JOINT BUDGET COMMITTEE

SUPPLEMENTAL BUDGET REQUESTS FY 2021-22

DEPARTMENT OF THE TREASURY

JBC WORKING DOCUMENT - SUBJECT TO CHANGE
STAFF RECOMMENDATION DOES NOT REPRESENT COMMITTEE DECISION

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DEPARTMENT OF THE TREASURY

DEPARTMENT OVERVIEW

The State Treasurer is one of five independently elected constitutional officers of the state. The Department of the Treasury consists of three sections: Administration, Unclaimed Property Program, and Special Purpose unit, and is responsible for the following:

Primary Functions

- Ensures the safekeeping and management of public funds by depositing and investing all funds received by state agencies.
- Ensures sufficient funds are maintained in cash accounts to pay outstanding warrants.
- Administers the Unclaimed Property Program.

School Districts and Charter Schools

- Provides short-term financing to school districts by issuing tax and revenue anticipation notes.
- Assists charter schools with long-term financing by making direct bond payments.

Other Distributions and Loans

- Distributes Highway Users Tax Fund revenues to counties and municipalities.
- Distributes federal mineral leasing funds received for the state's share of sales, bonuses, royalties, and rentals of public lands within Colorado.
- Disburses reimbursements to local governments for the Senior Citizen and Disabled Veteran Property Tax Exemption.
- Makes loans to elderly individuals and military personnel through the Property Tax Deferral Program.
- Provides property tax reimbursements for property destroyed by a natural cause.
- Transmits money from the Unclaimed Property Trust Fund to the Adult Dental Fund.
- Beginning in FY 2019-20 and for every year in which the unfunded liability remains, provides a direct distribution of $225 .0 million to the Public Employees' Retirement Association (PERA) pursuant to Section 24-51-414, C.R.S., as enacted in S.B. 18-200 (Eliminate Unfunded Liability in PERA).

ADMINISTRATION

In addition to overall management of the Department, the Administration section is responsible for accounting, cash management, and investments. The Department is responsible for ensuring the safekeeping and management of public funds by maintaining sufficient funds in cash accounts to meet the state's daily cash needs and depositing all funds received by state agencies in statutorily authorized investments. In addition, the Department ensures that sufficient funds are maintained in cash accounts to meet the state's daily cash needs. The income earned on these investments augments the state's revenues from taxes and fees. The Department's three investment officers manage five investment portfolios with short, intermediate, and long-term fixed income goals.

UNCLAIMED PROPERTY DIVISION

The Unclaimed Property Division is established to take custody of dormant or abandoned property and return the property to the rightful owners or heirs. The value of intangible property, excluding securities, is held in the Unclaimed Property Trust Fund (UPTF); and the value of securities is held in the Unclaimed Property Tourism Promotion Trust Fund (UPTPTF). Funds from the UPTF support the administration of the Unclaimed Property Program and a portion of the Administration division's personal services line item.

As outlined above, the UPTPTF is managed separately from the four remaining investment accounts, and pursuant to Section 38-13-116.7, C.R.S., distribution for earned interest of this fund is allocated as follows: 25.0 percent to the Colorado State Fair Authority Cash Fund, 65.0 percent to the Agriculture Management Fund, and 10.0 percent to the Colorado Travel and Tourism Promotion Fund.

SPECIAL PURPOSE DIVISION

The Special Purpose Division disburses money to local governments and other authorized recipients of state funds for the following programs:

- Reimbursements to local governments from the state General Fund for the Senior Citizen and Disabled Veteran Property Tax Exemption;
- Disbursements of Highway Users Tax Fund proceeds to counties and municipalities in the state;
- Reimbursement of property taxes paid for property that has been destroyed in a natural disaster or by another cause beyond the control of the property owner; and
- Direct distribution of $225.0 million to the Public Employees' Retirement Association (PERA) pursuant to Section 24-51-414, C.R.S., as enacted in S.B. 18-200 (Eliminate Unfunded Liability in PERA).

These programs, which are created in the State Constitution or statute, are appropriated in the Department of the Treasury section of the Long Bill, but are pass-through programs in which the Treasury disburses or transfers money, but does not administer the programs.

SUMMARY: FY 2021-22 APPROPRIATION AND RECOMMENDATION

DEPARTMENT OF THE TREASURY: RECOMMENDED CHANGES FOR FY 2021-22						
	TOTAL FUNDS	GENERAL FUND	CASH FUNDS	REAPPROPRIATED FUNDS	FEDERAL FUNDS	FTE
FY 2021-22 APPROPRIATION						
SB 21-205 (Long Bill)	$841,188,651	$343,996,903	$422,198,881	$74,992,867	$0	41.4
Other legislation	222,062	222,062	0	0	0	0.4
CURRENT FY 2021-22 APPROPRIATION:	**$841,410,713**	**$344,218,965**	**$422,198,881**	**$74,992,867**	**$0**	**41.8**
RECOMMENDED CHANGES						
Current FY 2021-22 Appropriation	$841,410,713	$344,218,965	$422,198,881	$74,992,867	$0	41.8
S1 Dept Staffing	100,441	53,577	46,864	0	0	3.0
S2 Reimburse nat disaster	2,231,000	2,231,000	0	0	0	0.0
S3 Deferred prop tax	718,000	718,000	0	0	0	0.0
S4 IT pen audit	50,000	25,000	25,000	0	0	0.0
S5 Fin audit cost	16,000	16,000	0	0	0	0.0
S6 Leased space move	0	0	0	0	0	0.0
RECOMMENDED FY 2021-22 APPROPRIATION:	**$844,526,154**	**$347,262,542**	**$422,270,745**	**$74,992,867**	**$0**	**44.8**
RECOMMENDED INCREASE/(DECREASE)	**$3,115,441**	**$3,043,577**	**$71,864**	**$0**	**$0**	**3.0**
Percentage Change	0.4%	0.9%	0.0%	0.0%	n/a	7.2%
FY 2021-22 EXECUTIVE REQUEST	**$844,526,154**	**$347,262,542**	**$422,270,745**	**$74,992,867**	**$0**	**44.8**
Request Above/(Below) Recommendation	$0	$0	$0	$0	$0	0.0

REQUEST/RECOMMENDATION DESCRIPTIONS

S1 DEPARTMENTAL STAFFING: The Department is requesting an increase of $100,441 total funds, including $53,577 General Fund and $46,864 cash funds from the Unclaimed Property Trust Fund to support 3.0 FTE for FY 2021-22. The FTE include a human resources director, an operations manager, and an IT position for cybersecurity. The recommendation is that the Committee approve the request.

