

BOARD OF FINANCE

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TOWN HALL
238 Danbury Road
Wilton, Connecticut 06897

Matthew Raimondi, *Chair*
Stewart Koenigsberg, *Vice Chair*
Prasad Iyer, *Clerk*
Sandra Arkell
Timothy Birch
Rudy Escalante

**BOARD OF FINANCE
SPECIAL MEETING on FY25 BUDGET**

April 2, 2024 at 7:00 P.M.

Held at Comstock Community Center Room 31 & via Zoom

Board of Finance Present:

Matthew Raimondi, Stewart Koenigsberg, Sandra Arkell, Timothy Birch, Rudy Escalante, Prasad Iyer

Guests: Town Administrator Matt Knickerbocker, CFO Dawn Norton

Call to Order

Mr. Raimondi called the meeting to order at 7:00pm.

Overview on Public Engagement: Update on Public Hearings & Emails Received and Presentation of FY25 Budget Survey Results

Mr. Raimondi initiated the discussion on Public Engagement. He introduced Prasad Iyer, who delivered an overview (see attached) of the emails and comments received from residents concerning the FY25 budgets. Subsequently, Mr. Raimondi presented the results of the BOF budget survey that was distributed in March 2024 (see attached). Discussion amongst the board regarding the survey results.

Budget & Mill Rate Deliberations

Mr. Raimondi proceeded to initiate the budget and mill rate deliberations by reviewing the FY2025 Mill Rate Model (see attached). Based on the proposed BOS and BOE budgets and other budgetary items, the FY25 mill rate growth over the restated FY24 mill rate yielded a 4.3% organic mill rate increase and a 9.0% residential tax increase. Subsequently, he invited each board member to express their viewpoints on the budgets and mill rate.

All members acknowledged the challenging nature of the budget year and expressed support for the BOF adhering to the 4.0% mill rate guidance provided in November 2023.

Based on the 4.0% organic mill rate growth figure, Mr. Raimondi indicated that the Board would need to reduce the combined budgets by \$440,000 in aggregate, which would yield a mill rate of 23.9. Subsequently, the Board engaged in discussions regarding the allocation of the \$440,000 reduction between the BOE and BOS.

After deliberation, Board Members discussed allocating the \$440,000 proportionately based on the size of each budget. This entailed a reduction of \$300,000 from the BOE budget and \$140,000 from the BOS budget. As a result, the BOE budget would be adjusted to \$93,238,159 and the BOS budget to \$35,736,501. Subsequently, the board engaged in further discussion regarding these proposed adjustments.

After discussion, motion moved by Mr. Escalante to set the Mill Rate at 23.9, reflecting a reduction of \$440,000 from the overall budget. He further moved that this reduction be split proportionally between the BOS and BOE. Based on this split, \$140,000 would be deducted from the BOS budget, adjusting it to \$35,736,501, and \$300,000 from the BOE budget, adjusting it to \$93,238,159. The motion was seconded by Mr. Koenigsberg and unanimously carried with a vote of 6-0.

Mr. Raimondi asked for a motion for a 5-minute recess at 7:43pm to prepare the resolutions. Motion moved, seconded and carried 6-0.

Back in regular session at 7:48pm.

Mr. Raimondi began the review of the Resolutions that will be presented on May 7, 2024 at 7:00pm at the WHS Clune Center with an adjourned vote on May 11, 2024 from 8:00am – 6:00pm.

Mr. Raimondi began the vote on the FY2025 budget resolutions listed below:

Vote on the FY 2025 Budget

1. **Estimated Revenues:** Mr. Escalante moved and Mr. Birch seconded that estimated FY 2025 revenues, excluding current property taxes, be set at **\$5,901,152** consisting of the revenue sources and amounts listed below. **Motion carried 6-0.**

Supplemental Auto Tax	\$ 900,000
Back Taxes	400,000
Tax Liens & Interest	250,000
Education Grants	462,091
Town Grants	1,418,371
Licenses, Permits, Fees & Other	1,848,690
Interest	600,000
Other Misc. Revenue	22,000

2. **Debt Service:** Mr. Iyer moved and Mr. Escalante seconded that **\$9,975,742** be appropriated for Debt Service. **Motion carried 6-0.**
3. **Board of Education:** Mr. Birch moved and Ms. Arkell seconded that **\$93,238,159** be appropriated for the Board of Education operating budget. **Motion carried 6-0.**
4. **Board of Selectmen Operating and Operating Capital:** Ms. Arkell moved and Mr. Koenigsberg seconded that **\$35,736,501** be appropriated for the Board of Selectmen's combined operating budget and operating capital budget. **Motion carried 6-0.**
5. **Reserves:** Mr. Koenigsberg moved and Mr. Raimondi seconded that **\$1,389,504** be appropriated for Reserve, including **\$347,376** under the jurisdiction of the Board of Selectmen, and **\$1,042,128** under the jurisdiction of the Board of Finance. **Motion carried 6-0.**
6. **General Fund Total Operating Budget:** Mr. Iyer moved and Mr. Escalante seconded a Fiscal 2025 General Fund Total Operating Budget of **\$140,339,906**. **Motion carried 6-0.**
7. **Tax Relief:** Mr. Birch moved and Mr. Raimondi seconded that tax relief for the elderly or disabled be estimated at **\$1,110,000** and WVAC/Georgetown at **\$20,750**. **Motion carried 6-0.**

8. **Grand List and Collection Rate:** Mr. Koenigsberg moved and Mr. Escalante seconded that the estimated rate of tax collections due on the October 1, 2023 Net Taxable Grand List of **\$5,701,971,931** be set at **99.3%**. **Motion carried 6-0.**
9. **Mil Rate Levy:** Mr. Escalante moved and Mr. Birch seconded a motion to levy a tax of **23.9435** mils on the Net Taxable Grand List of October 1, 2023 and that the tax be payable one-half on July 1, 2024 and one-half on January 1, 2025, except for bills of \$100 or less, and for personal property taxes on automobiles, which shall be payable in one installment on July 1, 2024. **Motion carried 6-0.**

Mr. Raimondi thanked the BOF members, the Board of Education, the Board of Selectmen, and town employees for their partnership and collaboration in crafting this budget.

Mr. Raimondi informed the board about the scheduled BOF meeting on April 9, 2024, which includes discussions on bonded capital requests. He mentioned that First Selectwoman Toni Boucher had a scheduling conflict and would not be available for the meeting. After discussion, the board agreed to hold a special meeting on April 11, 2024, at 7:00 p.m.

As deliberations were concluded this evening, deliberations scheduled for April 3rd, April 4th and the BOF Regular meeting of April 9, 2024 have been cancelled.

Public Comment

- William Moreno of Millstone Rd commented and posed questions to the board to which Mr. Raimondi and Mr. Koenigsberg responded
- Steve Hudspeth of Glen Hill Rd commented
- Toni Boucher commented and thanked the board for rescheduling the April 9th BOF meeting to April 11th.

Mr. Raimondi then asked for a motion to adjourn at 8:26pm. Motion moved, seconded and carried 6-0.

Respectfully submitted,

Jacqueline Rochester
(from video recording)

Summary Of Public Outreach Board Of Finance Wilton CT

**Prepared by Prasad Iyer
On Behalf of Board of Finance**

04.02.24



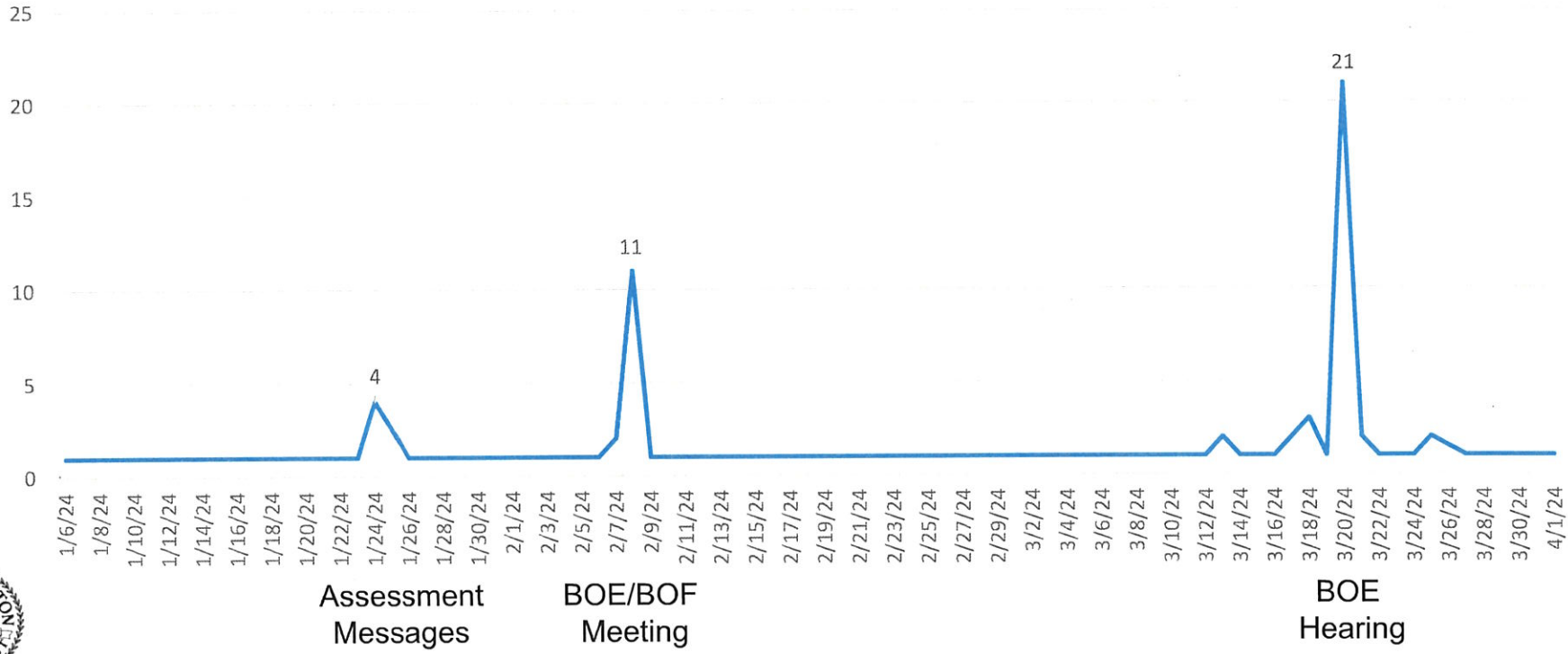
Methodology

- Summarized the emails and comments from hearings
- Identified emails and comments that provided direct point of view on budgets like
 - support or not support
 - find efficiency, reduce
 - consider alternate areas to reduce
- Summarized results based on this subset above
- Analyzed the text in the emails and comments to create “Themes” of feedback that the residents are providing (to use as a guideline)



Feedback Timeline

Comment Counts



Resident Feedback Summary

64 Unique Residents provided feedback either via emails or comments during the hearings on various topics

Of the 64; 53 Residents provided specific feedback on budgets

2/3rd of these 53 Residents commented specifically to support the BOE budget

1/3rd of the 53 Residents commented to support more efficiency and rethinking the budgets

What's on Residents' Minds?





