exemption. \$15,339.92 was reimbursed back to the town in 2006.

- ◆ Middletown has one local property tax relief program.
 - This credit program is open to single persons with income equal to or less than \$32,700/year and to married persons with income equal to or less than \$38,900/year.
 - Up to 5% of a participant's property taxes may be abated per year (between \$50 and \$200)
 - At the time of the survey there were 28 participants on this program.

Milford

- ◆ 14.9% of the population is 65 years and older.
- ◆ 1,127 households are on the state Circuit Breaker program. \$517,204.72 was reimbursed back to the town in 2006.
- ◆ 736 households receive the state additional veterans' exemption. \$111,352.21 was reimbursed back to the town in 2006.

- ◆ Milford has two local property tax relief programs, a credit program and a freeze program.
 - The credit program has the same income limits as the state Circuit Breaker program.
 - Each eligible applicant receives abatement of \$600 off their property tax bill/year.
 - This abatement does not need to be paid back by the participant at any time.
 - At the time of the survey there were 1,044 participants on this program.

 - The freeze program is open to Milford residents who have lived in the house for which they plan to receive benefits for at least 1 year prior to applying for benefits
 - No information was available as to income or asset eligibility criteria for this program.
 - This program was started for the grand list year 2006.
 - A lien is not placed on the property.
 - At the time of the survey there was no information pertaining to how many participants were in this program.

Monroe

- ◆ 10.5% of the population is 65 years and older.
- ◆ 298 households are on the state Circuit Breaker program. \$134,489.85 was reimbursed back to the town in 2006.
- ◆ 138 households receive the state additional veterans' exemption. \$8,091.75 was reimbursed back to the town in 2006.

- ◆ Monroe has two local property tax relief programs; a credit program and an additional exemption.
 - The credit program is open to individuals with incomes no greater than \$60,000/year.
 - Depending on income and marital status a participant receives a percentage off their property tax bill or the participant receives a match to the state Circuit Breaker program, whichever is higher.

 - If a resident qualifies for a property tax program, they receive an additional \$5,000 exemption off the assessment.

Montville

- ◆ 10.8% of the population is 65 years and older.
- ◆ 219 households are on the state Circuit Breaker program. \$100,793.33 was reimbursed back to the town in 2006.
- ◆ 159 households receive the state additional veterans' exemption. \$10,153.90 was reimbursed back to the town in 2006.

- ◆ At the time of the survey, this town did not have a local property relief program.

Morris

- ◆ 14.2% of the population is 65 years and older.
- ◆ 33 households are on the state Circuit Breaker program. \$18,475.12 was reimbursed back to the town in 2006.
- ◆ 14 households receive the state additional veterans' exemption. \$950.55 was reimbursed back to the town in 2006.

- ◆ At the time of the survey, this town did not have a local property tax relief program.

Naugatuck

- ◆ 11.7% of the population is 65 years and older.
- ◆ 507 households are on the state Circuit Breaker program. \$267,713.92 was reimbursed back to the town in 2006.
- ◆ 329 households receive the state additional veterans' exemption. \$53,880.59 was reimbursed back to the town in 2006.

- ◆ Naugatuck has two local property tax relief programs; a credit program and a freeze program.
 - The credit program has the same income limits as the state Circuit Breaker program.
 - Up to 25% of a participant's property taxes may be abated per year.
 - This abatement does not need to be paid back by the participant at any time.
 - At the time of the survey there were 409 participants on this program.

 - The freeze program is open to residents with assets equal to or less than \$125,000.
 - Information about eligibility criteria was not received.
 - Applicants must be residents of Naugatuck and must have lived in the house for which they plan to receive benefits for a minimum of one year prior to applying for benefits.
 - This program was started for the grand list year 2006.
 - A lien is not placed on the property.
 - At the time of the survey there were 254 participants on this program.

Newington

- ◆ 18.8% of the population is 65 years and older.
- ◆ 578 households are on the state Circuit Breaker program. \$282,205.93 was reimbursed back to the town in 2006.
- ◆ 262 households receive the state additional veterans' exemption. \$28,784.26 was reimbursed back to the town in 2006.
- ◆ Newington has one local property tax relief program.
 - This credit program has the same income limits as the state Circuit Breaker program.
 - Each year town government approves a specified amount available for tax relief. The amount is distributed evenly to eligible participants. For the 2005 Grand List the amount was \$238.24.
 - This abatement does not need to be paid back by the participant at any point.
 - At the time of the survey there were 551 participants on this program.

Newtown

- ◆ 8.7% of the population is 65 years and older.
- ◆ 227 households are on the state Circuit Breaker program. \$113,814.84 was reimbursed back to the town in 2006.
- ◆ 55 households receive the state additional veterans' exemption. \$13,215.26 was reimbursed back to the town in 2006.
- ◆ Newtown has one local property tax relief program.
 - This credit program is open to single persons with incomes up to \$40,000/year and to married persons with incomes up to \$60,000/year.
 - Depending on an applicant's income and marital status, between \$950 and \$1,585 is abated from his or her property tax bill.
 - This abatement does not need to be paid back by the participant at any time.
 - At the time of the survey there were 537 participants on this program.

New Britain*

- ◆ 15.8% of the population is 65 years and older.
- ◆ 1,002 households are on the state Circuit Breaker program. \$505,995.87 was reimbursed back to the town in 2006.
- ◆ 464 households receive the state additional veterans' exemption. \$47,556.97 was reimbursed back to the town in 2006.
- ◆ At the time of the survey, this town did not have a local property tax relief program.

New Canaan

- ◆ 13.5% of the population is 65 years and older.
- ◆ 119 households are on the state Circuit Breaker program. \$38,123.88 was reimbursed back to the town in 2006.
- ◆ 32 households receive the state additional veterans' exemption. \$1,871.90 was reimbursed back to the town in 2006.
- ◆ New Canaan has one local property tax relief program.
 - This credit program is open to applicants who have incomes no greater than \$60,000/year (both single and married).
 - Depending on one's income level, \$1,000 to \$1,700 is abated.
 - This abatement does not need to be paid back by the participants.
 - At the time of the survey there were 136 people on this program.

New Fairfield

- ◆ 8.6% of the population is 65 years and older.
- ◆ 179 households are on the state Circuit Breaker program. \$93,531.40 was reimbursed back to the town in 2006.
- ◆ 90 households receive the state additional veterans' exemption. \$17,432.19 was reimbursed back to the town in 2006.
- ◆ New Fairfield has one local property tax relief program.
 - This credit program is open to single and married persons with income equal to or less than \$36,000/year.
 - Depending on applicants' incomes, \$200-\$1,382 is abated from their property tax bills.
 - This abatement does not need to be paid back by the participant at any time.
 - At the time of the survey there were 176 participants on this program.

New Hartford

- ◆ 8.9% of the population is 65 years and older.
- ◆ 66 households are on the state Circuit Breaker program. \$35,247.71 was reimbursed back to the town in 2006.
- ◆ 20 households receive the state additional veterans' exemption. \$3,010.08 was reimbursed back to the town in 2006.
- ◆ At the time of the survey, this town did not have a local property tax relief program.

New Haven* (**amended March 10, 2009*)

- ◆ 10.2% of the population is 65 years and older.
- ◆ 729 households are on the state Circuit Breaker program. \$415,873.36 was reimbursed back to the town in 2006.
- ◆ 277 households receive the state additional veterans' exemption. \$62,407.99 was reimbursed back to the town in 2006.

- ◆ New Haven currently has two local property tax relief programs, a freeze program and a deferral program.
 - The freeze program is open to both single and married persons with income equal to or less than \$50,000/year.
 - Applicants must be 70 years of age;
 - Widows who were 62 years of age at the time of their eligible spouse's death are eligible.
 - There is a capacity of up to \$2,000 in savings that a participant may receive.
 - Any amount over \$2,000 must be paid for by the participant, or may be deferred.

 - The deferral program is open to older residents with an income between \$50,000 and \$75,000/year.
 - A lien is put on the home at a premium interest rate.