S2 REIMBURSEMENT FOR PROPERTY DESTROYED BY NATURAL CAUSE: The Department is requesting an increase of $2,231,000 General Fund for FY 2021-22 to reimburse counties for property tax lost as a result of a natural disaster. The recommendation is that the Committee approve the request.

S3 DEFERRED PROPERTY TAX EXPANSION: The Department is requesting an increase of $718,000 General Fund for FY 2021-22 to purchase an online application and loan processing system to implement S.B. 21-293. The recommendation is that the Committee approve the request.

S4 IT PENETRATION AUDIT: The Department is requesting an increase of $50,000 total funds including $25,000 General Fund and $25,000 cash funds from the Unclaimed Property Trust Fund for FY 2021-22 for an IT penetration audit to test the robustness of the Department's network security protocols. The recommendation is that the Committee approve the request.

S5 FINANCIAL AUDIT COST: The Department is requesting an increase of $16,000 General Fund for FY 2021-22 and ongoing to cover annual billing from the state auditor for reimbursement of audit work performed related to non-General Fund activities. The recommendation is that the Committee approve the request.

S6 PHYSICAL OFFICE SPACE: The Department is requesting a net zero shift in funding of $62,146 cash funds from the Unclaimed Property Trust Fund for FY 2021-22 to reflect the Unclaimed Property Division's permanent shift to remote work. The funds would be moved from the 'Unclaimed Property, Leased Space' line item to the 'Unclaimed Property, Operating Expenses' line item. The recommendation is that the Committee approve the request.

PRIORITIZED SUPPLEMENTAL REQUESTS

S1 DEPARTMENTAL STAFFING

	REQUEST	RECOMMENDATION
TOTAL	**$100,441**	**$100,441**
FTE	3.0	3.0
General Fund	53,577	53,577
Cash Funds	46,864	46,864
Federal Funds	0	0

Does JBC staff believe the request meets the Joint Budget Committee's supplemental criteria?	**YES**
[An emergency or act of God; a technical error in calculating the original appropriation; data that were not available when the original appropriation was made; or an unforeseen contingency.]	

Explanation: JBC staff and the Department agree that this request is the result of an unforeseen contingency.

DEPARTMENT REQUEST: The Department is requesting an increase of $100,441 total funds, including $53,577 General Fund and $46,864 cash funds from the Unclaimed Property Trust Fund to support 3.0 FTE for FY 2021-22. The FTE include a human resources director, an operations manager, and an IT position for cybersecurity. This represents a portion of a request from the Department's FY 2022-23 budget request.

STAFF RECOMMENDATION: **Staff recommends that the Committee approve the request.**

STAFF ANALYSIS:

BACKGROUND:

This request comes as a result of a staffing study done by Turning the Corner, LLC (The study can be found in Appendix B of the online version of this document). In that report, Turning the Corner (TTC) identifies a few critical areas where Treasury has an immediate need for additional staff. The Department has asked for these FTE in its November budget request, but it felt that some positions were needed more urgently than the start of FY 2022-23. The requested FTE come from the Department's R1 Departmental Staffing request.

The Department believes that it is understaffed and as a result is causing burnout among its employees. It has worked with the Department of Personnel and Administration (DPA) to solve this problem, culminating with hiring TTC to perform an organizational assessment on how the Department can improve and update its processes and make investments in strategic areas to reduce the burden on employees.

Turning the Corner conducted their study by interviewing all 33 employees at the Department and analyzing which positions performed which duties. Based on these interviews and analysis, TTC made recommendations to the Department on how to optimize efficiency and where to request additional employees to best position itself to be successful in carrying out its statutory responsibilities.

HUMAN RESOURCES DIRECTOR:

The first and most prominent issue that the study identified was the lack of a dedicated Human Resources (HR) director. The head accountant had been responsible for fulfilling the Department's

internal and external HR needs, but this person unexpectedly left the Department recently, leaving this dual position empty and forcing the Department to rely on DPA for emergency HR staffing.

Treasury has requested this FTE as a supplemental because they believe, and staff agrees, that it makes more sense to split the head accountant/HR director position into two now and hire a new head accountant as well as an HR director rather than hiring one person for both roles now and then hiring another person solely for the HR director in the summer – contingent on the Committee's approval of the Department's budget request.

The issue of timing is not the only reason for this request. The Department, the study, and staff all agree that any HR position should not be housed within or connected to any other subdivision of the Department. This type of structure creates a conflict of interest where there is a chance that an employee reporting an HR issue is reporting it to the person they are complaining about. The more independent the HR director can be, the better able they will be to carry out their responsibilities to benefit the Department the most.

A final reason behind this request is that the Department would like to more accurately divide responsibilities based on job description and what employees are trained for. With the head accountant having been responsible for HR, they had to spend a considerable amount of time performing HR tasks, and had much less time to perform their duties as head accountant. As a result of this, many tasks that had been the responsibility of the accounting department were moved under the purview of the controller, including handling custodial accounts, transfers to and from the general ledger, sorting mail, downloading phone bills, as well as other basic accounting functions.[1] By removing HR responsibilities from accounting, the above tasks can be moved back to accounting, freeing up capacity within the accounting team and the controller team and more accurately aligning job duties with employee skillsets.

OPERATIONS MANAGER:
The second issue that the study identified as urgent was the lack of an operations manager. This is a position that would have various responsibilities within the Department, including addressing short-term immediate needs, planning for long-term department projects, assisting in the annual budgeting process, managing current projects, managing department system upgrades and automations, developing and leading accounting training, and developing the accounting cross training program.