THE TOWN OF
WILTON
CONNECTICUT

Board of Finance

March 2024 Budget Survey Results

Prepared by Matt Raimondi
On Behalf of the Board of Finance
April 2, 2024

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Executive Summary

Survey Results

Budget & Mill Rate Context

- The Board of Finance (“BOF”) is currently deliberating on a proposed **Board of Selectmen (“BOS”) budget increase of 4.1%** and a proposed **Board of Education (“BOE”) budget increase of 4.9%**, which when combined with other budgetary items yield a **Total Town Property Tax increase of 5.6% and a consequent mill rate 24.0**
- This consequent Total Town Property Tax increase and mill rate is a calculation based on the BOS and BOE budget increases described above, as well as: 1) a **0.2% increase in debt service**; 2) a **4.3% increase in reserves** (1% of the Total Town Budget); 3) **non-usage of any excess fund balance** (i.e., budget surplus); and 4) a **4.1% increase in non-property tax revenue**. These impacts to the mill rate calculation are offset by an **~\$67m increase in the Grand List from new development**
- The BOF launched a survey to collect quantitative feedback on Wilton residents' sentiments towards the proposed BOS budget, BOE budget, and the consequent mill rate. This survey was digitally launched on March 12 and was active through March 29
- As a note, this survey was fielded prior to both the BOS and BOE budget hearings (which occurred on March 18 and March 20, respectively). It was also released prior to the inclusion of the finalized MRSA revenue figure and the finalization of other mill rate items. As a result, survey respondents were presented with a Total Town Property Tax increase of 6.2% and a mill rate of 24.1. After the survey launched, the required Total Town Property Tax increase and mill rate were determined to be 5.6% and 24.0, respectively (though the survey language remained unchanged)

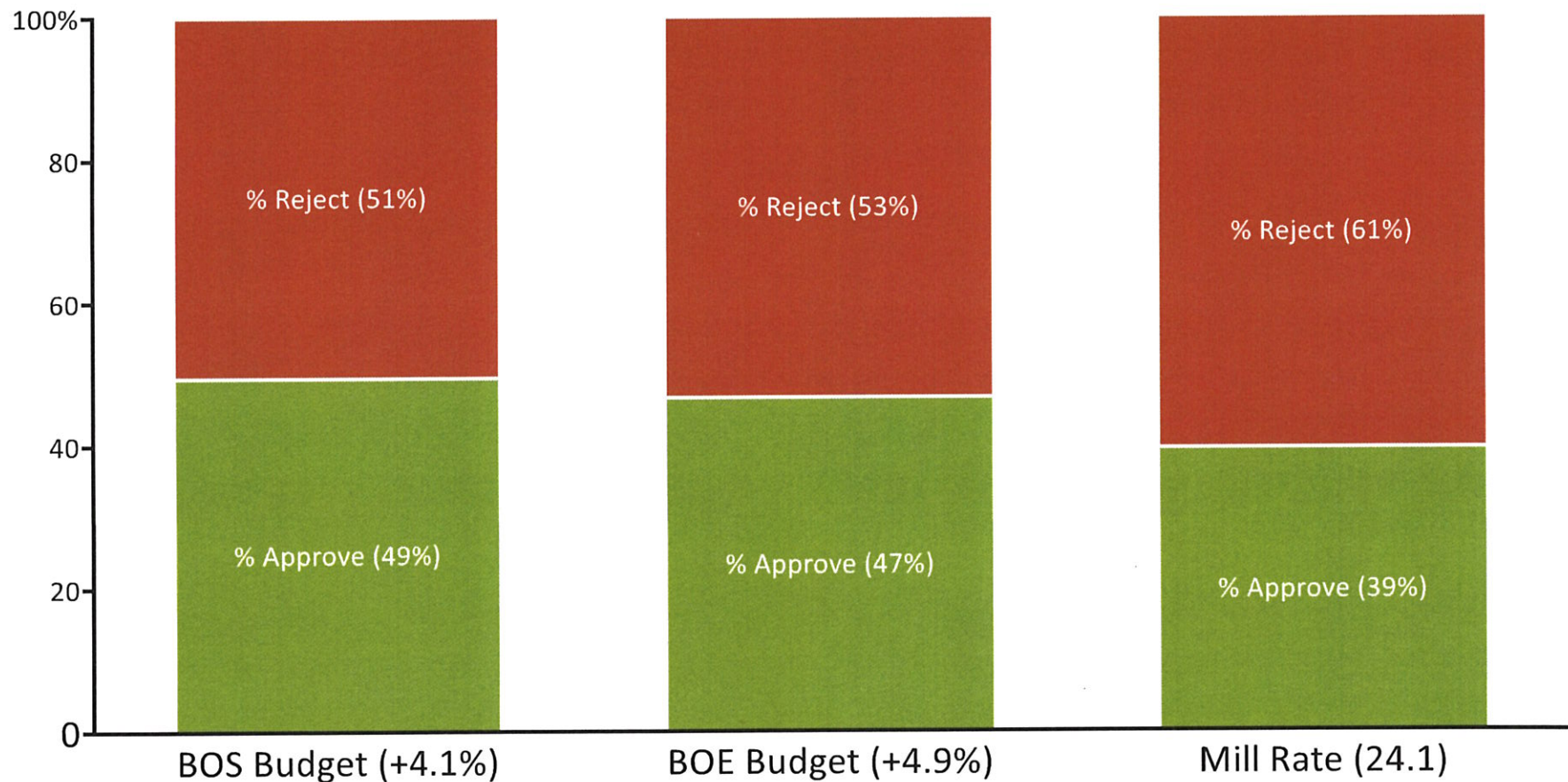
Survey Results Summary

- Overall, **the survey received 1,129¹ complete responses** from individuals who are registered to vote in Wilton. Please see the demographics slides on pages 8 and 11 for a full segmentation
- Both the budgets and the mill rate were rejected by survey respondents: **50.5% of all respondents rejected** the BOS budget (+4.1% increase), **53.3% rejected the BOE budget** (+4.9% increase), and **60.5% rejected the proposed mill rate (24.1)**
- Respondents with children in Wilton Public Schools (“WPS”) responded in favor of the BOS budget (**55.1% approval, vs 44.3% approval from respondents without children in WPS**) and the BOE budget (**61.7% approval, vs 32.6% approval from respondents without children in WPS**). Both demographics responded against the mill rate (**47.1% approval for respondents with children in WPS, vs 32.4% approval from respondents without children in WPS**). The survey received responses from a greater proportion of parents with children in WPS (**48% of survey respondents, vs 38% of households per WPS statistics**)
- Relative to previous surveys, fewer respondents supported the budgets and consequent mill rate. In 2022, the BOS (+1.37%) and BOE (+3.26%) budgets were approved by 71% and 58% of respondents respectively, but the mill rate increase (+1.94%) was rejected by 53%. In 2023, the BOS (2.15% increase) was approved by 63%, while the BOE (+4.5% increase) and mill rate (5.5-6.0% increase) were rejected by 53% and 66% respectively

Note: ¹Based on Wilton’s eligible voter population of 12,457, this sample size has a 95% confidence interval with an ~2.9% margin of error

50.5% of respondents rejected the BOS budget, 53.3% rejected the BOE budget, and 60.5% rejected the proposed mill rate

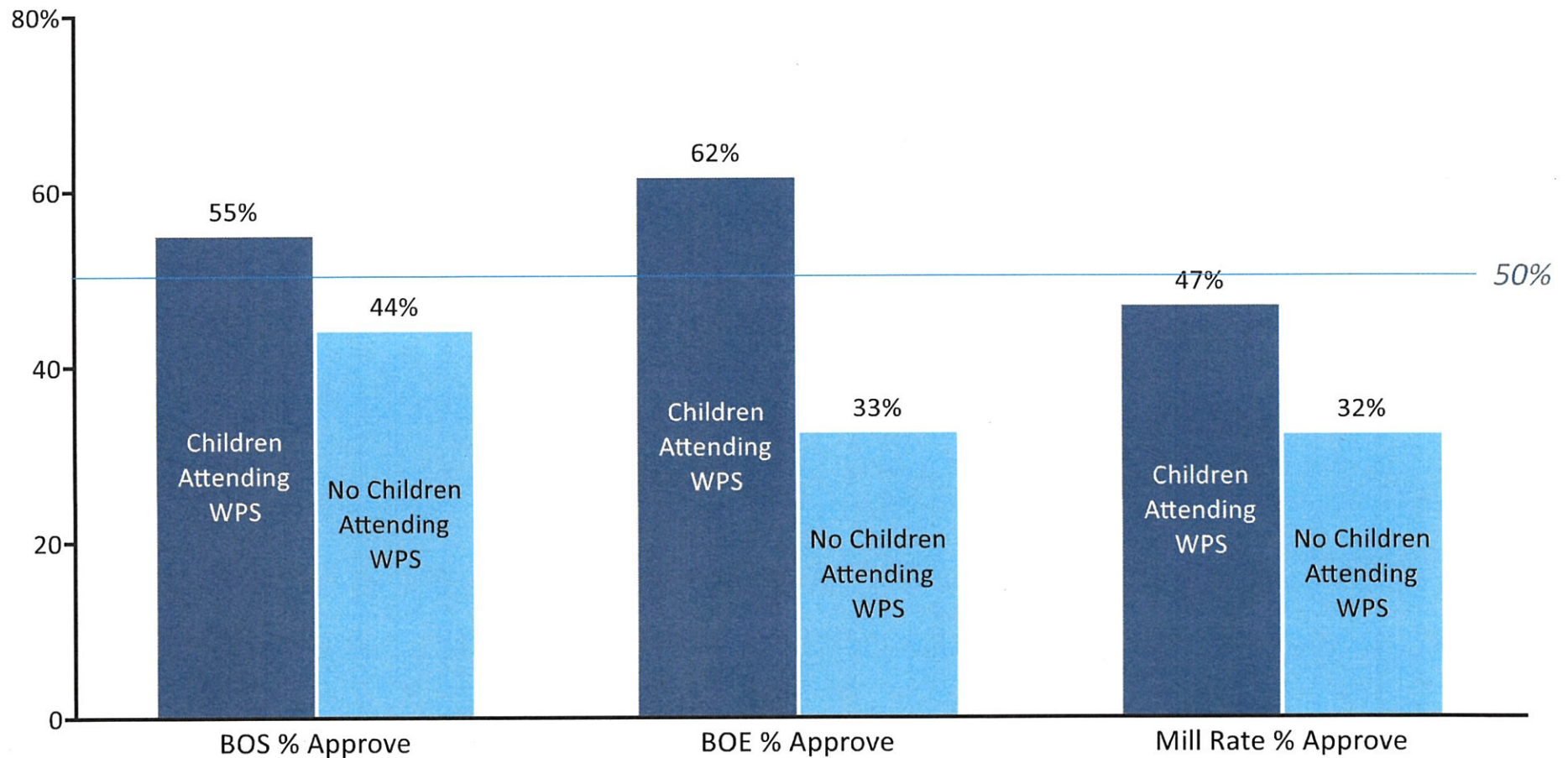
Budget & Mill Rate Support



Q: Do you support the Board of Selectmen's budget of \$35.9m, which reflects an annual increase of \$1.4m / 4.1%; Q: Do you support the proposed Board of Education's budget of \$93.5m, which reflects an annual increase of \$4.4m / 4.9%; Q: Do you support a mill rate of 24.1? Please note that this mill rate reflects a total town property tax levy increase of 6.2%?