New London

- ◆ 12.1% of the population is 65 years and older.
- ◆ 200 households are on the state Circuit Breaker program. \$105,674.98 was reimbursed back to the town in 2006.
- ◆ 106 households receive the state additional veterans' exemption. \$7,173.72 was reimbursed back to the town in 2006.

- ◆ At the time of the survey, this town did not have a local property tax relief program.

New Milford

- ◆ 9.5% of the population is 65 years and older.
- ◆ 318 households are on the state Circuit Breaker program. \$155,086.17 was reimbursed back to the town in 2006.
- ◆ 111 households receive the state additional veterans' exemption. \$9,891.32 was reimbursed back to the town in 2006.

- ◆ New Milford has a local property tax relief program.
 - For this credit program, the income limit is the same as the state Circuit Breaker, except only one half (½) of Social Security will be added to the Adjusted Gross Income from Income Tax.
 - A credit of \$960 and above is given to eligible participants for the year someone become eligible.
 - This program was started for the grand list year 2005.
 - If there is a 10% increase in the assessed value of a participant's home, the tax is recalculated using the revised assessment and the current tax rate.
 - At this time, the taxpayer must reapply for the benefits of this section.
 - At the time of the survey there were 410 participants on this program.

Norfolk

- ◆ 13.8% of the population is 65 years and older.
- ◆ 18 households are on the state Circuit Breaker program. \$7,995.45 was reimbursed back to the town in 2006.
- ◆ 4 households receive the state additional veterans' exemption. \$201.78 was reimbursed back to the town in 2006.

- ◆ At the time of the survey, this town did not have a local property tax relief program.

North Branford

- ◆ 13.7% of the population is 65 years and older.
- ◆ 253 households are on the state Circuit Breaker program. \$111,888.61 was reimbursed back to the town in 2006.
- ◆ 78 households receive the state additional veterans' exemption. \$9,020.22 was reimbursed back to the town in 2006.

- ◆ North Branford has one local property tax relief program.
 - This credit program is open to single persons with income equal to or less than \$40,000/year and to married persons with income equal to or less than \$45,000/year.
 - A flat rate of \$200 is abated from a participant's property tax bill per year.
 - This abatement does not need to be paid back by the participant at any point.
 - At the time of the survey there were 240 participants on this program.

North Canaan

- ◆ 19% of the population is 65 years and older.
- ◆ 119 households are on the state Circuit Breaker program. \$38,123.88 was reimbursed back to the town in 2006.
- ◆ 6 households receive the state additional veterans' exemption. \$1,871.90 was reimbursed back to the town in 2006.

- ◆ At the time of the survey, this town did not have a local property tax relief program.

North Haven

- ◆ 18.6% of the population is 65 years and older.
- ◆ 729 households are on the state Circuit Breaker program. \$415,873.36 was reimbursed back to the town in 2006.
- ◆ 347 households receive the state additional veterans' exemption. \$3,010.08 was reimbursed back to the town in 2006.

- ◆ North Haven has one local property tax relief program.
 - This credit program is open to single persons with income equal to or less than \$30,000/year and to married persons with income equal to or less than \$40,000/year.
 - A flat rate of \$300 is abated from participants' property tax bills.
 - This abatement does not need to be paid back by participants at any time.
 - At the time of the survey there were 464 participants on this program.

North Stonington

- ◆ 10.4% of the population is 65 years and older.
- ◆ 53 households are on the state Circuit Breaker program. \$27,850.01 was reimbursed back to the town in 2006.
- ◆ 34 households receive the state additional veterans' exemption. \$5,726.75 was reimbursed back to the town in 2006.

- ◆ At the time of the survey, this town did not have a local property tax relief program.

Norwalk

- ◆ 12.8% of the population is 65 years and older.
- ◆ 787 households are on the state Circuit Breaker program. \$393,029.17 was reimbursed back to the town in 2006.
- ◆ 6 households receive the state additional veterans' exemption. \$1,373.30 was reimbursed back to the town in 2006.

- ◆ Norwalk has one local property tax relief program.
 - This deferral program is open to applicants with income equal to or less than \$45,000.
 - A participant may only defer up to 50% of his/her annual property taxes, up to \$4,000.
 - A lien is placed on the property.
 - At the time of the survey, there was no information about how many people were on the program.

Norwich

- ◆ 15.4% of the population is 65 years and older.
- ◆ 437 households are on the state Circuit Breaker program. \$220,963.55 was reimbursed back to the town in 2006.
- ◆ 308 households receive the state additional veterans' exemption. \$16,677.49 was reimbursed back to the town in 2006.

- ◆ Norwich has two local property tax relief programs.
 - This credit program has an income limit of \$45,000.
 - A flat rate of \$200 is abated from each participant's property tax bill.
 - This abatement does not need to be paid back by the participant at any time.

 - The deferral program has income limit of \$45,000.
 - Resident can defer up to 50% of the tax that would otherwise be due, up to \$4000.
 - A lien will be placed on the property with interest.
 - Resident cannot be on both the local program and the deferral program, must decide on one.

Old Lyme*

- ◆ 16.7% of the population is 65 years and older.
- ◆ 68 households are on the state Circuit Breaker program. \$40,650.24 was reimbursed back to the town in 2006.
- ◆ 34 households receive the state additional veterans' exemption. \$4,745.05 was reimbursed back to the town in 2006.

- ◆ At the time of the survey, this town did not have a local property tax relief program.

Old Saybrook

- ◆ 21.5% of the population is 65 years and older.
- ◆ 136 households are on the state Circuit Breaker program. \$60,713.29 was reimbursed back to the town in 2006.
- ◆ 64 households receive the state additional veterans' exemption. \$11,844.86 was reimbursed back to the town in 2006.

- ◆ Old Saybrook has one local property tax relief program.
 - This credit program is open to single and married persons with income equal to or less than \$35,000/year.
 - The town matches the state Circuit Breaker program's credit.
 - This amount does not need to be paid back by the participant at any time.
 - At the time of the survey there were 149 participants on this program.

Orange

- ◆ 19.9% of the population is 65 years and older.
- ◆ 164 households are on the state Circuit Breaker program. \$75,199.50 was reimbursed back to the town in 2006.
- ◆ 80 households receive the state additional veterans' exemption. \$15,003.89 was reimbursed back to the town in 2006.

- ◆ Orange has one local property tax relief program.
 - This credit program is open to single and married persons with income equal to or less than \$42,000/year.
 - The maximum abatement is \$425.
 - This program is funded by a line-item in the budget, which is then divided by the number of qualified applicants to determine each person's potential tax credit.
 - This abatement does not need to be paid back by the participant at any time.
 - Total of State and local tax abatement must not exceed 75% of annual tax per property.
 - At the time of the survey there were 420 participants on this program.

Oxford

- ◆ 8.7% of the population is 65 years and older.
- ◆ 89 households are on the state Circuit Breaker program. \$47,918.77 was reimbursed back to the town in 2006.
- ◆ 44 households receive the state additional veterans' exemption. \$8,749.38 was reimbursed back to the town in 2006.
- ◆ Oxford has one local property tax relief program.
 - This credit program is open to single and married persons with income equal to or less than \$38,300/year.
 - The municipality matches the state program's credit. There is a \$200 limit for those that have the higher income.
 - At the time of the survey there were 83 participants on this program.

Plainfield

- ◆ 11.5% of the population is 65 years and older.
- ◆ 184 households are on the state Circuit Breaker program. \$87,240.93 was reimbursed back to the town in 2006.
- ◆ 128 households receive the state additional veterans' exemption. \$7,018.52 was reimbursed back to the town in 2006.
- ◆ At the time of the survey, this town did not have a local property tax relief program.

Plainville

- ◆ 15.2% of the population is 65 years and older.
- ◆ 338 households are on the state Circuit Breaker program. \$153,515.66 was reimbursed back to the town in 2006.
- ◆ 197 households receive the state additional veterans' exemption. \$31,303.17 was reimbursed back to the town in 2006.
- ◆ Plainville has two local property tax relief programs; a credit program and a freeze program.
 - This credit program is open to single and married persons with income equal to or less than \$37,000/year (single), \$41,000 (married).
 - Qualifying participants receive a \$200 flat rate credit.
 - This abatement does not need to be paid back by the participant at any time.
 - At the time of the survey there were 332 participants on this program.