Currently, all of these task are handled by the accounting and controller teams along with their day-to-day responsibilities. In the past, this was a feasible arrangement, but recently there have been responsibilities added to the accounting and controller teams, making it difficult for them to carry out planning and management responsibilities at a high level.

The request for this position is basically an extension of the request for an HR director, with the goal to spread out responsibility so that the Department can consistently carry out its statutory duties while not overburdening its employees to the point of burnout.

IT PROFESSIONAL:
Finally, the Department is asking for funds to support an IT professional to fulfill its need for increased network security. Currently, the Department has no dedicated IT employees. This in itself

[1] Appendix B, page 4

is not so unusual for departments, as according to documents from each department's November 1 submissions, only half of all departments in the State have dedicated IT professionals on their payrolls. This is not to say that the departments that do not employ a dedicated IT professional are at great risk of exposure. All departments get IT assistance when needed from the Office of Information Technology (OIT). Treasury receives this assistance likewise. This includes troubleshooting software and hardware issues that the Department has as well as providing protection to sensitive information by housing it on OIT servers behind the Office's firewalls.

While this level of protection is likely adequate for many departments, staff believes that in the case of Treasury, an employee that is always available for troubleshooting and updating needs, and to monitor the Department's network for security issues is invaluable. Given the amount of money that the Department works with on a daily basis and the importance of ensuring that that money gets to where it needs to go to keep the State functioning, a dedicated IT professional working with OIT to keep the Department's network safe and running optimally is long past due.

Finally, with the Department transitioning to primarily remote work, a dedicated IT professional is more necessary than ever to keep communication flowing as smoothly as possible. Sometimes even basic technology hiccups can stall workflow and lead to productivity fall-offs. Instead of contacting and waiting for OIT every time the Department has any kind of issue with technology, it would greatly benefit the Department to have an in-house IT professional to be able to handle those situations quickly.

RECOMMENDATION:
Staff recommends that the Committee approve this request for $100,441 total funds, including $53,577 General Fund and $46,864 cash funds from the Unclaimed Property Trust Fund to support 3.0 FTE for FY 2021-22. These FTE would fill positions that have been identified as urgently needed for the Department to continue carrying out its statutory responsibilities at a high level.

Included in the request is funding for employee benefits for the remainder of FY 2021-22. Typically, JBC staff recommends against funding employee benefits for the first year because generally departments have enough vacancy savings to absorb the cost of employee benefits for a year or less, depending on when the employee is actually hired. Treasury, however, has little to no vacancy savings as a result of not having vacant positions. While there is currently a vacancy, the position was left vacant only very recently, and the amount of savings that the Department may have from that would not be enough to cover the payment of employee benefits even for the remainder of FY 2021-22.

If the supplemental request is approved, the Department is hoping to hire all three of these FTE in April – as soon as it has spending authority to do so.

S2 REIMBURSEMENT FOR PROPERTY DESTROYED BY NATURAL CAUSE

	REQUEST	RECOMMENDATION
TOTAL	**$2,231,000**	**$2,231,000**
FTE	0.0	0.0
General Fund	2,231,000	2,231,000
Cash Funds	0	0
Federal Funds	0	0

Does JBC staff believe the request meets the Joint Budget Committee's supplemental criteria?	**YES**
[An emergency or act of God; a technical error in calculating the original appropriation; data that were not available when the original appropriation was made; or an unforeseen contingency.]	

Explanation: JBC staff and the Department agree that this request is the result of an unforeseen contingency.

DEPARTMENT REQUEST: The Department is requesting an increase of $2,231,000 General Fund for FY 2021-22 to reimburse counties for property tax lost as a result of a natural disaster.

STAFF RECOMMENDATION: **Staff recommends that the Committee approve the request.**

STAFF ANALYSIS: This request comes in response to the Department's statutory responsibility to reimburse counties for property taxes lost as a result of damage caused by a natural disaster pursuant to Section 39-1-123, C.R.S.

Section 39-1-123 (2)(a)(II), C.R.S. stipulates that county assessors must submit a report to county treasurers by December 15 of the property tax year in which the damage occurred. Furthermore, this report only includes damage that has occurred through November of that year. In this case, the fire that caused the damage occurred on December 30 and 31, 2021. When damage is done after the county assessors are required to submit their reports, there is a supplemental report mechanism that takes effect. This report includes all of the same information, but the deadline is extended until July 1 of the following property tax year for real or business personal property and until October 1 for public utilities.[2]

Because the damage in question occurred after the end of November and because there is no required reimbursement timeline that the State Treasurer must adhere to, it is technically not statutorily required at this point to provide the reimbursement funds to the counties. While there is no statutory reimbursement timeline for the State Treasurer, reimbursements are 'subject to appropriation.' The Treasurer has interpreted this to mean that as soon as the Department has spending authority to reimburse, it works as quickly as possible to get funds to the counties. As a reminder, this appropriation does not reimburse individuals, it reimburses counties for the decrease in property taxes paid by impacted individuals. The individuals whose property tax burden will decrease as a result of the fires will see no difference

In the Department's request, they note that the requested amount is an estimate they received from the Boulder County Assessor and is subject to change as more information comes in. Because of this, the Committee may want to wait for a final number before providing the appropriation to reimburse

[2] Section 39-1-123 (2)(a)(III), C.R.S.

the counties. While this is an option, staff sees no downside in providing this funding now and supplementing it when the Treasurer receives updated information.

S3 DEFERRED PROPERTY TAX EXPANSION

	REQUEST	RECOMMENDATION
TOTAL	**$718,000**	**$718,000**
FTE	0.0	0.0
General Fund	718,000	718,000
Cash Funds	0	0
Federal Funds	0	0

Does JBC staff believe the request meets the Joint Budget Committee's supplemental criteria? **YES**

[An emergency or act of God; a technical error in calculating the original appropriation; data that were not available when the original appropriation was made; or an unforeseen contingency.]