Respondents who had children in WPS were generally supportive of the budgets, but still did not approve of the mill rate; Respondents without children in WPS generally did not approve of the budgets or mill rate

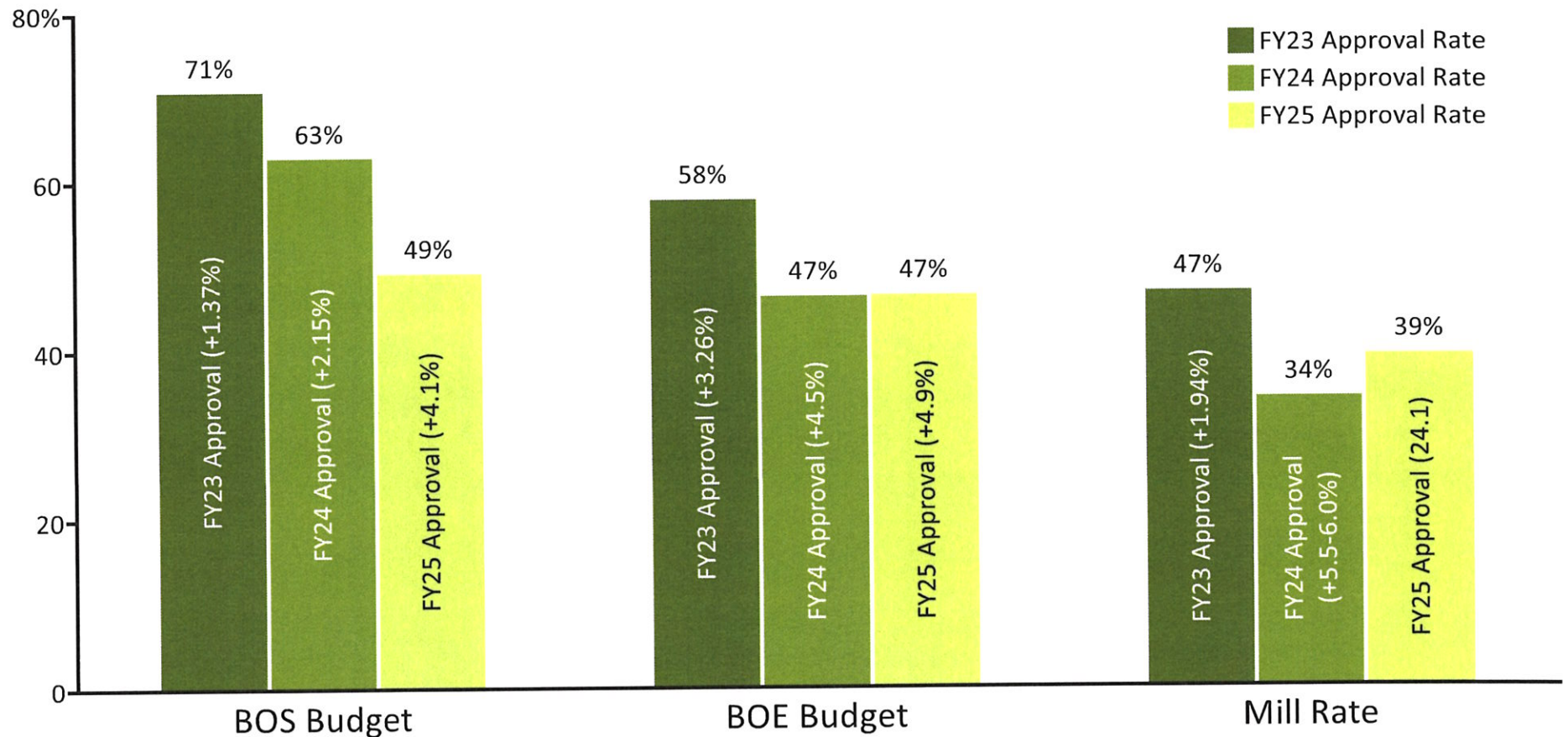
Budget Approval vs Children in WPS



Q: Do you support the Board of Selectmen's budget of \$35.9m, which reflects an annual increase of \$1.4m / 4.1%; Q: Do you support the proposed Board of Education's budget of \$93.5m, which reflects an annual increase of \$4.4m / 4.9%; Q: Do you support a mill rate of 24.1? Please note that this mill rate reflects a total town property tax levy increase of 6.2%; Q: Do you have at least one child enrolled in Wilton Public Schools?

Last year, the BOS increase received relatively more support than this year, while the BOE increase received the same level of support. The mill rate received relatively more support this year relative to last year (though still less than a majority)

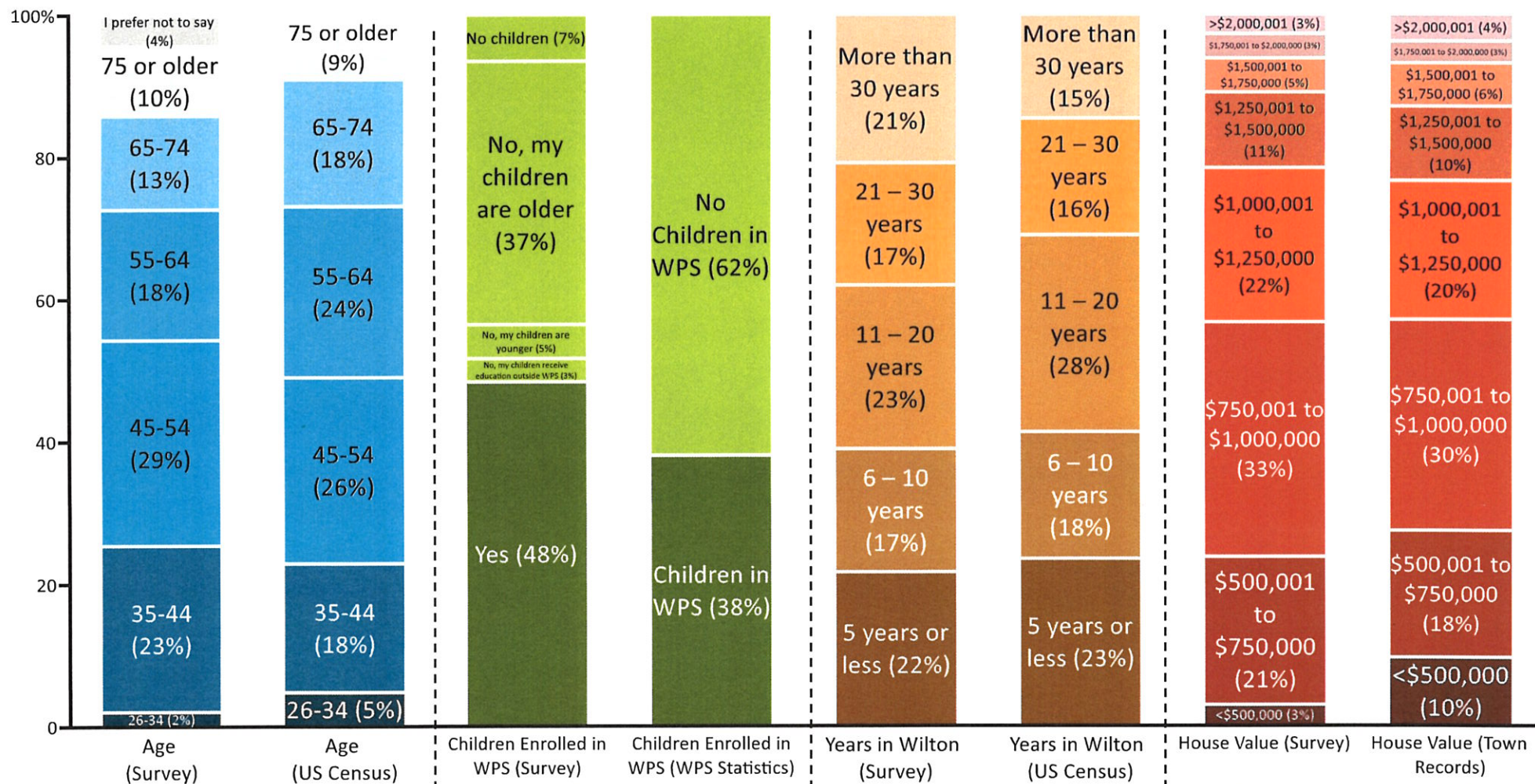
Budget & Mill Rate Support



FY23 and FY24 surveys: Q: Do you support the proposed [x%] increase to the Board of Selectman's budget?; Q: Do you support the proposed [y%] increase to the Board of Education's budget?; Q: Do you support a [z%] increase to the mill rate?
FY25 survey: see p.5 footnote for the survey questions - Wilton, CT Board of Finance -

The survey skewed slightly younger and more heavily towards households with children in WPS relative to Wilton's population (per U.S. census and WPS statistics)

Survey Demographics vs Wilton Demographics



Q: How old are you?; Q: Do you have at least one child enrolled in the Wilton Public Schools?; Q: How long have you lived in Wilton?; Q: According to the town's records (which can be found by searching [here](#)), what is the 2023 appraisal value of your home?