 - In addition to income limits, the freeze program has an asset limit of \$250,000.
 - A lien is placed on the property.
 - There are no participants on the program.

Plymouth

- ◆ 12.7% of the population is 65 years and older.
- ◆ 170 households are on the state Circuit Breaker program. \$88,100.27 was reimbursed back to the town in 2006.
- ◆ 82 households receive the state additional veterans' exemption. \$15,849.58 was reimbursed back to the town in 2006.

- ◆ At the time of the survey, this town did not have a local property tax relief program.

Pomfret

- ◆ 10.8% of the population is 65 years and older.
- ◆ 34 households are on the state Circuit Breaker program. \$17,589.45 was reimbursed back to the town in 2006.
- ◆ 24 households receive the state additional veterans' exemption. \$4,811.93 was reimbursed back to the town in 2006.

- ◆ Pomfret has at least one local property tax relief program, which was implemented after 2006.
 - The local freeze program income limits that are same as the state "Circuit Breaker" program.
 - The applicant must be 70 years old and have lived in Pomfret for one year.
 - A lien is not placed on the property.
 - Currently there are 12 participants accepted on the program.

Portland

- ◆ 14.6% of the population is 65 years and older.
- ◆ 101 households are on the state Circuit Breaker program. \$54,362.17 was reimbursed back to the town in 2006.
- ◆ 50 households receive the state additional veterans' exemption. \$8,283.56 was reimbursed back to the town in 2006.

- ◆ Portland has three local property tax relief programs; a deferral program, a freeze program and a volunteer credit program.
 - This deferral program has income limits that are the same as the state Circuit Breaker.
 - Up to 75% of property taxes can be deferred per participant per year.
 - A lien is placed on the property with interest.
 - At the time of the survey there was no information available pertaining to how many people were on this program.

 - The Freeze program is open to residents over the age of 70. The income limits are the same as the state Circuit Breaker program. There is an asset limit of \$150,000.
 - A lien is placed on the property with 3% interest.

 - Portland also has a volunteer credit program.
 - Participants may elect to work and earn credit toward their property tax bill at a rate of minimum wage per hour.
 - The maximum credit is \$500. At the current minimum wage rate, a participant would need to volunteer 67.5 hours a year to get the full \$500 credit.

Preston

- ◆ 14% of the population is 65 years and older.
- ◆ 59 households are on the state Circuit Breaker program. \$30,032.22 was reimbursed back to the town in 2006.
- ◆ 34 households receive the state additional veterans' exemption. \$1,988.58 was reimbursed back to the town in 2006.

- ◆ At the time of the survey, this town did not have a local property tax relief program.

Prospect

- ◆ 13.2% of the population is 65 years and older.
- ◆ 137 households are on the state Circuit Breaker program. \$74,026.72 was reimbursed back to the town in 2006.
- ◆ 89 households receive the state additional veterans' exemption. \$16,954.74 was reimbursed back to the town in 2006.

- ◆ Prospect has one local property tax relief program.
 - This credit program has the same income limits as the state Circuit Breaker program.
 - Up to \$200, depending on income and number of years of residency, is abated from participant's property tax bill.
 - This abatement does not need to be paid back by the participant at any time.
 - At the time of the survey there were 138 participants on this program.

Putnam

- ◆ 17.1% of the population is 65 years and older.
- ◆ 135 households are on the state Circuit Breaker program. \$58,299.38 was reimbursed back to the town in 2006.
- ◆ 79 households receive the state additional veterans' exemption. \$5,416.89 was reimbursed back to the town in 2006.

- ◆ At the time of the survey, this town did not have a local property tax relief program.

Redding

- ◆ 10.1% of the population is 65 years and older.
- ◆ 38 households are on the state Circuit Breaker program. \$15,627.13 was reimbursed back to the town in 2006.
- ◆ 13 households receive the state additional veterans' exemption. \$589.35 was reimbursed back to the town in 2006.

- ◆ Redding has one local property tax relief program.
 - This credit program is open to residents who have lived in the house for which they plan on receiving benefits a minimum of three years.
 - There was no information in regards to income eligibility criteria.
 - Depending on an applicant's status, a certain amount of money will be abated from his or her property tax bill each year he or she is eligible.
 - This amount is determined by the Town Council, or another body within town government, each year.
 - This abatement does not need to be paid back by the participant at any time.
 - At the time of the survey there was no information pertaining to how many people were on this program.

Ridgefield

- ◆ 10.9% of the population is 65 years and older.
- ◆ 187 households are on the state Circuit Breaker program. \$73,445.34 was reimbursed back to the town in 2006.
- ◆ 20 households receive the state additional veterans' exemption. \$939.97 was reimbursed back to the town in 2006.

- ◆ Ridgefield currently has two local property tax relief programs; a credit program and a deferral program.
 - The credit program allows participants an abatement of a flat rate off their property tax bill each year.
 - In 2006, this abatement was \$1,011 for each person on the program
 - There is no income limit for this program. The applicant must have owned the property for at least one year and the property must be the person's legal residence.
 - At the time of the survey there were 1,200 participants on this program.

 - The deferral program is open to single persons and to married persons with income equal to or less than \$55,000/year.
 - The participant may defer up to 100% of tax bill.
 - A lien is placed on the property with simple interest.
 - At the time of the survey there were 60 participants on this program.
 - A participant can elect to receive the tax credit and then defer the rest of the tax due.

Rocky Hill

- ◆ 16.5% of the population is 65 years and older.
- ◆ 203 households are on the state Circuit Breaker program. \$95,912.24 was reimbursed back to the town in 2006.
- ◆ 89 households receive the state additional veterans' exemption. \$10,627.87 was reimbursed back to the town in 2006.

- ◆ At the time of the survey, this town did not have a local property tax relief program.

Roxbury

- ◆ 13.8% of the population is 65 years and older.
- ◆ 12 households are on the state Circuit Breaker program. \$7,316.91 was reimbursed back to the town in 2006.
- ◆ 7 households receive the state additional veterans' exemption. \$386.01 was reimbursed back to the town in 2006.

- ◆ At the time of the survey, this town did not have a local property tax relief program.

Salem

- ◆ 6.6% of the population is 65 years and older.
- ◆ 33 households are on the state Circuit Breaker program. \$21,348.61 was reimbursed back to the town in 2006.
- ◆ 21 households receive the state additional veterans' exemption. \$2,208.09 was reimbursed back to the town in 2006.

- ◆ Salem has one local property tax relief program.
 - This credit program is open to single and married persons with incomes no greater than \$43,000/year.
 - A flat rate (which changes every year) is abated from each participant's property tax bill each year.
 - This abatement does not need to be paid back by the participant at any time.
 - At the time of the survey there were 38 participants on this program.

Salisbury

- ◆ 21.6% of the population is 65 years and older.
- ◆ 59 households are on the state Circuit Breaker program. \$15,033 was reimbursed back to the town in 2006.
- ◆ 15 households receive the state additional veterans' exemption. \$998.55 was reimbursed back to the town in 2006.

- ◆ At the time of the survey, this town did not have a local property tax relief program.

Scotland

- ◆ 8.9% of the population is 65 years and older.
- ◆ 15 households are on the state Circuit Breaker program. \$6,642.47 was reimbursed back to the town in 2006.
- ◆ 6 households receive the state additional veterans' exemption. \$1,468.39 was reimbursed back to the town in 2006.

- ◆ At the time of the survey, this town did not have a local property tax relief program.

Seymour

- ◆ 14.4% of the population is 65 years and older.
- ◆ 321 households are on the state Circuit Breaker program. \$156,691.67 was reimbursed back to the town in 2006.
- ◆ 196 households receive the state additional veterans' exemption. \$19,964 was reimbursed back to the town in 2006.

- ◆ Seymour has one local property tax relief program.
 - This credit program is open to single persons with income equal to or less than \$38,800/year and to married persons with income equal to or less than \$45,300/year.
 - Each year, a flat rate of \$180 is abated from each participant's property tax bill.
 - This abatement does not need to be paid back by the participants at any time.
 - At the time of the survey there were 395 participants on this program.