Explanation: JBC staff and the Department agree that this request is the result of data that were not available when the original appropriation was made.

DEPARTMENT REQUEST: The Department is requesting an increase of $718,000 General Fund for FY 2021-22 to begin a request for proposal process and purchase an online application and loan processing system to implement S.B. 21-293.

STAFF RECOMMENDATION: **Staff recommends that the Committee approve the request.**

STAFF ANALYSIS:

BACKGROUND:

The supplemental budget request comes as a result of the passage of S.B. 21-293 (Property Tax Classification And Assessment Rates). That bill added Section 39-3.5-102, C.R.S. to statute, expanding the ability to defer property taxes to anyone whose property taxes exceed that person's tax-growth cap. This expanded property tax deferral is statutorily set to begin on January 1, 2023.

The statute also included a requirement in Section 39-3.5-120, C.R.S. for the Governor's Office and the State Treasurer to commission a study of the expanded property tax deferral program and submit that study along with recommendations for possible changes to the program to the General Assembly by January 1, 2022. This study was completed by CoreLogic, and has been submitted. It is included in Appendix C of the online version of this document.

Because of the requirement for a study, the bill only appropriated enough to the Governor's Office to hire a third party to conduct the study. There was no appropriation in the bill for Treasury to actually implement the program. Additionally, the Department is requesting this as a supplemental because it did not have any data on costs associated with starting the program when the FY 2022-23 budget requests were submitted in November.

STUDY RECOMMENDATIONS:

The study makes several recommendations based on its projections of increased program usage. This document will focus only on those related to the budget. The major recommendation that the study

presents is an option on program start-up method and cost. The cost to implement this program using current methods is not trivial, primarily because the property tax deferral system as it exists – providing deferral options to homeowners over the age of 65 and disabled veterans – would be unable to scale up to meet the demand when the program is opened up to the whole state.

There are currently 495 participants in the program in only 17 of Colorado's 64 counties, with residents of Boulder County representing 63% of all participants. The number of current staff administering the program around the state is 66, but only half of their time is spent on it. That equates to roughly 33 full FTE to administer a program to 495 people. Part of the reason that the program is so inefficient is because of a lack of centralization and standardization. Each county runs the program as it sees fit, leading to varying levels of support and efficiency throughout the 17 counties where participants reside.

CoreLogic estimates that when the program is opened up to all residents, approximately 34,893 people will participate – more than 70x the current number of 495. Comparing the current level of participation to the study's estimated level of participation, staffing requirements to accommodate all of the new participants would roughly equate to 2,326 FTE around the state. At an average salary of $55,788, this number of FTE would cost the State at least $129,762,888 per year simply to pay for the administrative burden using status quo methods.

For this reason, CoreLogic, the Department, and staff agree that centralization and standardization of some form must occur simply to be able to accommodate the conservative estimate of new participants. The Department is planning for this centralization and standardization to occur via a third-party administrator that would assist the Department in scaling the program up quickly enough to accommodate the new participants. The cost of hiring the third-party administrator is not included in this supplemental request.

The other main recommendation that the study outlined was the option to either purchase software and licenses to handle the number of applications that are projected to come in, or for Treasury to build the application and loan processing systems itself. CoreLogic has estimated that the cost to build the system is $396,455 in one-time costs as well as $22,540 in recurring maintenance and support costs. On the other hand, the cost to purchase software and licenses would be $718,000 for the first year with $68,000 in ongoing costs for licensing, support, and maintenance. The Department has chosen to purchase an off-the-shelf software solution and customize it according to the State's needs. The cost of the off-the-shelf application and loan processing technology is the only aspect of the program that would be funded if this request is approved.

STAFF CONCERNS:

Staff has some concerns about this request. The first is that the Department is asking for funding to implement part of a program that is not yet clearly outlined in statute. The General Assembly has chosen to expand the property tax deferral program, but has given no guidance on how to do so. The study completed by CoreLogic presents options for the General Assembly to choose from, but it will not have had time to weigh in on these options before action on this request has been taken. Granting funding for a specific technology solution now seems to set the implementation of the program down one path that may not turn out to be the path that the General Assembly ultimately decides on.

Another concern staff has is the necessity of this request as a supplemental. The Department claims that they need the funding now to have the program ready for implementation by January 1, 2023, but

staff believes it might be possible to get the program 'ready enough' if funding is received through the 2022-23 Long Bill. If this were the case, the Department might not be able to buy the necessary software until July, but they would be able to start planning for the expansion of the program with confidence in March or April, only 2-3 months later than if the request is approved as a supplemental.

The final concern that staff has about the request is the assumptions in the CoreLogic study. The study is operating under the notion that the number of participants in the deferral program will instantly increase from 495 to nearly 35,000 next year. Staff is skeptical that participation will actually be that high, and believes that the more likely scenario is that participation will ramp up slowly over the next 3-5 years, allowing the Department and a potential third-party administrator time to scale the program up.

STAFF RECOMMENDATION:
While staff is recommending approval of this request, it would not be unreasonable for the Committee to deny the request in the interest of allowing the General Assembly to consider the options for implementation that CoreLogic has presented to it. If the Committee chose to do this, it would make the Department's task of expanding the program to accommodate 35,000 new participants by January 2023 more difficult, but it would allow the General Assembly to consider its options and make a decision.

Despite the concerns listed above, staff still recommends approving the request based on the very high likelihood that this funding will be needed to scale up the deferral program no matter how the General Assembly chooses to implement the expansion. Further, if the General Assembly does choose to go the route of buying an off-the-shelf application and loan processing system, the Department will be that much more prepared by January 1, 2023. Staff believes that there is ultimately no harm in approving this request now and allowing the Department to start work on expanding the program.

S4 IT PENETRATION AUDIT

	REQUEST	RECOMMENDATION
TOTAL	**$50,000**	**$50,000**
FTE	0.0	0.0
General Fund	25,000	25,000
Cash Funds	25,000	25,000
Federal Funds	0	0

Does JBC staff believe the request meets the Joint Budget Committee's supplemental criteria? **YES**

[An emergency or act of God; a technical error in calculating the original appropriation; data that were not available when the original appropriation was made; or an unforeseen contingency.]