Source: United States Census Bureau (2020); WPS Statistics; VGS

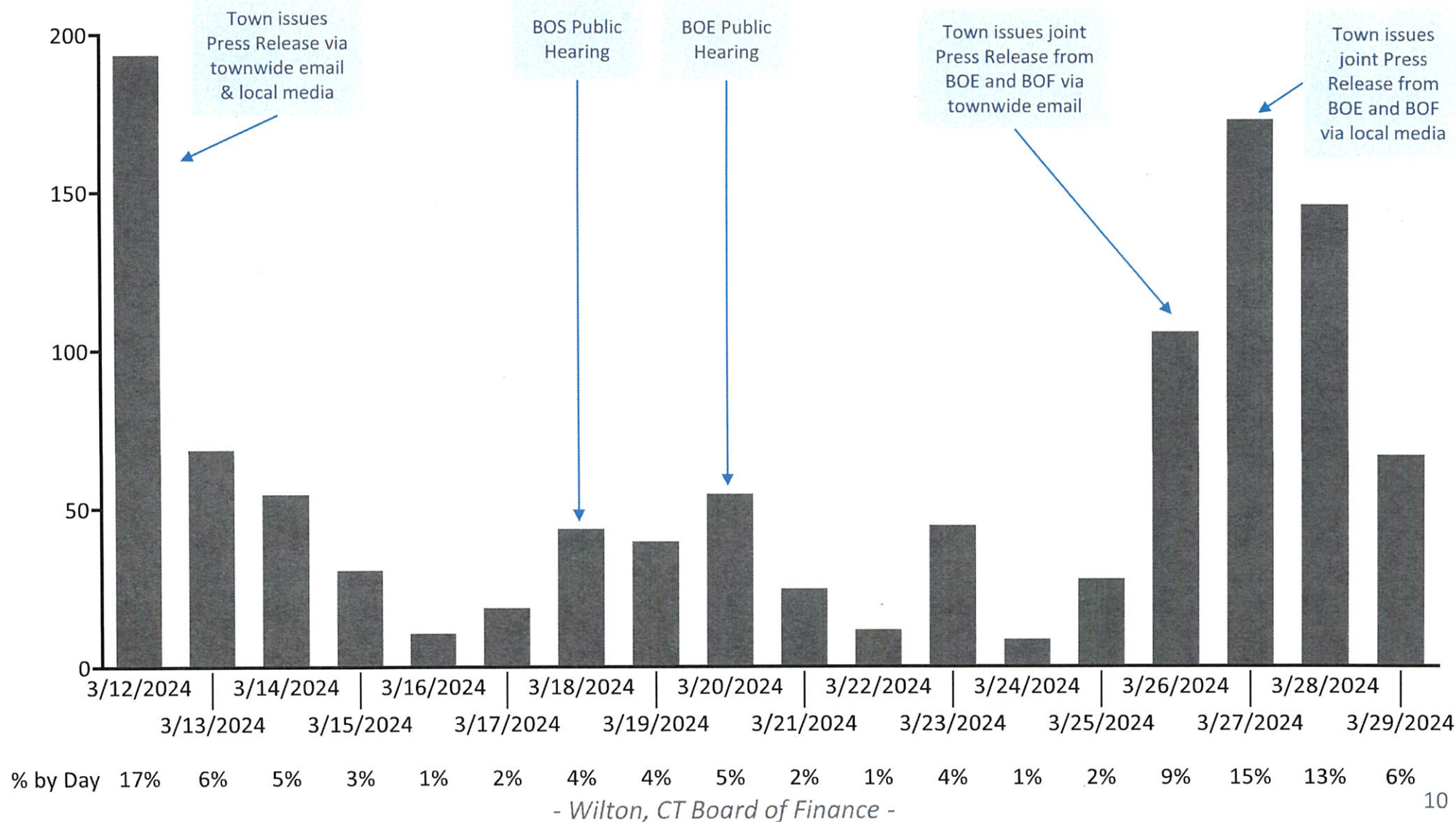
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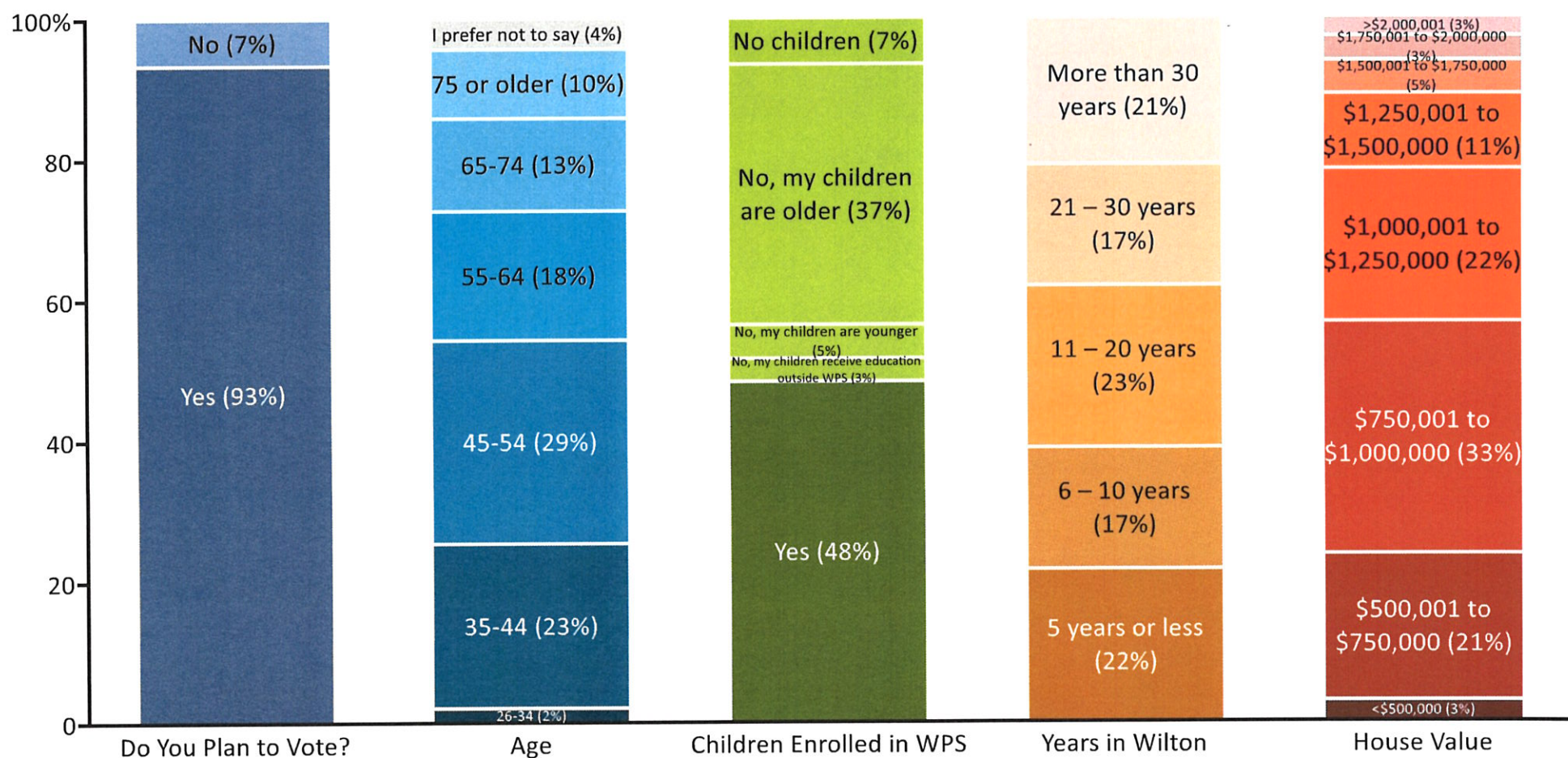
1,129 respondents took the survey from March 12 to March 29

Survey Responses by Day



The survey generated responses from a wide variety of demographics

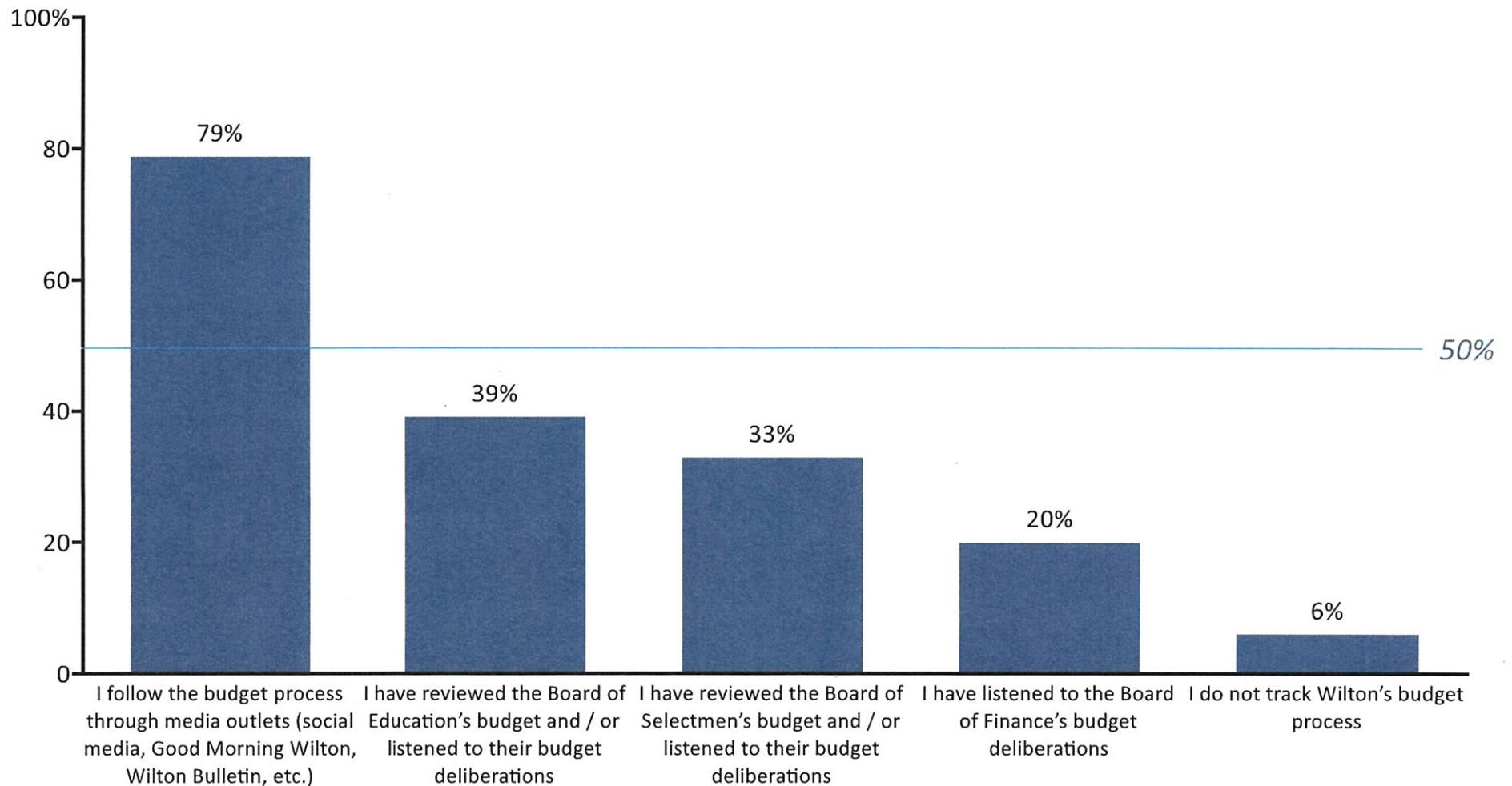
Survey Demographics



Q: How old are you?; Q: Do you have at least one child enrolled in the Wilton Public Schools?; Q: How long have you lived in Wilton?; Q: According to the town's records (which can be found by searching [here](#)), what is the 2023 appraisal value of your home?