Sharon

- ◆ 21% of the population is 65 years and older.
- ◆ 31 households are on the state Circuit Breaker program. \$20,790.18 was reimbursed back to the town in 2006.
- ◆ 19 households receive the state additional veterans' exemption. \$1,654.99 was reimbursed back to the town in 2006.

- ◆ At the time of the survey, this town did not have a local property tax relief program.

Shelton

- ◆ 14.9% of the population is 65 years and older.
- ◆ 538 households are on the state Circuit Breaker program. \$251,246.04 was reimbursed back to the town in 2006.
- ◆ 361 households receive the state additional veterans' exemption. \$37,686.15 was reimbursed back to the town in 2006.

- ◆ Shelton has one local property tax relief program.
 - This credit program has the same income limits as the state Circuit Breaker program
 - A flat rate of \$150 is abated from each participant's property tax bill each year.
 - This abatement does not have to be paid back by the participant at any time.
 - At the time of the survey there were 543 participants on this program.

Sherman

- ◆ 13.2% of the population is 65 years and older.
- ◆ 35 households are on the state Circuit Breaker program. \$18,189.97 was reimbursed back to the town in 2006.
- ◆ 12 households receive the state additional veterans' exemption. \$1,878.63 was reimbursed back to the town in 2006.
- ◆ Sherman has one local property tax relief program.
 - This credit program is open to single persons with income equal to or less than \$35,000/year and to married persons with income equal to or less than \$40,000/year.
 - Depending on an applicant's income and marital status, between \$500 and \$750 may be abated from his or her property tax bill per year.
 - This abatement does not need to be paid back by the participant at any time.
 - At the time of the survey there were 43 participants on this program.

Simsbury

Updated: November 2008

- ◆ 12.5% of the population is 65 years and older.
- ◆ 116 households are on the state Circuit Breaker program. \$53,022.76 was reimbursed back to the town in 2006.
- ◆ 54 households receive the state additional veterans' exemption. \$3,879.24 was reimbursed back to the town in 2006.
- ◆ Simsbury has one local property tax relief program.
 - This credit program is open to single and married persons with incomes no greater than \$10,000 above the state Circuit Breaker program income limits.
 - A sliding scale credit is granted between \$500 and \$1,500 depending on income.
 - There is one year residency requirement.

Somers

- ◆ 10.1% of the population is 65 years and older.
- ◆ 102 households are on the state Circuit Breaker program. \$42,718.16 was reimbursed back to the town in 2006.
- ◆ 42 households receive the state additional veterans' exemption. \$8,105.93 was reimbursed back to the town in 2006.
- ◆ Somers has one local property tax relief program.
 - This credit program has the same income limits as the state Circuit Breaker program.
 - A maximum of 75% of a participant's property tax bill may be abated.
 - This abatement does not need to be paid back by the participant at any time.
 - At the time of the survey there were 93 participants on this program.

South Windsor

- ◆ 11.9% of the population is 65 years and older.
- ◆ 288 households are on the state Circuit Breaker program. \$136,473.74 was reimbursed back to the town in 2006.
- ◆ 146 households receive the state additional veterans' exemption. \$16,591.55 was reimbursed back to the town in 2006.
- ◆ South Windsor has one local property tax relief program.
 - This credit program has income criteria that match the state Circuit Breaker program.
 - The credit amount matches the credit given through the state program.
 - At the time of the survey there were 274 participants on this program.

Southbury

- ◆ 26.1% of the population is 65 years and older.
- ◆ 438 households are on the state Circuit Breaker program. \$174,028 was reimbursed back to the town in 2006.
- ◆ 258 households receive the state additional veterans' exemption. \$13,184.34 was reimbursed back to the town in 2006.
- ◆ Southbury has one local property tax relief program.
 - This credit program is open to single and married persons with incomes no greater than \$45,300/year.
 - A benefit match of 150% allows participants an abatement of up to \$1,875.00 off their property tax bill per year, depending on their income.
 - This abatement does not have to be paid back by the participant at any time.
 - At the time of the survey there were 553 participants on this program.

Southington

- ◆ 14.7% of the population is 65 years and older.
- ◆ 706 households are on the state Circuit Breaker program. \$322,725.92 was reimbursed back to the town in 2006.
- ◆ 504 households receive the state additional veterans' exemption. \$45,752.83 was reimbursed back to the town in 2006.
- ◆ Southington has one local property tax relief program.
 - This freeze program is open to residents of Southington who have owned property for one year one year prior to applying for those benefits.
 - The income limit for \$32,000 (single) and 37,000 (married).
 - This program was started for the grand list year 2006.
 - A lien is placed on the property with a 5% simple, not compounded, interest rate.
 - There is no asset limit for this program.

Sprague

- ◆ 11.7% of the population is 65 years and older.
- ◆ 41 households are on the state Circuit Breaker program. \$20,332.82 was reimbursed back to the town in 2006.
- ◆ 21 households receive the state additional veterans' exemption. \$4,442.93 was reimbursed back to the town in 2006.

- ◆ At the time of the survey, this town did not have a local property tax relief program.

Stafford

- ◆ 12.5% of the population is 65 years and older.
- ◆ 180 households are on the state Circuit Breaker program. \$89,133.96 was reimbursed back to the town in 2006.
- ◆ 87 households receive the state additional veterans' exemption. \$21,338.71 was reimbursed back to the town in 2006.

- ◆ At the time of the survey, this town did not have a local property tax relief program.

Stamford

- ◆ 13.8% of the population is 65 years and older.
- ◆ 734 households are on the state Circuit Breaker program. \$384,794.35 was reimbursed back to the town in 2006.
- ◆ 223 households receive the state additional veterans' exemption. \$12,872.43 was reimbursed back to the town in 2006.

- ◆ Stamford has two local property tax relief programs; a credit program and a deferral program.
 - For this credit program, single applicants may have incomes up to \$65,000, and married persons may have incomes no greater than \$80,000.
 - Depending on income level and marital status, participants may receive abatements of \$200- \$1,250 per year.
 - At the time of the survey there were 1,003 people on the program.

 - The deferral program has income limits of \$65,000 (single) and \$80,000 (married).
 - Depending on income and marital status the participant may defer between \$500 and \$1,250.
 - A lien is placed on the property.
 - At the time of the survey, there was no information available on how many residents were participating in the deferral program.

Sterling

- ◆ 7.5% of the population is 65 years and older.
- ◆ 46 households are on the state Circuit Breaker program. \$23,534.24 was reimbursed back to the town in 2006.
- ◆ 4 households receive the state additional veterans' exemption. \$358.21 was reimbursed back to the town in 2006.

- ◆ At the time of the survey, this town did not have a local property tax relief program.

Stonington

- ◆ 17.5% of the population is 65 years and older.
- ◆ 271 households are on the state Circuit Breaker program. \$115,522.39 was reimbursed back to the town in 2006.
- ◆ 143 households receive the state additional veterans' exemption. \$23,297.50 was reimbursed back to the town in 2006.

- ◆ At the time of the survey, this town did not have a local property tax relief program.

Stratford

- ◆ 19.2% of the population is 65 years and older.
- ◆ 1,288 households are on the state Circuit Breaker program. \$642,503.70 was reimbursed back to the town in 2006.
- ◆ 641 households receive the state additional veterans' exemption. \$121,169 was reimbursed back to the town in 2006.

- ◆ Stratford has three local property tax relief programs; a credit, tax freeze, and deferral programs:
 - This credit program has the same income limits as the state Circuit Breaker program.
 - Up to 75% of an applicant's property tax may be abated per year and does not have to be paid back by the participant.
 - At the time of the survey there were 1,235 people on this program.

 - The tax freeze and the deferral programs were implemented after the 2006 tax freeze legislation.
 - There are residency requirements and income and asset eligibility criteria for these programs, but specific details were not reported.
 - A lien is placed on the property with a 4.5% interest rate.