Explanation: JBC staff and the Department agree that this request is the result of data that was not available when the original appropriation was made.

DEPARTMENT REQUEST: The Department is requesting an increase of $50,000 total funds including $25,000 General Fund and $25,000 cash funds from the Unclaimed Property Trust Fund for FY 2021-22 for an IT penetration audit to test the robustness of the Department's network security protocols.

STAFF RECOMMENDATION: **Staff recommends that the Committee approve the request.**

STAFF ANALYSIS: The supplemental budget request reflects a small part of the Department's R3 request for FY 2022-23 and is a one-time request. The Department originally requested this funding for FY 2022-23, but after conversations with OIT decided it would be prudent to ask for this funding as quickly as possible.

The Department is planning for the penetration audit (pen test) to be conducted by a private firm, and OIT has advised that the requested amount will adequately cover this expense. A pen test is a simulated cyber-attack against an institution's computer system to check for exploitable vulnerabilities. Insights gained from the pen test can be used to enhance security policies and patch detected vulnerabilities.[3]

Staff believes that the lack of any independent security protocols protecting the Department's online activity is surprising and unsettling. While the Department does rely on some level of protection from OIT, it is important to understand where that system's weaknesses are regarding the Department. A pen test would expose those weaknesses in a safe and controlled way. With the sophistication of today's bad actors and the increasing usage of online systems to carry out day to day activities, staff believes that it is necessary to perform an initial pen test to ensure the safety of the State's transactions and investments.

This one-time funding will allow the Department to better assess its security position by pointing out the strengths and weaknesses of its current protection. Doing so will give the Department a much better sense of the next steps to take in hardening its security policies.

Staff is currently unaware of any recent or ongoing attacks on Departmental security systems. As such, the Committee could wait until FY 2022-23 to fund this request, but staff believes that it would be sensible for the Committee to provide this funding now and allow the Department to start the process of hiring a firm to complete the pen test.

S5 FINANCIAL AUDIT COST

	REQUEST	RECOMMENDATION
TOTAL	**$16,000**	**$16,000**
FTE	0.0	0.0
General Fund	16,000	16,000
Cash Funds	0	0
Federal Funds	0	0

Does JBC staff believe the request meets the Joint Budget Committee's supplemental criteria?	**YES**
[An emergency or act of God; a technical error in calculating the original appropriation; data that were not available when the original appropriation was made; or an unforeseen contingency.]	

[3] https://www.imperva.com/learn/application-security/penetration-testing/

Explanation: JBC staff and the Department agree that this request is the result of data that were not available when the original appropriation was made.

DEPARTMENT REQUEST: The Department is requesting an increase of $16,000 General Fund for FY 2021-22 and ongoing to cover annual billing from the state auditor for reimbursement of audit work performed related to non-General Fund activities.

STAFF RECOMMENDATION: **Staff recommends that the Committee approve the request.**

STAFF ANALYSIS:

BACKGROUND:

The supplemental budget request comes as a result of audit work done for the Department by the Office of the State Auditor (OSA) for "audit work performed related to non-general fund activities," which in this case indicates auditing the handling of federal funds.

Prior to FY 2020-21, the Department was able to absorb the roughly $2,000 annual bill from the OSA because it was such a small amount. However, this amount increased to $14,415 in FY 2020-21. The Department was able to absorb this cost as well last year because it had far fewer operating expenses during the pandemic. This year, it expects to spend a more normal amount on operating costs and revert much less if any of its appropriation.

The Department routinely uses most or all of its yearly appropriations, and has no vacancy savings to use to absorb costs because there are rarely any vacancies. It is a small department with little flexibility regarding the expenditure of its appropriations. This, combined with the timeline of the OSAs announcement to departments of how much they will be billed in the following fiscal year, makes it nearly impossible for Treasury to either continue absorbing unaccounted for costs or request an appropriate amount in its November 1 budget request. The OSA informs the Department in June of how much the following fiscal year's billing amount will be, which is far too late for the Department to receive the funding necessary to pay the bill. This timing issue is the reason the Department is asking for this as a supplemental request.

OSA FUNDING:

Typically, the OSA is funded through the legislative appropriations bill with an amount of reappropriated funds that the OSA asks for based on anticipated audit work in the following fiscal year. One of the tasks of the OSA is to audit the activities of departments that receive federal funds. When a department does receive federal funds, it is common practice to use a small amount of those funds to pay the OSA for the audit work related to non-general fund activities. This practice likely came about as a result of Section 2-3-110 (1), C.R.S., which says,

> "When the state auditor is required by law or the state constitution to audit…a state department…for non-appropriated activities…including but not limited to…contracts with the federal government, federal grants-in-aid, or federal assistance programs, moneys from the state general fund **shall not be used** to pay for the cost of the audit."

Treasury is in a unique situation in regards to this process. The Department is a facilitator of federal funds, making sure the proper funding gets to the correct departments, but it is not a recipient of any

federal funds. Despite this, the OSA must still conduct an audit because Treasury receives federal funds before passing them through to other departments. Because Treasury does not keep any of the funds, it cannot use any of that money to pay the bill for non-general fund activities. According to the Department, this process has not been captured in OSA's budget request, and is therefore not included in the amount of reappropriated funds that the OSA receives in the legislative appropriation bill.

S6 PHYSICAL OFFICE SPACE

	REQUEST	RECOMMENDATION
TOTAL	**$0**	**$0**
FTE	0.0	0.0
General Fund	0	0
Cash Funds	0	0
Federal Funds	0	0

Does JBC staff believe the request meets the Joint Budget Committee's supplemental criteria? **YES**

[An emergency or act of God; a technical error in calculating the original appropriation; data that were not available when the original appropriation was made; or an unforeseen contingency.]

Explanation: JBC staff and the Department agree that this request is the result of a technical error in calculating the original appropriation.