79% of respondents follow the budget process through media outlets. Significantly fewer track the BOS, BOE, and BOF budget deliberations

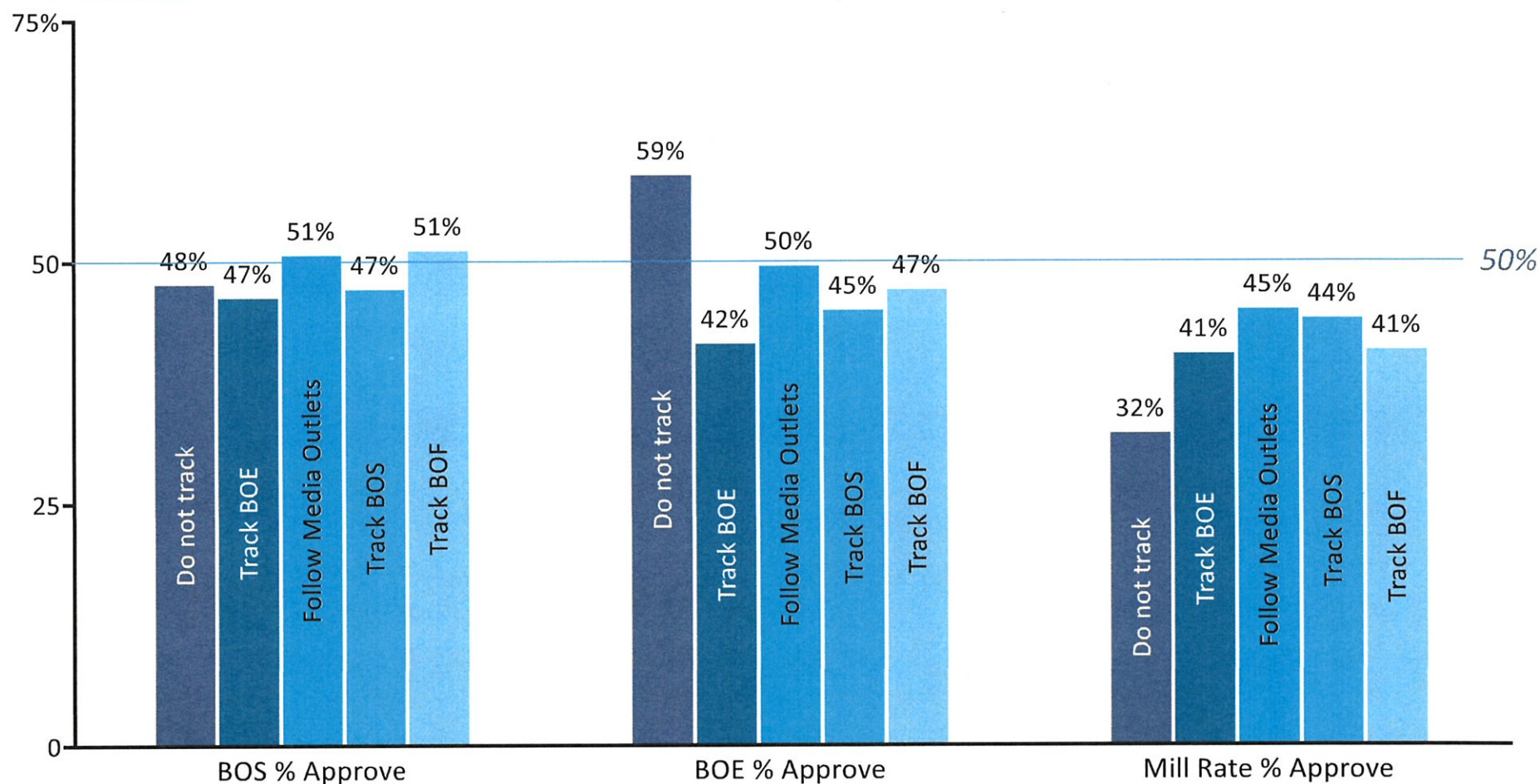
Engagement with Budget Process



Q: How closely do you follow Wilton's town budget process? Please select all the apply

There is not a discernible pattern on budget or mill rate approval based on how respondents track the budget process

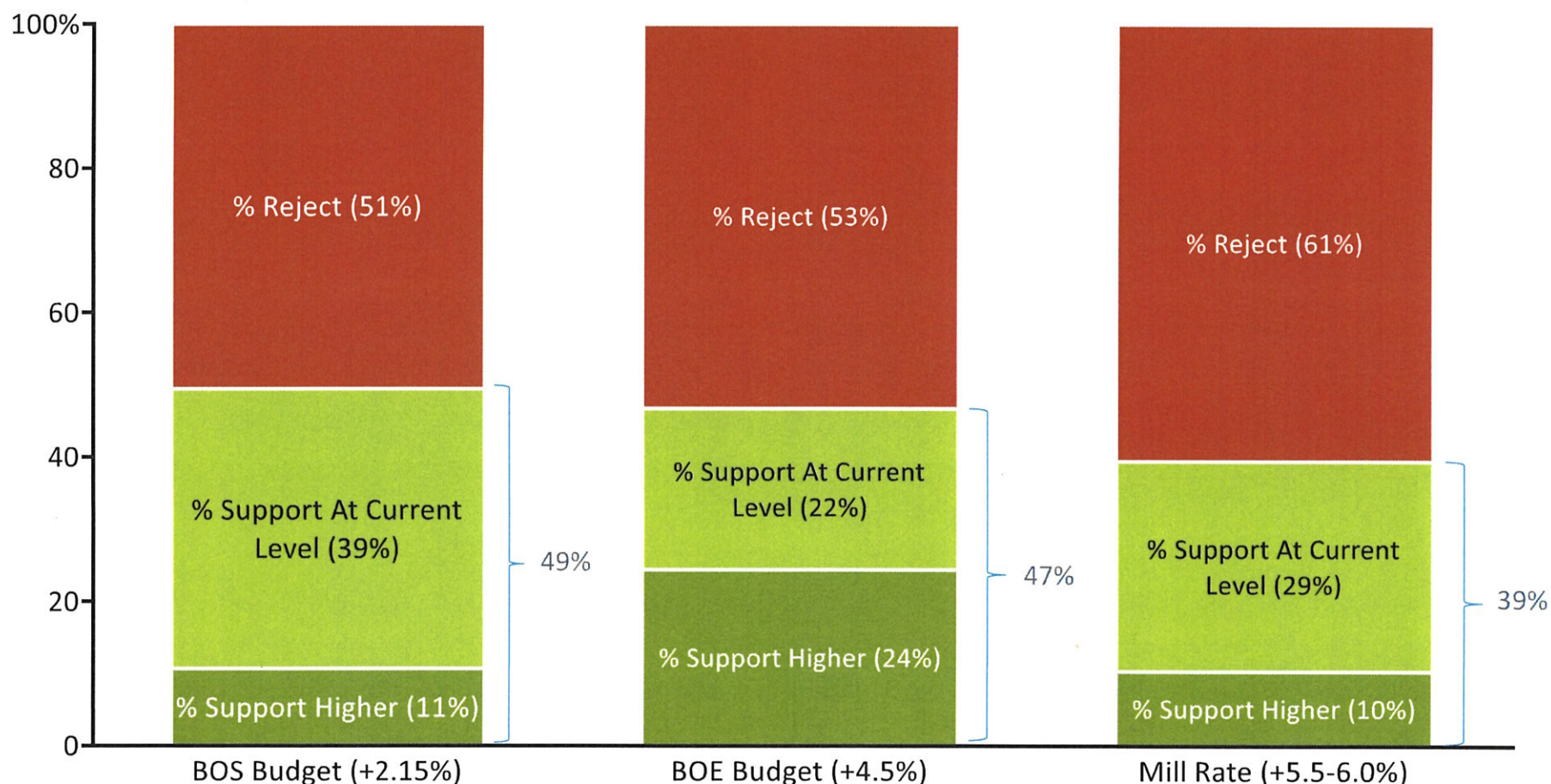
Budget Approval vs Engagement with Budget Process



Q: Do you support the Board of Selectmen's budget of \$35.9m, which reflects an annual increase of \$1.4m / 4.1%?; Q: Do you support the proposed Board of Education's budget of \$93.5m, which reflects an annual increase of \$4.4m / 4.9%?; Q: Do you support a mill rate of 24.1? Please note that this mill rate reflects a total town property tax levy increase of 6.2%?; Q: How closely do you follow Wilton's town budget process? Please select all the apply

50.5% of respondents rejected the BOS budget, 53.3% rejected the BOE budget, and 60.5% rejected the proposed mill rate

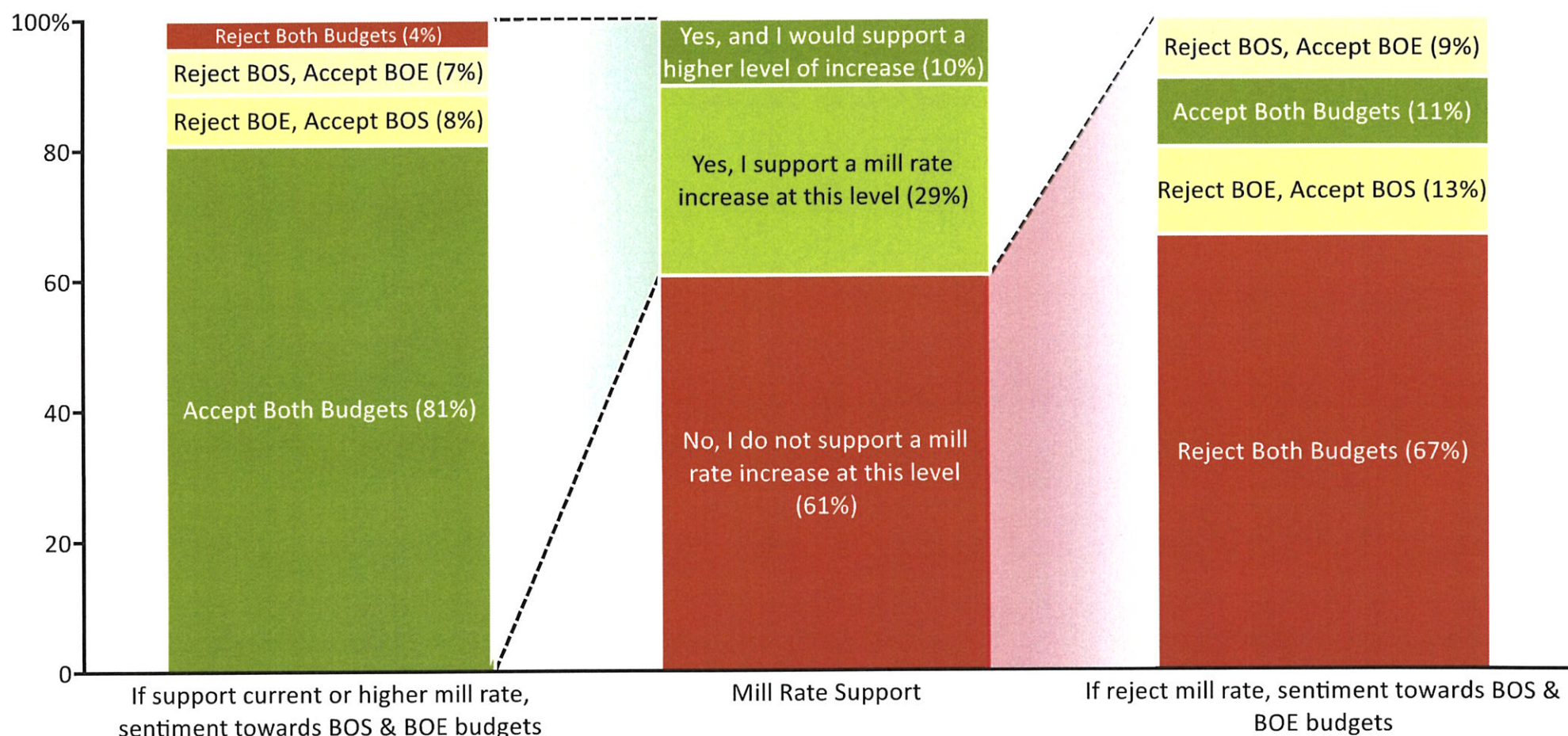
Overall Budget Approval Rating



Q: Do you support the Board of Selectmen's budget of \$35.9m, which reflects an annual increase of \$1.4m / 4.1%; Q: Do you support the proposed Board of Education's budget of \$93.5m, which reflects an annual increase of \$4.4m / 4.9%; Q: Do you support a mill rate of 24.1? Please note that this mill rate reflects a total town property tax levy increase of 6.2%?