Suffield*

- ◆ 14.1% of the population is 65 years and older.
- ◆ 150 households are on the state Circuit Breaker program. \$79,425.84 was reimbursed back to the town in 2006.
- ◆ 78 households receive the state additional veterans' exemption. \$8,812.78 was reimbursed back to the town in 2006.
- ◆ Suffield has one local property tax relief program:
 - This credit program has the same income limits as the state Circuit Breaker program.
 - Up to 75% of an applicant's property tax may be abated per year and does not have to be paid back by the participant.

Thomaston*

- ◆ 12.1% of the population is 65 years and older.
- ◆ 106 households are on the state Circuit Breaker program. \$56,717.62 was reimbursed back to the town in 2006.
- ◆ 58 households receive the state additional veterans' exemption. \$8,987.36 was reimbursed back to the town in 2006.
- ◆ At the time of the survey, this town did not have a local property tax relief program.

Thompson

- ◆ 13.3% of the population is 65 years and older.
- ◆ 185 households are on the state Circuit Breaker program. \$80,228.33 was reimbursed back to the town in 2006.
- ◆ 113 households receive the state additional veterans' exemption. \$161,603.44 was reimbursed back to the town in 2006.
- ◆ At the time of the survey, this town did not have a local property tax relief program.

Tolland

- ◆ 7.7% of the population is 65 years and older.
- ◆ 119 households are on the state Circuit Breaker program. \$61,181.80 was reimbursed back to the town in 2006.
- ◆ 51 households receive the state additional veterans' exemption. \$6,425.78 was reimbursed back to the town in 2006.

- ◆ Tolland has two local property tax relief programs; a deferral program and a freeze program.
 - The deferral program allows participants to defer a specific amount (a flat rate for everyone) of their property tax bills each year.
 - Information regarding eligibility criteria, including income, age, residency, assets, etc. was not reported.
 - At the time of the survey there were 3 participants on this program.

 - The freeze program is open to single and married persons with incomes no greater than \$47,700/year.
 - Taxes are frozen at the rate for the year for which a participant applies and is accepted for benefits.
 - Participants must pay for acreage changes of property, while property taxes are frozen.
 - At the time of the survey there were 60 participants on this program.

Torrington

- ◆ 17.6% of the population is 65 years and older.
- ◆ 615 households are on the state Circuit Breaker program. \$300,851.99 was reimbursed back to the town in 2006.
- ◆ 328 households receive the state additional veterans' exemption. \$23,188.17 was reimbursed back to the town in 2006.

- ◆ Torrington has one local property tax relief program.
 - This freeze program is open to residents who have lived in the house for which they wish to receive benefits for a minimum of one year prior to applying for benefits.
 - Applicants may not have assets exceeding \$125,000.
 - There was no information available pertaining to income eligibility criteria.
 - This program was started for the grand list year 2006.
 - No liens are placed on the home.
 - At the time of the survey there were 118 participants on this program.

Trumbull

- ◆ 17.3% of the population is 65 years and older.
- ◆ 591 households are on the state Circuit Breaker program. \$276,508.54 was reimbursed back to the town in 2006.
- ◆ 286 households receive the state additional veterans' exemption. \$28,537.98 was reimbursed back to the town in 2006.

- ◆ Trumbull has three local property tax relief programs; a credit program, a deferral program and a freeze program.
 - The credit program has income limits for both single and married applicants of \$50,000 or less.
 - Depending on participants' income, they may receive annual abatements of \$315-\$1,250.
 - This abatement does not have to be paid back by the participant.
 - At the time of the survey there were 943 people on this program.

 - The deferral program has the same income requirements as the credit program.
 - A participant may defer up to 75% of his or her taxes.
 - The deferred amount does not have to be repaid until your home is sold or transferred to a new owner. A lien is placed on the property.
 - At the time of the survey there was no information pertaining to how many people were on this program.

 - The freeze program has the same income eligibility guidelines as the credit and deferral programs.
 - Applicants must be 70 years or older.
 - Applicants must have lived on the property for a minimum of one year before applying for benefits.
 - Taxes are frozen until July 2012 when participants must reapply and have their taxes frozen at the new rate.
 - The difference between the frozen tax amount and the actual tax amount does not need to be repaid.
 - At the time of the survey there were 25 people on this program.

Union

- ◆ 11.8% of the population is 65 years and older.
- ◆ 6 households are on the state Circuit Breaker program. \$2,087.39 was reimbursed back to the town in 2006.
- ◆ 3 households receive the state additional veterans' exemption. \$704.76 was reimbursed back to the town in 2006.

- ◆ At the time of the survey, this town did not have a local property tax relief program.

Vernon*

- ◆ 13.9% of the population is 65 years and older.
- ◆ 340 households are on the state Circuit Breaker program. \$157,266.02 was reimbursed back to the town in 2006.
- ◆ 212 households receive the state additional veterans' exemption. \$34,479.68 was reimbursed back to the town in 2006.

- ◆ Vernon has at least two local property tax relief programs; a credit program and a freeze program. No information about the details of the program were available.

Voluntown

- ◆ 9.5% of the population is 65 years and older.
- ◆ 28 households are on the state Circuit Breaker program. \$16,863.82 was reimbursed back to the town in 2006.
- ◆ 13 households receive the state additional veterans' exemption. \$1,258.34 was reimbursed back to the town in 2006.

- ◆ At the time of the survey, this town did not have a local property tax relief program.

Wallingford

- ◆ 15.2% of the population is 65 years and older.
- ◆ 587 households are on the state Circuit Breaker program. \$577,992.32 was reimbursed back to the town in 2006.
- ◆ 335 households receive the state additional veterans' exemption. \$31,752.20 was reimbursed back to the town in 2006.

- ◆ Wallingford has one local property tax relief program which was implemented before the 2006 Tax Freeze legislation and has not been modified since:
 - This deferral program has the same income limits as the state Circuit Breaker program.
 - Up to 100% of a participant's property taxes may be deferred per year.
 - A lien is placed on the property. Taxes can be paid without interest up to 6 months from the date of sale of the property or from date of death of property owner.
 - At the time of the survey there were 62 participants on this program.

Warren

- ◆ 14.9% of the population is 65 years and older.
- ◆ 13 households are on the state Circuit Breaker program. \$6,109.21 was reimbursed back to the town in 2006.
- ◆ 7 households receive the state additional veterans' exemption. \$505.38 was reimbursed back to the town in 2006.

- ◆ At the time of the survey, this town did not have a local property tax relief program.

Washington

- ◆ 15.8% of the population is 65 years and older.
- ◆ 44 households are on the state Circuit Breaker program. \$19,876.81 was reimbursed back to the town in 2006.
- ◆ 20 households receive the state additional veterans' exemption. \$1,599.45 was reimbursed back to the town in 2006.
- ◆ Washington has one local property tax relief program which was implemented before the 2006 Tax Freeze legislation and has not been modified since:
 - This credit program is open to single and married persons with incomes no greater than \$39,500/year.
 - There was no information pertaining to benefits for this program.
 - At the time of the survey there were 50 participants on this program.

Waterbury

- ◆ 15% of the population is 65 years and older.
- ◆ 1,559 households are on the state Circuit Breaker program. \$835,345.18 was reimbursed back to the town in 2006.
- ◆ 774 households receive the state additional veterans' exemption. \$181,450.59 was reimbursed back to the town in 2006.
- ◆ At the time of the survey, this town did not have a local property tax relief program.

Waterford

- ◆ 19% of the population is 65 years and older.
- ◆ 343 households are on the state Circuit Breaker program. \$127,823.30 was reimbursed back to the state in 2006.
- ◆ 197 households receive the state additional veterans' exemption. \$8,673.81 was reimbursed back to the town in 2006.
- ◆ Waterford has one local property tax relief program.
 - This credit program has the same income limits as the state Circuit Breaker program.
 - If participate owns the property 100% then he/she can receive a \$225 reduction in taxes. The reduction is prorated if it is a partial ownership.
 - This abatement does not need to be paid back by the participant at any time.
 - At the time of the survey there were 233 participants on this program.