DEPARTMENT REQUEST: The Department is requesting a net zero shift in funding of $62,146 cash funds from the Unclaimed Property Trust Fund for FY 2021-22 to reflect the Unclaimed Property Division's permanent shift to remote work. The funds would be moved from the 'Unclaimed Property, Leased Space' line item to the 'Unclaimed Property, Operating Expenses' line item.

STAFF RECOMMENDATION: **Staff recommends that the Committee approve the request.**

STAFF ANALYSIS: The supplemental budget request is a result of the Department vacating their leased space and moving all operations to their allotted Capitol Complex space. When the COVID-19 pandemic began, the Department – like many other workplaces – shifted to remote work. When the Department submitted its budget request for FY 2021-22 in November 2020, it was unsure if it would go back to on-site work, and in what capacity. Since then, the Department has made the decision to move the Unclaimed Property Program, which had previously required a leased space appropriation, to the Capitol Complex and significantly decrease the amount of on-site work permanently.

Currently, the Department has a leased space appropriation for FY 2021-22 of $62,146 cash funds from the Unclaimed Property Trust Fund that will go unused. While this could easily be reverted, the Department is requesting that the appropriation be shifted so that it can use this money to make improvements on its Capitol Complex space to accommodate the responsibilities of the Department that must be completed on-site.

The Department is in the process of instituting a system of rotating on-site work for employees, and some renovations are needed to make the space viable for the on-site work that is necessary. The

Department has indicated that the most urgent work needs to be done on the carpet, drapes, and cubicles.

This is one-time funding, seeing as the Department has requested the elimination of the leased space appropriation for FY 2022-23. This is also a request that has precedent. The Department made a similar request for funding to renovate the Capitol Complex space in its FY 2020-21 request, and the Committee approved the request before reversing that decision in the course of budget balancing in March 2020.

APPENDIX A:
NUMBERS PAGES

This document available in the online version of this document only.

Appendix A: Numbers Pages

	FY 2020-21 Actual	FY 2021-22 Appropriation	FY 2021-22 Requested Change	FY 2021-22 Rec'd Change	FY 2021-22 Total w/Rec'd Change
DEPARTMENT OF THE TREASURY **Dave Young, State Treasurer**					
S-01 Departmental staffing					
(1) ADMINISTRATION					
Personal Services	1,619,214	1,742,743	38,134	38,134	1,780,877
FTE	17.9	24.8	3.0	3.0	27.8
General Fund	666,258	789,787	38,134	38,134	827,921
Cash Funds	952,956	952,956	0	0	952,956
Health, Life, and Dental	283,999	341,626	10,564	10,564	352,190
General Fund	162,087	189,091	5,282	5,282	194,373
Cash Funds	121,912	152,535	5,282	5,282	157,817
Short-term Disability	3,225	3,995	108	108	4,103
General Fund	1,992	2,481	54	54	2,535
Cash Funds	1,233	1,514	54	54	1,568
S.B. 04-257 Amortization Equalization Disbursement	107,911	124,737	3,394	3,394	128,131
General Fund	67,115	77,414	1,697	1,697	79,111
Cash Funds	40,796	47,323	1,697	1,697	49,020
S.B. 06-235 Supplemental Amortization Equalization Disbursement	107,911	124,737	3,394	3,394	128,131
General Fund	67,115	77,414	1,697	1,697	79,111
Cash Funds	40,796	47,323	1,697	1,697	49,020

	FY 2020-21 Actual	FY 2021-22 Appropriation	FY 2021-22 Requested Change	FY 2021-22 Rec'd Change	FY 2021-22 Total w/Rec'd Change
Operating Expenses	147,060	185,581	6,713	6,713	192,294
General Fund	147,060	185,581	6,713	6,713	192,294
Cash Funds	0	0	0	0	0
(2) UNCLAIMED PROPERTY PROGRAM					
Personal Services	935,609	1,035,088	38,134	38,134	1,073,222
FTE	14.6	17.0	0.0	0.0	17.0
Cash Funds	935,609	1,035,088	38,134	38,134	1,073,222
Total for S-01 Departmental staffing	3,204,929	3,558,507	100,441	100,441	3,658,948
FTE	32.5	41.8	3 .0	3 .0	44.8
General Fund	1,111,627	1,321,768	53,577	53,577	1,375,345
Cash Funds	2,093,302	2,236,739	46,864	46,864	2,283,603

	FY 2020-21 Actual	FY 2021-22 Appropriation	FY 2021-22 Requested Change	FY 2021-22 Rec'd Change	FY 2021-22 Total w/Rec'd Change
S-02 Reimbursement for nat disaster					
(3) SPECIAL PURPOSE					
Property Tax Reimbursement for Property Destroyed by Natural Cause	714,958	1,000,000	2,231,000	2,231,000	3,231,000
General Fund	714,958	1,000,000	2,231,000	2,231,000	3,231,000
Total for S-02 Reimbursement for nat disaster	714,958	1,000,000	2,231,000	2,231,000	3,231,000
FTE	0 .0	0 .0	0 .0	0 .0	0 .0
General Fund	714,958	1,000,000	2,231,000	2,231,000	3,231,000

	FY 2020-21 Actual	FY 2021-22 Appropriation	FY 2021-22 Requested Change	FY 2021-22 Rec'd Change	FY 2021-22 Total w/Rec'd Change
S-03 Deferred prop exempt					
(1) ADMINISTRATION					
Operating Expenses	147,060	185,581	718,000	718,000	903,581
General Fund	147,060	185,581	718,000	718,000	903,581
Cash Funds	0	0	0	0	0
Total for S-03 Deferred prop exempt	147,060	185,581	718,000	718,000	903,581
FTE	0 .0	0 .0	0 .0	0 .0	0 .0
General Fund	147,060	185,581	718,000	718,000	903,581
Cash Funds	0	0	0	0	0