While those in favor of the proposed mill rate increase generally support both budgets, those against the mill rate were generally opposed to both budgets

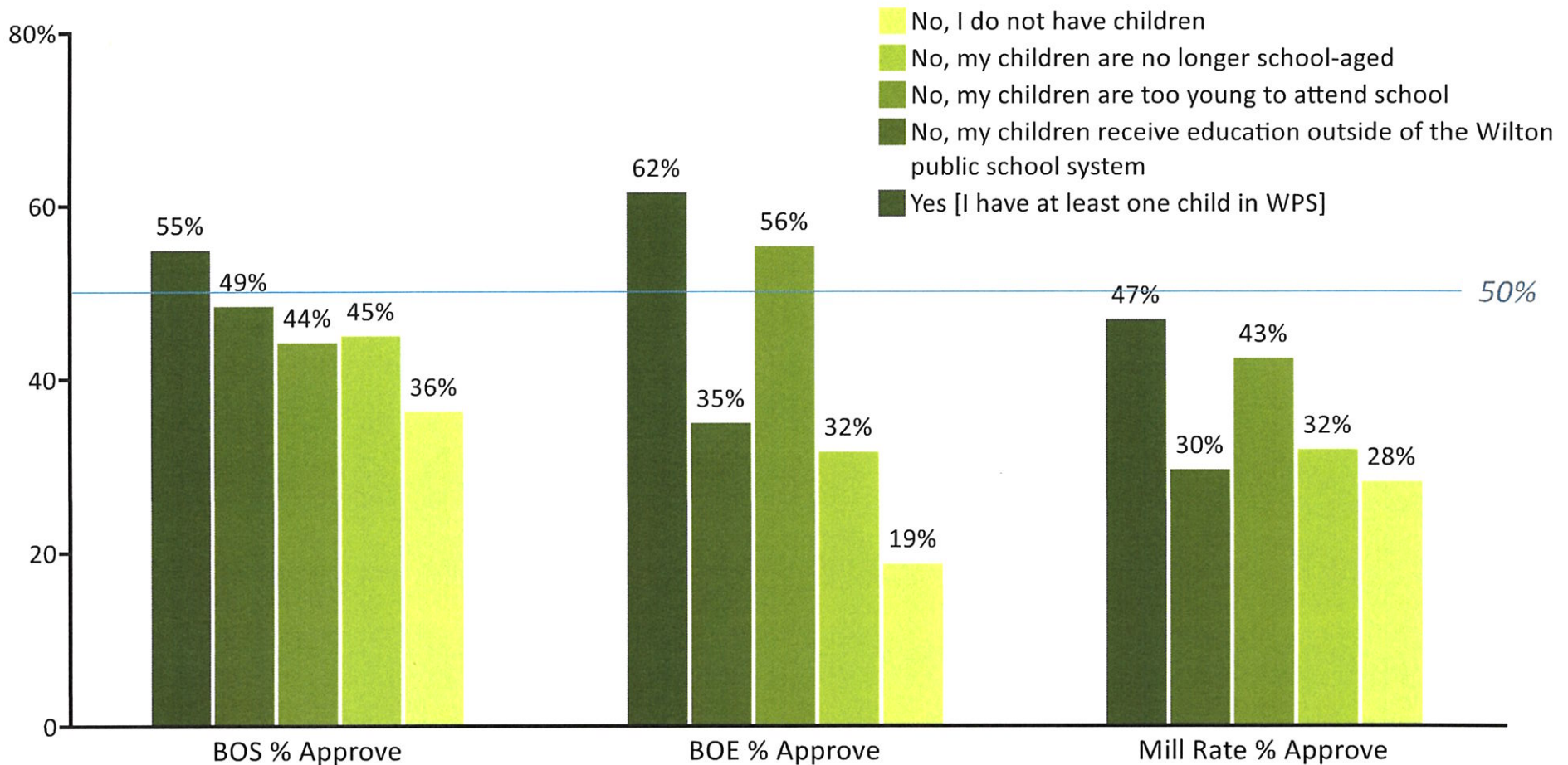
Mill Rate Approval vs Budget Approval



Q: Do you support the Board of Selectmen's budget of \$35.9m, which reflects an annual increase of \$1.4m / 4.1%; Q: Do you support the proposed Board of Education's budget of \$93.5m, which reflects an annual increase of \$4.4m / 4.9%; Q: Do you support a mill rate of 24.1? Please note that this mill rate reflects a total town property tax levy increase of 6.2%

Only respondents who had children attending WPS approved of the BOS and BOE budget increases. Respondents whose children are too young to attend WPS also approved of the BOE budget increase. All groups had a majority reject the mill rate

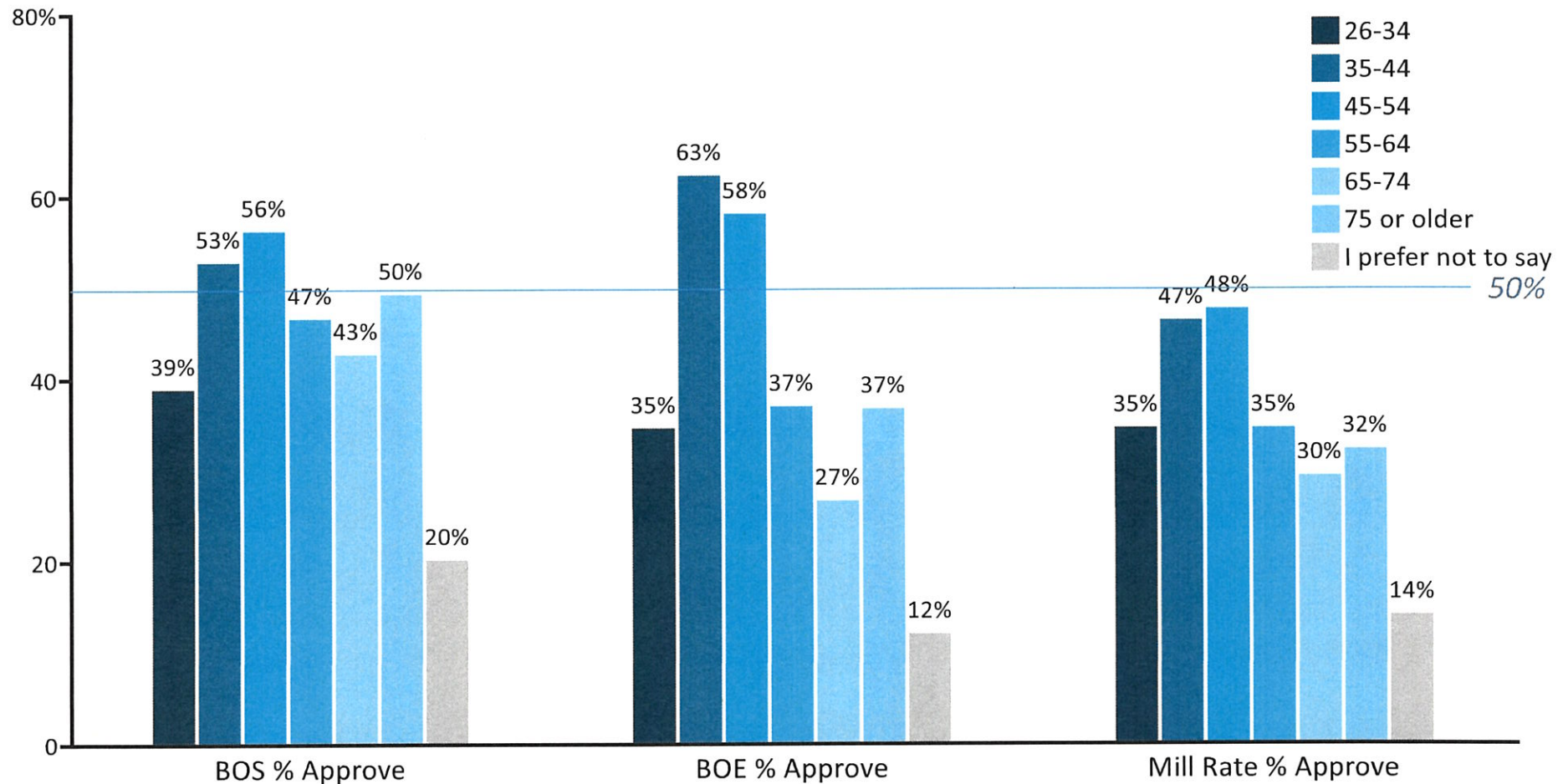
Budget Approval vs Children in WPS



Q: Do you support the Board of Selectmen's budget of \$35.9m, which reflects an annual increase of \$1.4m / 4.1%; Q: Do you support the proposed Board of Education's budget of \$93.5m, which reflects an annual increase of \$4.4m / 4.9%; Q: Do you support a mill rate of 24.1? Please note that this mill rate reflects a total town property tax levy increase of 6.2%; Q: Do you have at least one child enrolled in the Wilton Public Schools?

Respondents across the 35-54 age bracket approved of the BOS and BOE budget increase. All age brackets had a majority respond against the mill rate