Watertown

- ◆ 14.1% of the population is 65 years and older.
- ◆ 338 households are on the state Circuit Breaker program. \$169,955.82 was reimbursed back to the town in 2006.
- ◆ 179 households receive the state additional veterans' exemption. \$25,562 was reimbursed back to the town in 2006.
- ◆ Watertown has one local property tax relief program.
 - This credit program is open to single and married persons with incomes no greater than \$45,000/year.
 - Abatement of \$50-\$450 annually is provided, depending on participants' income level.
 - This abatement does not need to be paid back by the participant at any time.

West Hartford

- ◆ 19.5% of the population is 65 years and older.
- ◆ 496 households are on the state Circuit Breaker program. \$253,950.02 was reimbursed back to the town in 2006.
- ◆ 33 households receive the state additional veterans' exemption. \$79,186.74 was reimbursed back to the town in 2006.
- ◆ West Hartford has two local property tax relief programs.
 - The credit program is open to homeowners who fall into the lowest two income levels of the state Circuit Breaker Program.
 - Up to 75% of a participant's property taxes may be abated from his or her bill each year.
 - This program matches the amount given from the state Circuit Breaker Program.
 - This abatement does not need to be paid back by the participant at any time.
 - At the time of the survey there were 212 participants on this program.

 - The freeze program has the same income requirements as the state Circuit Breaker.
 - There is no asset requirement for this program.
 - A lien is not placed on the property.
 - This program was started for the grand list year 2006.
 - At the time of the survey there were 377 participants on this program.

West Haven

- ◆ 14.2% of the population is 65 years and older.
- ◆ 776 households are on the state Circuit Breaker program. \$417,490 was reimbursed back to the town in 2006.
- ◆ 254 households receive the state additional veterans' exemption. \$148,982.02 was reimbursed back to the town in 2006.
- ◆ At the time of the survey, this town did not have a local property tax relief program.

Westbrook

- ◆ 17.1% of the population is 65 years and older.
- ◆ 93 households are on the state Circuit Breaker program. \$37,575.68 was reimbursed back to the town in 2006.
- ◆ 498 households receive the state additional veterans' exemption. \$3,408.99 was reimbursed back to the town in 2006.

- ◆ Westbrook has one local property tax relief program.
 - This freeze program is open to single and married persons with incomes no greater than \$58,000/year.
 - This program was started for the grand list year 2005.
 - Liens are placed on the property.
 - No information was available as to other eligibility criteria, or whether or not interest is attached to the lien.
 - At the time of the survey there were 89 participants on this program.

Weston*

- ◆ 9.7% of the population is 65 years and older.
- ◆ 53 households are on the state Circuit Breaker program. \$24,522.75 was reimbursed back to the town in 2006.
- ◆ 16 households receive the state additional veterans' exemption. \$1,889.23 was reimbursed back to the town in 2006.

- ◆ Weston has two local property tax relief programs; a credit program and a deferral program.
 - The local credit program allows a person to abate up to 76% of his or her property taxes per year.
 - This amount does not have to be paid back by the participant.

 - The deferral program allows a participant to defer anywhere between 60% and 75% of his or her property taxes per year.
 - There is a lien put on the home, plus interest.

 - At the time of the survey there was no information as to income guidelines for each of these programs, nor was there information pertaining to the interest rate for the deferral program, or how many people were on each program.

Westport

- ◆ 15.1% of the population is 65 years and older.
- ◆ 224 households are on the state Circuit Breaker program. \$116,361.93 was reimbursed back to the town in 2006.
- ◆ 77 households receive the state additional veterans' exemption. \$5,181.57 was reimbursed back to the town in 2006.
- ◆ Westport has two local property tax relief programs; a credit program, and a deferral program.
 - The local credit program is open to single and married persons with incomes no greater than \$55,000 per year.
 - Between \$1000 and \$3500 is exempted from the property value.
 - This exemption does not need to be paid back by the participant.
 - Currently there are 467 people on this program.
 - The deferral program is open to single and married persons with incomes no greater than \$100,000 per year.
 - Participants with incomes no greater than \$75,000 may defer up to 100% of taxes. Participants with an income between \$75,000-\$100,000 may defer the tax increase only.
 - A lien is placed on the property with a simple (non-compounding) interest rate of 4%.
 - Currently there are 400 people on this program.

Wethersfield

- ◆ 23.5% of the population is 65 years and older.
- ◆ 477 households are on the state Circuit Breaker program. \$219,025.03 was reimbursed back to the town in 2006.
- ◆ 186 households receive the state additional veterans' exemption. \$42,093.28 was reimbursed back to the town in 2006.
- ◆ Wethersfield has one local property tax relief program.
 - This credit program is open to single and married persons with incomes no greater than \$40,000/year.
 - Up to 15% of a participant's property tax bill may be abated, with a maximum benefit of \$500.
 - This abatement does not need to be paid back by the participant at any time.
 - At the time of the survey, there were 463 participants on this program.

Willington

- ◆ 7.7% of the population is 65 years and older.
- ◆ 34 households are on the state Circuit Breaker program. \$18,920.35 was reimbursed back to the town in 2006.
- ◆ 16 households receive the state additional veterans' exemption. \$994.05 was reimbursed back to the town in 2006.
- ◆ At the time of the survey, this town did not have a local property tax relief program.

Wilton

Revised: April, 2009

- ◆ 12.2% of the population is 65 years and older.
- ◆ 105 households are on the state Circuit Breaker program. \$48,052.67 was reimbursed back to the town in 2006.
- ◆ 55 households receive the state additional veterans' exemption. \$5,282.60 was reimbursed back to the town in 2006.

- ◆ Wilton has two local property tax relief programs; a credit program and a deferral program.
 - The local credit program is open to single and married persons with incomes no greater than \$63,400 per year.
 - Credits of \$1050-\$3700 are provided annually, depending on participants' income.
 - This amount does not need to be paid back by the participant.

 - The local deferral program is open to single and married persons with incomes no greater than \$81,100 per year.
 - Participants with incomes up to \$63,400 may defer up to 100% of tax. Participants with incomes between \$63,401 and \$81,100 may defer up to 75% of tax.
 - A lien is put on the participant's home with an interest rate at 5%.

 - Any person qualifying for both the tax credit and the tax deferral may utilize both the tax credit and the tax deferral for any given fiscal year. If a person elects to do this, the tax bill will be reduced first by all property tax credits then the deferral can be applied to the remainder of the bill.

Winchester

- ◆ 15.2% of the population is 65 years and older.
- ◆ 127 households are on the state Circuit Breaker program. \$58,171.14 was reimbursed back to the state in 2006.
- ◆ 0 households receive the state additional veterans' exemption. \$0 was reimbursed back to the town in 2006.

- ◆ Winchester has three local property tax relief programs; a credit program, a deferral program and a freeze program.
 - The credit program has the same income limits as the state Circuit Breaker program.
 - The local program will match the credit given through the state Circuit Breaker.
 - At the time of the survey, there was no information pertaining to how many people were on this program.

 - The deferral program has the same income requirements as the state Circuit Breaker program.
 - The deferral shall be 25% of tax due less amounts received under state tax relief programs.
 - There is a lien placed on the property.
 - At the time of the survey, there were 7 participants on this program.

 - The freeze program's income requirement is the same as the state Circuit Breaker program.

All information accurate as of Summer 2007

- An applicant cannot have assets exceeding \$125,000, excluding the residence for which relief is sought.
- This program was started for the grand list year 2006.
- A lien is placed on the property.

Windham

- ◆ 12.6% of the population is 65 years and older.
- ◆ 260 households are on the state Circuit Breaker program. \$131,560.14 was reimbursed back to the town in 2006.
- ◆ 126 households receive the state additional veterans' exemption. \$14,250.36 was reimbursed back to the town in 2006.
- ◆ Windham has one local property tax relief program.
 - This credit program has the same income limits as the state Circuit Breaker program.
 - A flat rate of \$150 is abated from each participant's property tax bill each year.
 - This abatement does not need to be paid back by the participant at any time.
 - At the time of the survey, there were 257 participants on this program.