	FY 2020-21 Actual	FY 2021-22 Appropriation	FY 2021-22 Requested Change	FY 2021-22 Rec'd Change	FY 2021-22 Total w/Rec'd Change
S-04 IT pen audit					
(1) ADMINISTRATION					
Operating Expenses	147,060	185,581	25,000	25,000	210,581
General Fund	147,060	185,581	25,000	25,000	210,581
Cash Funds	0	0	0	0	0
(2) UNCLAIMED PROPERTY PROGRAM					
Operating Expenses	403,213	496,219	25,000	25,000	521,219
Cash Funds	403,213	496,219	25,000	25,000	521,219
Total for S-04 IT pen audit	550,273	681,800	50,000	50,000	731,800
FTE	0 .0	0 .0	0 .0	0 .0	0 .0
General Fund	147,060	185,581	25,000	25,000	210,581
Cash Funds	403,213	496,219	25,000	25,000	521,219

	FY 2020-21 Actual	FY 2021-22 Appropriation	FY 2021-22 Requested Change	FY 2021-22 Rec'd Change	FY 2021-22 Total w/Rec'd Change
S-05 Fin audit cost					
(1) ADMINISTRATION					
Operating Expenses	147,060	185,581	16,000	16,000	201,581
General Fund	147,060	185,581	16,000	16,000	201,581
Cash Funds	0	0	0	0	0
Total for S-05 Fin audit cost	147,060	185,581	16,000	16,000	201,581
FTE	0 .0	0 .0	0 .0	0 .0	0 .0
General Fund	147,060	185,581	16,000	16,000	201,581
Cash Funds	0	0	0	0	0

	FY 2020-21 Actual	FY 2021-22 Appropriation	FY 2021-22 Requested Change	FY 2021-22 Rec'd Change	FY 2021-22 Total w/Rec'd Change
S-06 Leased space move					
(2) UNCLAIMED PROPERTY PROGRAM					
Operating Expenses	403,213	496,219	62,146	62,146	558,365
Cash Funds	403,213	496,219	62,146	62,146	558,365
Leased Space	62,146	62,146	(62,146)	(62,146)	0
Cash Funds	62,146	62,146	(62,146)	(62,146)	0
Total for S-06 Leased space move	465,359	558,365	0	0	558,365
FTE	0 .0	0 .0	0 .0	0 .0	0 .0
Cash Funds	465,359	558,365	0	0	558,365
Totals Excluding Pending Items					
TREASURY					
TOTALS for ALL Departmental line items	973,028,130	841,410,713	3,115,441	3,115,441	844,526,154
FTE	32.5	41.8	3 .0	3 .0	44.8
General Fund	552,990,229	344,218,965	3,043,577	3,043,577	347,262,542
Cash Funds	402,604,657	422,198,881	71,864	71,864	422,270,745
Reappropriated Funds	17,433,244	74,992,867	0	0	74,992,867

APPENDIX B: ORGANIZATIONAL ASSESSMENT STUDY

This document available in the online version of this document only.

ORGANIZATIONAL ASSESSMENT

Department of the Treasury

Turning the Corner LLC

11/12/21

Jessica Stitz, MBA, SHRM-SCP

OUR GOAL

The Colorado Department of the Treasury asked Turning the Corner LLC (TTC) to provide recommendations on resources needed to enhance engagement and department success. TTC was asked to help the Department of the Treasury obtain the clarity needed to make changes that will have a positive impact on the organization by doing a comprehensive evaluation of the current structure, resources, roles and responsibilities versus short-term and long-term needs. As part of the process TTC was asked to interview all department employees to ensure all employees had the opportunity to participate and have their voices heard. TTC was also asked to assess the employee's level of burnout. Once the needs are determined, TTC will assist the Department of the Treasury in creating the documentation to propose new resources for the state budget committee and also assist with the implementation of changes and/or additions in the department.

DISCOVERY AND NEEDS IDENTIFIED

TTC interviewed all 33 employees currently in the department. The department has a majority of employees who are engaged and are highly experienced in their profession. They are dedicated and care about their work and their co-workers. They believe the leadership cares about them and their team. Most of the department employees enjoy working from home, because it saves them a significant amount of time not commuting to the office and having to pay for parking. The employees understand the purpose of the department and their role within the department.

Accounting

The accounting area was identified as the biggest area of concern and risk area. They have seen a number of positions turnover which is leaving a heavy workload for the employees who remain within the accounting area. The department is in a very reactive mode, because they have too many items of responsibility for the number of staff members in the area. The accounting area is feeling burnout and is at risk of more employees resigning. This is a significant concern and potential cost to the department. Turnover costs organizations an estimated 33% of an employee's annual salary. It typically takes about 8-12 weeks to replace a knowledge worker, and another few months until they are fully productive. This time doesn't include the cost and time the trainer spends training the new employee.

A majority of the department believes that the HR function should not reside under the accounting area. They are not trained professionals in human resources and the workload for HR has grown significantly over the past few years. The accounting lead is having to juggle too many responsibilities that does not allow him to focus on the accounting team to the level needed.

Process change considerations that were discovered for the accounting area are: cash management, manually entering trades and printing them, and reconciliation redundancy with accountants and technicians. Also, moving custodial accounts, transfers to and from the general ledger, sorting mail, downloading phone bills, and other basic accounting functions were recommended to be moved back to the accounting department from the controller area where they currently reside. It was recommended that Unclaimed Property - Compliance and Accounting could streamline processes and provide training on their systems that allow for better integration and movement of functions.

Learning and Development

A significant number of employees would like to have more opportunities for training and development to improve their skills, have opportunities for upward mobility, and know that the Treasury department is investing in them. Employees would also like to receive more coaching and training from their direct leader to continue to master their skills and learn additional skills. Employees also requested leadership training, conflict management training, and other soft skill course options.

Compensation and Pay Compression

Compensation compression in non-management roles was bought up for employees that have been with the department for a long time. The Unclaimed Property and Accounting areas appear to be the most impacted by pay compression based on perception from employees in the department. TTC has not analyzed the current pay structure with the market.