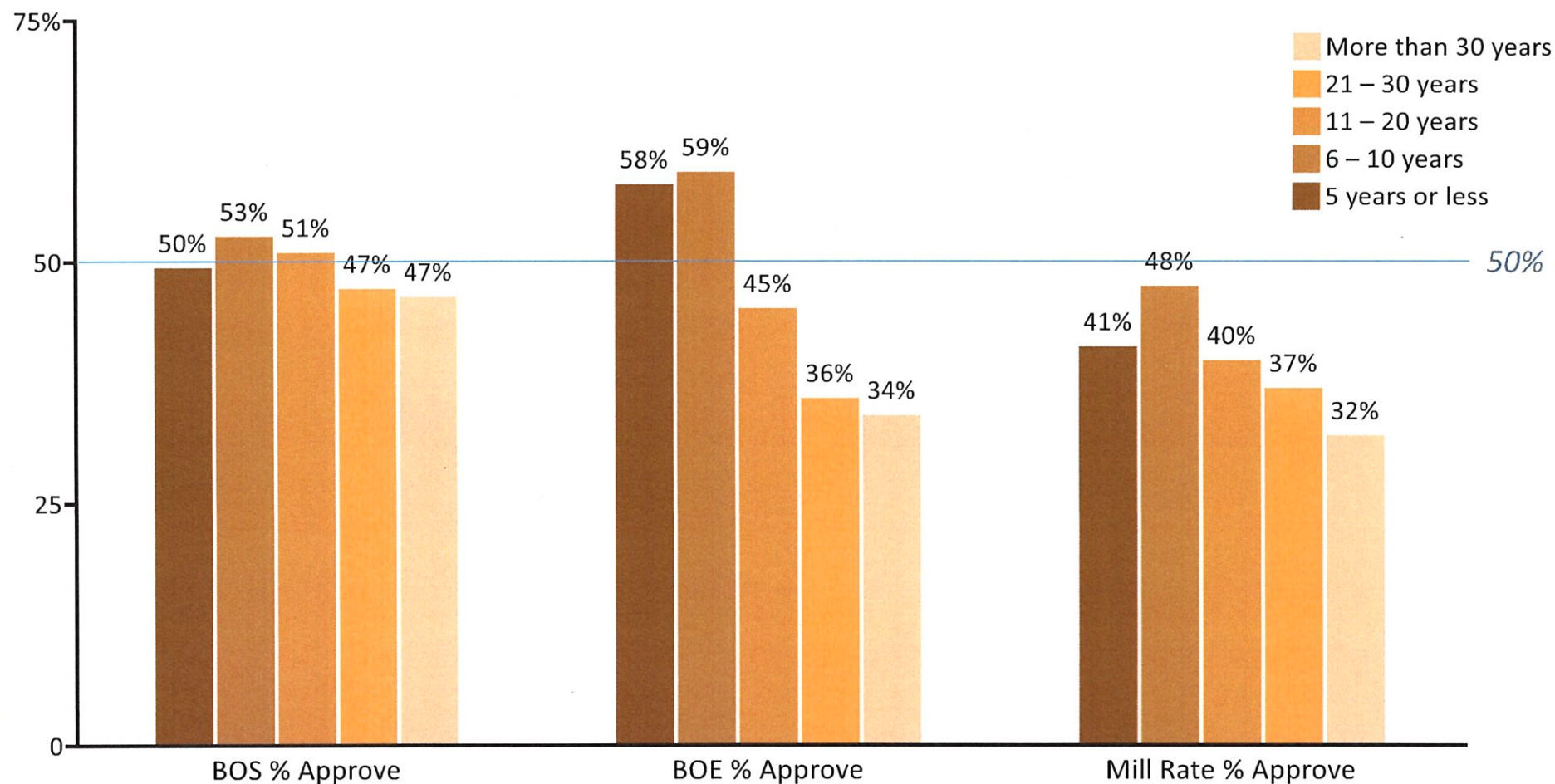
Budget Approval vs Age



Q: Do you support the Board of Selectmen's budget of \$35.9m, which reflects an annual increase of \$1.4m / 4.1%?; Q: Do you support the proposed Board of Education's budget of \$93.5m, which reflects an annual increase of \$4.4m / 4.9%?; Q: Do you support a mill rate of 24.1? Please note that this mill rate reflects a total town property tax levy increase of 6.2%?; Q: How old are you?

Respondents who have lived in Wilton for a longer period of time were less likely to support the budget increases or the mill rate

Budget Approval vs Years in Wilton

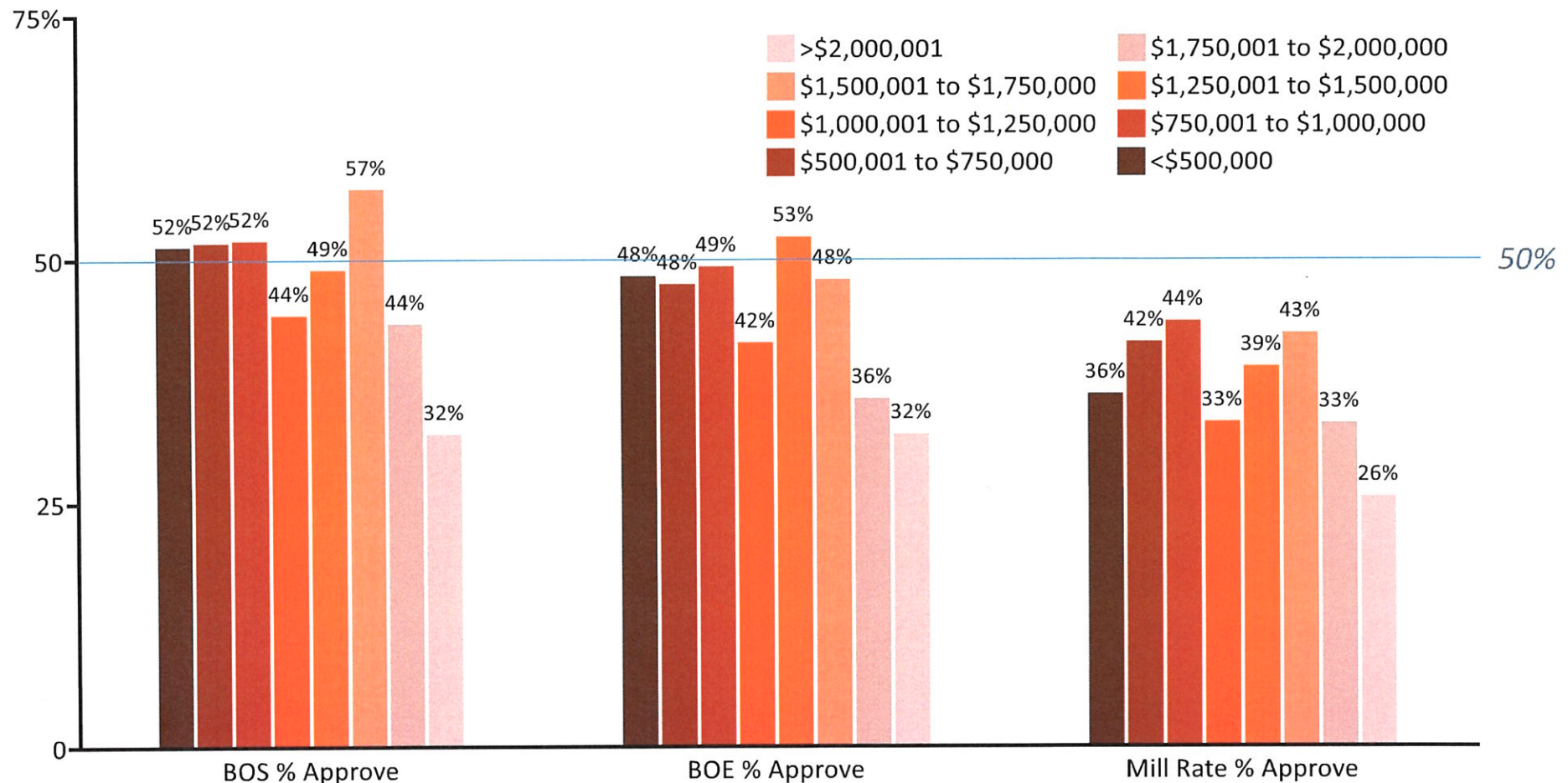


Q: Do you support the Board of Selectmen's budget of \$35.9m, which reflects an annual increase of \$1.4m / 4.1%; Q: Do you support the proposed Board of Education's budget of \$93.5m, which reflects an annual increase of \$4.4m / 4.9%; Q: Do you support a mill rate of 24.1? Please note that this mill rate reflects a total town property tax levy increase of 6.2%; Q: How long have you lived in Wilton?

- Wilton, CT Board of Finance -

There is not a discernible pattern on budget or mill rate approval based on a respondent's property value

Budget Approval vs Home Assessment

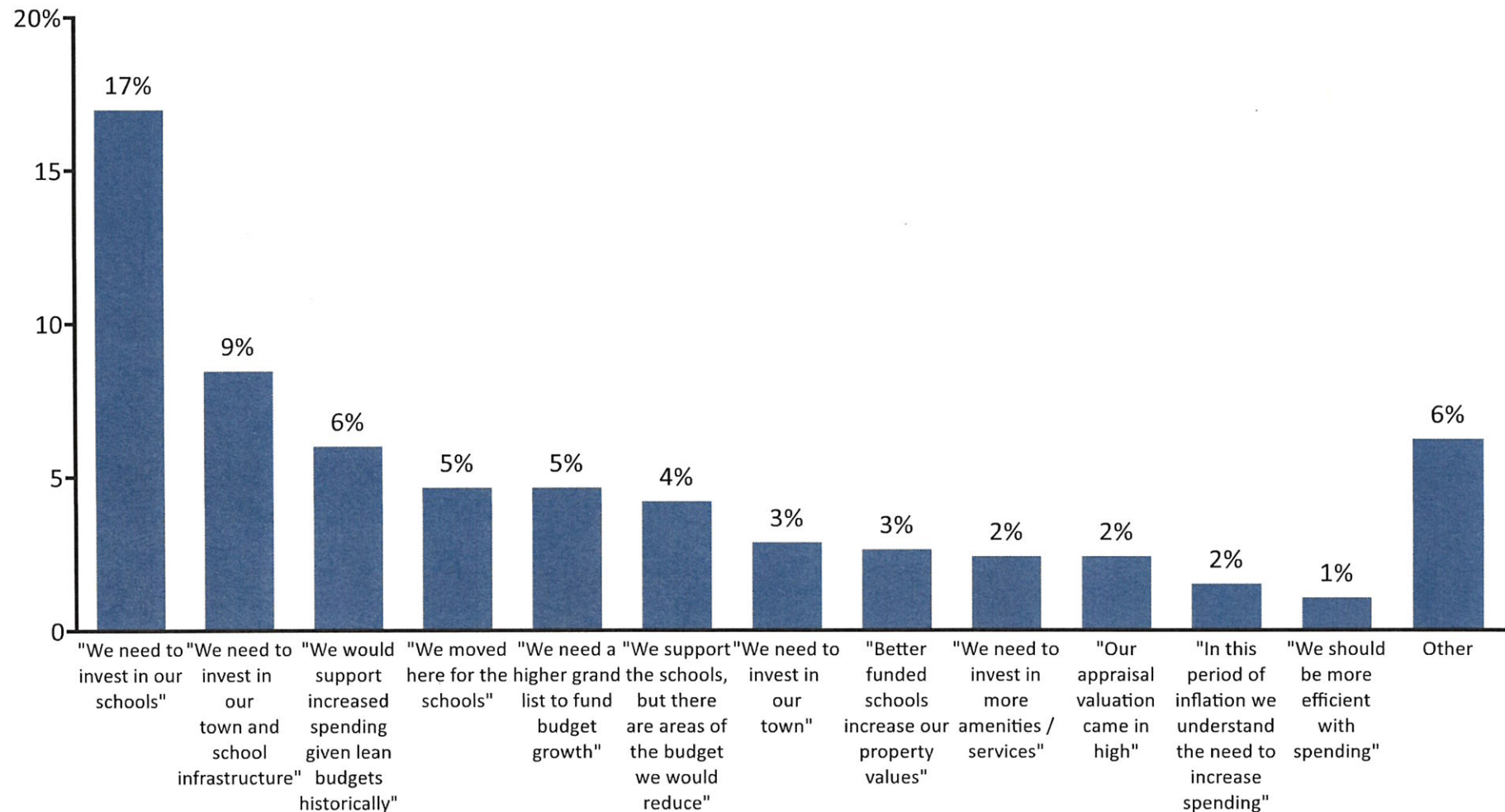


Q: Do you support the Board of Selectmen's budget of \$35.9m, which reflects an annual increase of \$1.4m / 4.1%?; Q: Do you support the proposed Board of Education's budget of \$93.5m, which reflects an annual increase of \$4.4m / 4.9%?; Q: Do you support a mill rate of 24.1? Please note that this mill rate reflects a total town property tax levy increase of 6.2%?; Q: According to the town's records (which can be found by searching [here](#)), what is the 2023 appraisal value of your home?