Windsor

- ◆ 14.5% of the population is 65 years and older.
- ◆ 384 households are on the state Circuit Breaker program. \$185,845.46 was reimbursed back to the town in 2006.
- ◆ 189 households receive the state additional veterans' exemption. \$24,950.74 was reimbursed back to the town in 2006.
- ◆ Windsor has one local property tax relief program.
 - This credit program is open to single and married persons with incomes below \$39,999/year.
 - Additional 20% of state benefit given credited. If person is not on the state program they will credit \$200 (single) or \$300 (married).
 - This abatement does not need to be paid back by the participant at any time.
 - At the time of the survey, there were 48 participants on this program.

Windsor Locks

- ◆ 16.5% of the population is 65 years and older.
- ◆ 247 households are on the state Circuit Breaker program. \$108,099 was reimbursed back to the town in 2006.
- ◆ 121 households receive the state additional veterans' exemption. \$10,697.01 was reimbursed back to the town in 2006.
- ◆ Windsor Locks has one local property tax relief program.
 - This credit program has the same income limits as the state Circuit Breaker program.
 - Up to 75% of a participant's property tax bill may be abated each year.
 - This abatement does not need to be paid back by the participant at any time.
 - At the time of the survey, there were 241 participants on this program.

Wolcott

- ◆ 13.1% of the population is 65 years and older.
- ◆ 302 households are on the state Circuit Breaker program. \$145,459.74 was reimbursed back to the town in 2006.
- ◆ 221 households receive the state additional veterans' exemption. \$30,349.52 was reimbursed back to the town in 2006.

- ◆ At the time of the survey, this town did not have a local property tax relief program.

Woodbridge

- ◆ 16.8% of the population is 65 years and older.
- ◆ 106 households are on the state Circuit Breaker program. \$52,279.62 was reimbursed back to the town in 2006.
- ◆ 44 households receive the state additional veterans' exemption. \$5,318.55 was reimbursed back to the town in 2006.

- ◆ Woodbridge has one local property tax relief program.
 - This credit program is open to single and married persons with incomes no greater than \$54,230/year.
 - Annual abatements of \$938-\$1250 are provided, depending on participants' incomes.
 - This abatement does not need to be paid back by the participant at any time.
 - At the time of the survey, there were 163 participants on this program.

Woodbury

- ◆ 13% of the population is 65 years and older.
- ◆ 85 households are on the state Circuit Breaker program. \$42,904.73 was reimbursed back to the town in 2006.
- ◆ 46 households receive the state additional veterans' exemption. \$2,109.46 was reimbursed back to the town in 2006.

- ◆ Woodbury has one local property tax relief program.
 - This credit program is open to individuals with incomes no greater than \$39,300/year.
 - Benefits are based on the state Circuit Breaker with a maximum benefit of \$200.
 - This abatement does not need to be paid back by the participant at any time.
 - At the time of the survey, there were 98 participants on this program.

Woodstock

- ◆ 12.4% of the population is 65 years and older.
- ◆ 83 households are on the state Circuit Breaker program. \$41,843.02 was reimbursed back to the town in 2006.

All information accurate as of Summer 2007

- ◆ 39 households receive the state additional veterans' exemption. \$5,098.93 was reimbursed back to the town in 2006.
- ◆ At the time of the survey, this town did not have a local property tax relief program.

* Municipality did not respond to survey, however information some information was collected via internet and phone calls.

APPENDIX B: Property Tax (Mill) Rates

Mill rates were reported to the Connecticut Commission on Aging by the Office of Policy and Management and are for Grand List Year 2006.

Municipality	Mill Rate	Municipality	Mill Rate
Andover	26.3000	Newington	26.9100
Ansonia	32.3200	New London	30.4500
Ashford	33.7000	New London + Center District	32.0200
Avon	25.5500	New London Personal Property	0.0000
Barkhamsted	26.7000	New Milford	21.3400
Barkhamsted Fire District	1.4300	New Milford Fire District	0.5500
Beacon Falls	22.6800	Newtown	28.1000
Berlin	28.7400	Norfolk	28.1200
Berlin - Kensington Fire District	1.0000	North Branford	23.7000
Berlin - Worthington Fire District	1.8200	North Canaan	26.1000
Bethany	29.3000	North Canaan + Fire District	27.8500
Bethel	28.1500	North Canaan, Canaan Fire District	1.7500
Bethlehem	23.0400	North Haven	25.4400
Bloomfield	34.3300	North Stonington	18.6000
Bloomfield, Center Fire District	0.9500	Norwalk 1st	21.6560
Bloomfield, Blue Hill Fire District	2.2000	Norwalk 2nd	21.6560
Bolton	30.9700	Norwalk 3rd	21.6560
Bozrah	25.0000	Norwalk 4th	21.7240
Branford	22.3300	Norwalk 5th	21.1530
Bridgeport	41.2800	Norwalk 6th	20.1990
Bridgewater	15.5000	Norwalk 7th	20.1990
Bristol	34.7100	Norwalk 8th	21.6560
Brookfield	17.9600	Norwalk 9th	21.6560
Brooklyn	22.1200	Norwalk Motor Vehicle Rate	23.7240
Burlington	27.8200	Norwalk 1st No Garbage	21.0850
Canaan	29.5000	Norwalk 2nd No Garbage	21.0850
Canterbury	21.9500	Norwalk 3rd No Garbage	21.0850
Canton	29.9200	Norwalk 4th No Garbage	21.1530
Chaplin	35.5000	Norwich City (Vol Fire)	28.9300
Cheshire	27.6000	Norwich (Fire)	33.3200
Chester	23.1200	Old Lyme	18.2000
Clinton	20.2600	Old Saybrook	15.8400
Colchester	23.0100	Orange	29.9000
Colebrook	22.5900	Oxford	19.3700
Columbia	20.9000	Plainfield	28.4000
Cornwall	11.9000	Plainfield FD # 255	1.3500
Coventry	27.5900	Plainfield Moosup FD	1.9200
Cromwell	31.1400	Plainfield Central Village	2.7500
Cromwell Fire District	2.0000	Plainfield Wauregan	2.2500

Grand List Year 2006

Municipality	Mill Rate	Municipality	Mill Rate
Danbury	22.2000	Plainville	25.5000
Darien	13.8700	Plymouth	30.1000
Deep River	21.2500	Pomfret	20.0000
Derby	25.5000	Pomfret + Fire District	0.0000
Durham	26.2500	Pomfret Fire District	0.8000
Eastford	31.2000	Portland	26.9900
East Granby	28.0000	Preston	26.1900
East Haddam	27.7800	Prospect	24.5000
East Hampton	23.3000	Putnam	15.2200
East Hartford	36.1200	Putnam + Special District	23.6200
East Haven	22.8500	Putnam West Putnam District	0.6000
East Lyme	18.5500	Putnam East Putnam District	1.2000
Easton	21.0000	Redding	22.7400
East Windsor	27.9113	Ridgefield	24.8700
Ellington	24.5000	Rocky Hill	28.4000
Enfield	23.8800	Roxbury	15.4000
Enfield Fire District #1	2.3500	Salem	22.7500
Enfield Thompsonville Fire District #2	4.4700	Salisbury	8.9000
Enfield, Hazardville Fire District #3	1.7500	Scotland	33.0500
Enfield, No. Thompsonville Fire District #4	2.4000	Seymour	25.0300
Enfield Shaker Pines Fire District #5	1.1000	Sharon	14.9000
Essex	16.9000	Shelton	17.4700
Fairfield	17.4100	Sherman	16.0000
Farmington	25.9500	Simsbury	36.9000
Franklin	23.0000	Simsbury + Fire District	38.2000
Glastonbury	35.8000	Simsbury, Fire District	1.3000
Goshen	21.7000	Somers	21.5600
Granby	35.9700	Southbury	25.4000
Greenwich	7.7630	Southington	21.8800
Greenwich + Sewer	8.1520	South Windsor	32.5400
Griswold	16.7500	Sprague	26.0000
Groton	21.2100	Stafford	24.6300
Groton Sewer District	0.3900	Stafford, Special Service District	1.5000
Groton, City of Groton	4.4000	Stamford Motor Vehicles	34.0000
Groton, Poquonock Bridge Fire	5.4000	Stamford "A"	27.0300
Groton, Mystic Fire	2.3900	Stamford "B"	26.2800
Groton, Noank Fire	1.3500	Stamford "C"	25.2000
Groton, Old Mystic Fire	2.8000	Stamford "CS"	25.8800
Center Groton Fire	3.5000	Stamford Pprop Other than MV	27.0300
Groton, W. Pleasant Valley Fire	3.0000	Sterling	33.0000
Groton, Mumford Cove	0.1970	Sterling, Fire District	1.7000

Grand List Year 2006

Municipality	Mill Rate	Municipality	Mill Rate
Groton, Long Point Assoc.	3.4100	Stonington	21.7300
Guilford	24.3200	Stonington Mystic FD	2.2100
Haddam	25.0000	Stonington Pawcatuck FD	1.6250
Hamden	29.1000	Stonington Quiambaug FD	0.6700
Hampton	29.9000	Stonington FD	0.7500
Hartford	63.3900	Stonington Wequetequock FD	0.8500
Hartland	22.2500	Stonington Old Mystic FD	2.8000
Harwinton	25.8000	Stonington Lords Point FD	2.2000
Hebron	26.2700	Stonington Mason's Island	0.0000
Kent	18.7900	Stonington Wamphassuk	0.0000
Killingly	25.8000	Stonington Latimer Point	0.0000
Killingly Attawaugan FD	2.8300	Stratford	30.1200
Killingly Dayville FD	1.8000	Suffield	26.4000
Killingly Dyer Manor	0.4100	Thomaston	24.9900
Killingly E. Killingly FD	2.0000	Thompson	16.9700
Killingly So. Killingly FD	1.3000	Tolland	28.3900
Killingly District 5 Orient Heights	0.6000	Torrington	33.8300
Killingly Williamsville	2.2800	Trumbull	22.2200
Killingworth	21.2000	Trumbull Long Hill FD	0.4750
Lebanon	26.8000	Trumbull Center	0.6300
Ledyard	24.8800	Trumbull Nichols Center	0.7400
Lisbon	16.0000	Union	26.4100
Litchfield	25.1000	Vernon	32.9100
Lyme	14.0000	Voluntown	19.5000
Madison	23.3500	Wallingford	22.0500
Manchester 8th Buckland Section Fire	1.8100	Warren	19.5000
Manchester + Special	41.8600	Washington	12.5000
Manchester 8th Fire + Sewer	3.6200	Waterbury	55.4938
Manchester Eighth District Base	31.9000	Waterford	21.0700
Manchester	36.0500	Watertown	22.7200
Mansfield	23.8700	Watertown FD	0.0000
Marlborough	25.2100	Westbrook	14.8000
Meriden Second	30.2700	West Hartford	38.6300
Meriden	27.9600	West Haven	27.9600
Middlebury	21.9000	West Haven, First Center	7.6000
Middlefield	24.1100	West Haven, West Shore	5.8900
Middletown + City Fire	38.2000	West Haven, Allingtown	6.0000
Middletown, South Fire	4.3810	Weston	23.3900
Middletown, Westfield Fire	1.1500	Westport	13.7300
Middletown, City Fire	6.4000	Wethersfield	32.9400
Middletown	31.8000	Wilmington	25.7800
Milford	31.7700	Wilton	24.2300
Monroe	27.4200	Winchester	34.2700
Montville	21.0000	Windham, Special Service District	34.1100
Morris	20.6700	Windham	24.9300

Grand List Year 2006

Municipality	Mill Rate	Municipality	Mill Rate
Naugatuck	41.3000	Windham 1st Taxing District	26.4900
New Britain	45.3900	Windsor	29.3000
New Britain + Downtown	48.9900	Windsor, Wilson Fire District	2.8000
New Canaan	14.5360	Windsor, Windsor Fire District	1.7500
New Canaan Sewer	0.6770	Windsor Locks	22.8800
New Fairfield	19.9600	Wolcott	21.9500
New Hartford	28.1500	Woodbridge	29.9600
New Hartford Village FD #1	1.2500	Woodbury	23.9600
New Hartford Pine Meadow #3	1.7500	Woodstock	17.0500
New Hartford South End FD #4	0.7000	Borough of Bantam	1.9000
New Haven + Whalley Avenue WASS	42.8800	Borough of Danielson	4.2500
New Haven + Whalley Avenue WASF	45.7600	Borough of Fenwick	1.8700
New Haven	42.2100	Borough of Jewett City	2.0000
New Haven + Downtown Green	44.0600	Borough of Litchfield	1.2300
New Haven + Chapel West	44.7100	Borough of Newtown	0.8500
		Borough of Stonington	2.7500
		Borough of Woodmont	0.0000

APPENDIX C: University of Connecticut State Data Classification System

Urban Core: This group of towns is characterized as having the (1) lowest income, (2) highest poverty, and the (3) highest population density, with an extremely high population density being the primary characteristic for this category. The city of Bridgeport, located on the coast in southwestern Connecticut, is most representative of this group.

Bridgeport	New Britain	New London	West Haven
Hartford	New Haven	Waterbury	

Urban Periphery: These towns are characterized by (1) below average income, (2) average poverty, and (3) high population density. In 2000, 36% of the state population lived in the Urban Periphery, making this the group with the highest population. These towns are best described as transitional towns between the urban cores and the suburbs. Located in eastern Connecticut, Norwich was the most representative of this group.

Ansonia	East Hartford	Meriden	Norwich	Torrington
Bloomfield	East Haven	Middletown	Plainville	Vernon
Branford	Enfield	Milford	Rocky Hill	West Hartford
Bristol	Groton	Naugatuck	Seymour	Wethersfield
Danbury	Hamden	Newington	Stamford	Windham
Derby	Manchester	Norwalk	Stafford	Windsor Locks

Suburban: These towns are characterized by (1) above average income, (2) low poverty, and (3) moderate population density. Towns in this group are best distinguished as suburbs of more densely populated urban areas. Located in the midsection of Connecticut, Cheshire was the most representative of this group, being a suburb to both Waterbury and New Haven.

Avon	Clinton	Haddam	North Branford	South Windsor
Berlin	Columbia	Harwinton	North Haven	Southbury
Bethany	Cromwell	Hebron	Old Saybrook	Southington
Bethel	Durham	Killingworth	Orange	Suffield
Bethlehem	East Granby	Lyme	Oxford	Tolland
Bolton	Ellington	Madison	Prospect	Trumbull
Bridgewater	Essex	Marlborough	Redding	Wallingford
Brookfield	Fairfield	Middlebury	Roxbury	Washington
Burlington	Farmington	Monroe	Salem	Watertown
Canton	Glastonbury	New Fairfield	Shelton	Windsor
Cheshire	Granby	New Hartford	Sherman	Wolcott
Chester	Guilford	Newtown	Simsbury	Woodbridge
				Woodbury

Wealthy: This group of towns can be characterized by (1) *exceptionally high income*, (2) *low poverty*, and (3) *moderate population density*. The single variable that best distinguishes this group is its high income or wealth. Located in southwest Connecticut, Westport was the most representative of this group in 2000.

Darien	Greenwich	Ridgefield	Westport
Easton	New Canaan	Weston	Wilton

Rural: This group of towns can be characterized by (1) *average income*, (2) *below average poverty*, and (3) *lowest population density*. The single variable that best distinguishes this group is its low population density. Located in southeast corner of Connecticut, North Stonington was the most representative of this group in 2000.

Andover	East Hampton	Middlefield	Sharon
Ashford	East Lyme	Montville	Somers
Barkhamsted	East Windsor	Morris	Sprague
Beacon Falls	Eastford	New Milford	Sterling
Bozrah	Franklin	Norfolk	Stonington
Brooklyn	Goshen	North Canaan	Stratford
Canaan	Griswold	North Stonington	Thomaston
Canterbury	Hampton	Old Lyme	Thompson
Chaplin	Hartland	Plainfield	Union
Colchester	Kent	Plymouth	Voluntown
Colebrook	Killingly	Pomfret	Warren
Cornwall	Lebanon	Portland	Waterford
Coventry	Ledyard	Preston	Westbrook
Deep River	Lisbon	Putnam	Willington
East Haddam	Litchfield	Salisbury	Winchester
	Mansfield	Scotland	Woodstock