- Wilton, CT Board of Finance -

231 respondents in favor of the mill rate left commentary (52% of all respondents in favor); generally, they cited the need to support the schools and invest in infrastructure

% of Respondents with Commentary In Favor of the Mill Rate



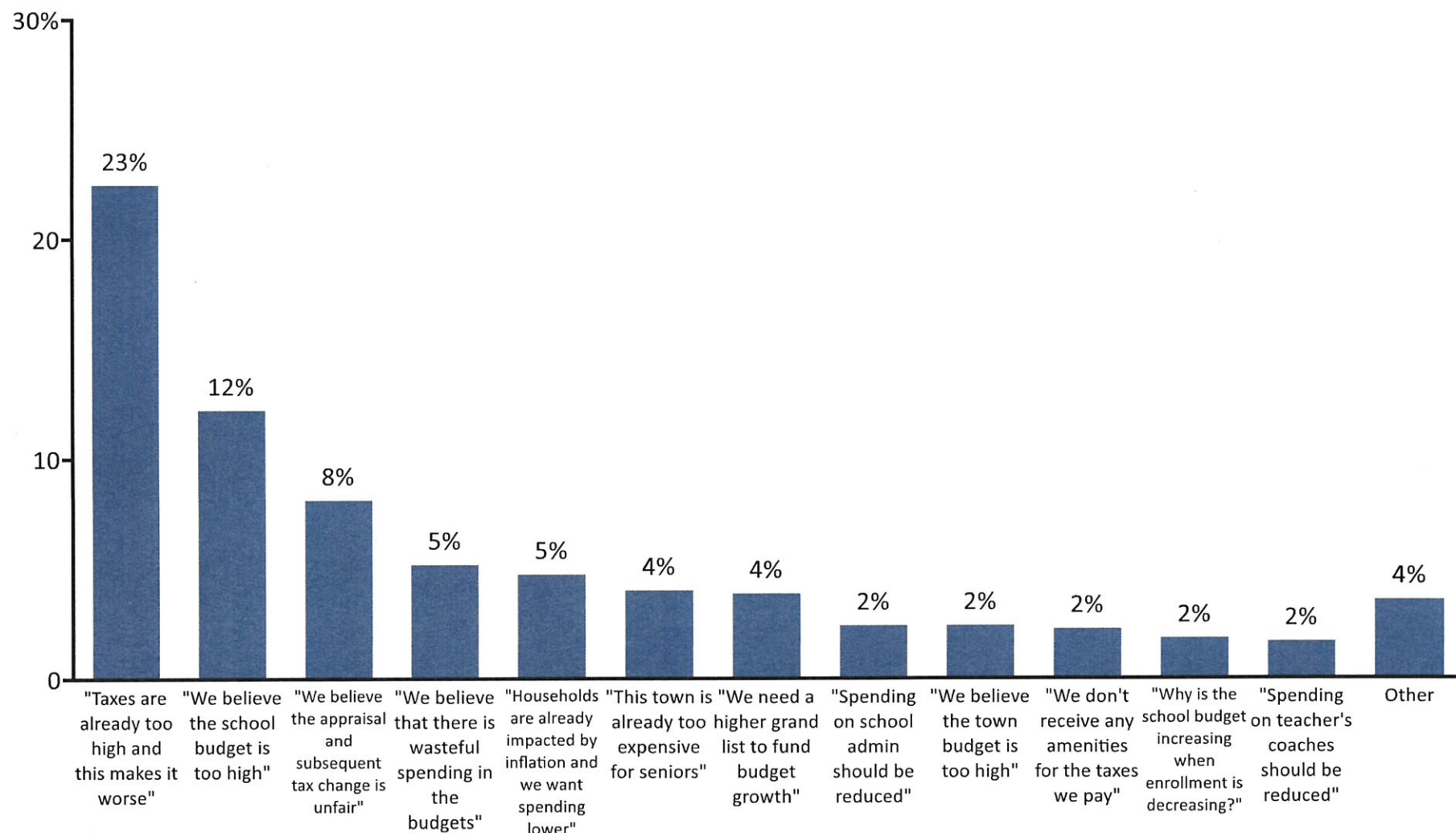
Q: Is there any commentary you wish to add regarding the 2025 budget and mill rate?

Note: A single respondent could be counted in more than one bucket depending on the commentary in their comments

- Wilton, CT Board of Finance -

373 respondents against the mill rate left commentary (55% of all respondents against); generally, they cited concerns with perceptions of high taxes, an excessive school budget, and unfair home appraisals

% of Respondents with Commentary Against the Mill Rate Increase



Q: Is there any commentary you wish to add regarding the 2025 budget and mill rate?

- Wilton, CT Board of Finance -

In the words of our residents who favor the mill rate increase....

We need to support our schools; many families moved here because of the school system

- *We moved to Wilton for the phenomenal school district and therefore support any increase in the BOE proposed budget and related mill rate*
- *I strongly believe that the schools are a first priority for our town even though I don't currently have any children in the system. It is critical for our town's continuing desirability for new residents, for property values and most importantly for giving our children the best educational and social preparation for living meaningful lives in these very challenging times*

We need to support more spending on school & municipal infrastructure

- *Higher spending is necessary as there are many delayed maintenance issues that must begin to be addressed*
- *Town owned buildings are in dire need of repair and renovations*
- *It is crucial that we continue to fund and maintain our infrastructure with a forward-looking schedule and not run the risk of more costly, emergency repairs if we fail to provide adequately for the town's future needs*

We would support increased spending given lean budgets historically

- *I think we are starting to see the impact of not funding our schools and the town, and that motion will become perpetual if we don't invest now.*
- *For years we put off spending money on things that needed fixing (municipal buildings, major school repairs, etc) and that felt good at the time but now we unfortunately must make up for that*

We need a larger grand list to afford our amenities

- *We need more development in the downtown area to increase the tax collection*
- *Ideally Wilton would look to attract businesses to offset tax requirements from residents*
- *I support this increase this year. The town needs to prioritize corporate property expansion / economic development to take all the burden off property owners!*
- *The problem is not with the rates but the fact that the increases are borne by homeowners to such a large extent. More must be done so that industry/commercial pay more*

Q: Is there any commentary you wish to add regarding the 2025 budget and mill rate?

Note: Some comments have been edited for clarity

- Wilton, CT Board of Finance -

In the words of our residents who are opposed to the mill rate increase....

Our taxes are already too high

- *I am not happy that you are proposing to increase taxes - our taxes are already higher than neighboring towns. Please cut back extra programs and get back to basics*
- *Wilton property taxes are already well above neighboring towns. We will lose market value on homes as taxes are too high for people to buy here*
- *We are completely overtaxed for the size of our house and property and the services that we do not get*

There is opportunity to cut spending at our schools

- *It makes absolutely no sense to increase the Board of Education budget at the current level of student enrollment*
- *I do not support the BOE budget increase because the money is not used for student benefits...The BOE should spend less money on administration*
- *The school budget needs to be addressed. Declining enrollment and increased spending do not make sense*

Higher appraisal values should not result in higher taxes

- *Dislike the fact that the appreciation of our home was only on paper, yet we must bear a much higher tax burden*
- *This is not the year to be giving this sort of budget increases given the grand list % increase to residential owners. The town needs to approve new development to offset future tax increases to residents. The status quo is not sustainable*
- *The re-assessment process was insane. There is no way the town should be asking some people to have an almost 20% tax increase*

We should focus on cutting expenditures

- *Budget increases are unsustainable and must be cut. Resident incomes are not keeping up with budget increases for the majority of the population*
- *Keep looking to eliminate the excesses: especially in BOE*
- *Find more ways to cut costs in the local government offices and agencies... to save on operating costs just like we do in our homes*

Q: Is there any commentary you wish to add regarding the 2025 budget and mill rate?

Note: Some comments have been edited for clarity

- Wilton, CT Board of Finance -

FY2025 Mill Rate Calculation						
<i>USD Actual, Unless Otherwise Specified</i>						
	FY 24 Approved	FY 25 Proposed	FY25	FY25 BOF	('25 vs '24)	('25 vs '24)
	Budget - Restated	Budget	BOF Revisions	Approved Budget	\$ Change	% Change
OPERATING REQUIREMENTS						
BOS - Operating Expenses	33,412,794	34,632,148				
BOS - Oper. Capital	1,060,801	1,244,353				
Board of Selectmen	34,473,595	35,876,501	- 140,000	35,736,501	1,262,906	3.7%
Board of Education	89,181,692	93,538,159	- 300,000	93,238,159	4,056,467	4.5%
Debt Service	9,960,502	9,975,742		9,975,742	15,240	0.2%
Reserves	1,336,158	1,393,904	- 4,400	1,389,504	53,346	4.0%
TOTAL OPERATING REQUIREMENTS	134,951,947	140,784,306	- 444,400	140,339,906	5,387,959	4.0%
Tax Relief -- Elderly/Disabled	1,110,000	1,110,000		1,110,000	-	0.0%
Tax Relief -- WVAC/Georgetown	20,750	20,750		20,750	-	0.0%
Senior and Other Tax Relief	1,130,750	1,130,750		1,130,750	-	0.0%
TOTAL FUNDING REQUIREMENTS	136,082,697	141,915,056	- 444,400	141,470,656	5,387,959	4.0%
SOURCES FOR FUNDING						
Revenue Other Than Property Taxes	5,666,709	5,901,152		5,901,152	234,443	4.1%
Use of Excess of Fund Balance	1,585,986	-		-	- 1,585,986	-100.0%
Mill Rate Levy	128,830,002	136,013,904		135,569,504	6,739,502	5.2%
TOTAL SOURCES FOR FUNDING	136,082,697	141,915,056		141,470,656	5,387,959	4.0%
MILL RATE CALCULATION						
Grand List	5,635,378,446	5,701,971,931		5,701,971,931	66,593,485	1.2%
Collection Rate	99.30%	99.30%		99.30%	-	0.0%
COLLECTIBLE GRAND LIST	5,595,930,797	5,662,058,127		5,662,058,127	66,127,331	1.2%
MILL RATE	23.0221	24.0220		23.9435	0.9214	4.0%
TOTAL TAXATION BY CATEGORY						
Mill Rate Levy	128,830,002	136,013,904		135,569,504	7,183,902	5.6%
Collection Rate	908,167	958,809		955,676	50,642	5.6%
TOTAL TOWN PROPERTY TAXES	129,738,169	136,972,713		136,525,180	7,234,544	5.6%
Residential Property	94,379,961	105,128,088		104,784,602	10,404,641	11.0%
Commercial Property	19,717,950	17,925,792		17,867,223	- 1,850,728	-9.4%
Personal Property	7,445,093	7,389,353		7,365,210	- 79,884	-1.1%
Residential Motor Vehicle	7,329,656	5,778,115		5,759,236	- 1,570,420	-21.4%
Commercial Motor Vehicle	526,944	425,037		423,648	- 103,296	-19.6%
Other	338,565	326,328		325,262	- 13,303	-3.9%
Total	129,738,169	136,972,713		136,525,180	6,787,011	5.2%
Residential Property + Residential Motor Vehicle	101,709,617	110,906,203		110,543,838	8,834,221	8.7%