Technology

Technology issues and lack of automation are having a negative impact on department productivity. A majority of the department mentioned there are employees who are working with very old laptops that work slowly and shut down often which impedes their productivity. It was also mentioned that the current VPN has issues and causes significant delays at times.

The department currently has numerous competing priorities that causes everything to be a priority. Currently, the department does not utilize project management software or have a tracking mechanism to track projects and assign duties. Therefore, there is confusion on what stage the project is in, who is responsible, which leads to last minute rushing to complete projects.

The department is using a manual system to request and track time off for employees causing a lot of extra work. It was also mentioned that systems used such as Access need to be upgraded to be fully functional. The new investment employee being hired will not have access to Bloomberg, unless they receive budget approval. If the employee does not have access to Bloomberg they will not be fully utilized in their position, because they will not be able to complete many of the daily tasks of the role. Unclaimed Property not having an integrated system with agencies such as the Department of Revenue causes a significant delay in responding to claims requests, because data needs to be verified that other agencies already have in their systems. Also, adding that it takes ninety (90) days to process claims on the Unclaimed Property website may alleviate a significant amount of calls and emails for status updates.

Office Space

The department does not have a lot of space at the capitol building. With Unclaimed Property now residing at the capitol as well, space was brought up as a concern and issue that was not addressed well with the staff. Employees who need to work in the office need to have a working space to be able to perform their duties efficiently. Some areas need meeting space to work with others outside the department. The other agencies have been willing to share their space at times, however it would be advantageous to have a meeting space that department employees are able to utilize. The vault is also very full and could become a hazard if more items are continually added.

Communication and Teamwork

Department wide communication and collaboration were identified as areas that could use improvement. Employees mentioned department wide virtual meetings would be very beneficial and are highly desired. Employees would also like the opportunity to meet the new employees in the department and learn what is happening in the other areas of the department. Employees would also appreciate seeing an updated organizational chart to understand how the department is structured and who works in each area. Employees would also like to have one source of communication for items such as snow days to ensure everyone hears the same message. Employees also

mentioned it would be great to have other agencies come to department wide meetings so they could learn what is happening in the other agencies since they do not see them around the capitol any longer.

Organizational Structure

Structure change considerations that were mentioned is moving the Secure Savings area under the Policy Director position since they more directly interact with one another. Unclaimed Property may also consider separating business claims from owner claims. It was mentioned numerous times that HR should not reside under the accounting area.

Summary

Not all items brought up by employees are included in the summary. We have included items that were mentioned more than once in the interviews.

RECOMMENDATION (In Order of Recommendation):

1. A full-time HR Director to be added to the department as soon as possible. The person should be a trained HR professional and should not report up through accounting. The person would be responsible for:
    a. EDI Recruiting (posting positions, reviewing applicants, setting up interviews, drafting offer letters)
    b. New Hire Onboarding
    c. Ordering of equipment so prepared for new employees
    d. HRIS system administration
    e. Benefits administration
    f. Compensation analysis
    g. Payroll administration
    h. Development of career pathing
    i. Training and development
    j. Leave tracking
    k. Vaccination tracking
    l. Flexible work administration
    m. Employee relations (objective and unbiased - separate from accounting)
    n. Labor Relations
    o. Succession Planning
    p. DEI
    q. Communications within the department

r. Leading department wide monthly meetings
s. Policy development and administration
t. Terminations
u. Offboarding of employees

2. A full-time Deputy Controller/Operations Manager position to be added to the department as soon as possible. There have been numerous additional responsibilities added to the accounting and controller teams the last several years. Current FTE does not cover the accounting and controller needs at the current time. This role should assist in the budgeting process, manage projects, manage department system upgrades and automations, develop and lead accounting training, and develop the accounting cross training program. TTC is unsure what the best title is for the position to fit within the State and the Department of the Treasury titling convention.

3. A full-time Climber position to be added as soon as possible. The position was initially approved as a .5 position split with Debt Management, however there is a significant amount of time needing to be spent analyzing and marketing the program. Currently, they are paying a contractor to support the program which is not sustainable long-term. The current incumbent is having to spend 90% of his time on Climber just to keep the program going and is only able to dedicate 10% of his time to debt management. It will be 7 years before the program will be finalized if it is not renewed. However, we expect this program or similar to continue into the future, because of the need to provide these types of loans for the growth and health of minority businesses. Therefore, there is a need for a dedicated individual to run the program.

4. Funding to purchase another Bloomberg subscription to allow the new investment person to be able to complete their responsibilities.

5. A monthly department meeting beginning in November to discuss any department updates, welcome new employees, and have other agencies provide updates. Also, do team building exercises as a way to engage employees, learn about one another, and create more collaboration and comradery.

6. Technology budget increase to assist with the purchase of new laptops and technology upgrades with systems to allow employees to work efficiently and productively.

7. Implement a project management software to create visibility on all major

department goals and responsibilities to allow the department to prioritize the numerous competing priorities. Allowing the entire department to have clarity and transparency over the departmental goals increases employee engagement. Project management software also saves significant time understanding where goals and projects are in the process, where there is a bottleneck, and how to address it.

8. Transition basic accounting functions back to the Accounting team from the Controller. Recommend the transition after Accounting is able to replace the positions that have recently been vacated and they have been able to offload responsibilities to the new HR Director position.

9. Implement automation and integration with the Department of Revenue data to save significant time in the Claims division verifying information that is already housed in a state database.

10. Have a live auction for Unclaimed Property

11. Once an HR Director is hired to support the department it is recommended they do a full compensation analysis for the team, develop succession plans, and a learning and development plan.

12. Consider structure changes with where Secure Savings reports into. Consider separating business claims from owner claims in Unclaimed Property if the head of Unclaimed Property believes it would help the department to become more productive and efficient.

13. Consider ways to simplify the transition from the Compliance area to Accounting and any training or understanding that might be needed to create a better understanding of needs from each area.

14. The department is currently recruiting for an Investment employee, four (4) Secure Savings employees, two (2) Unclaimed Property employees (Claims and Vault). It is recommended we add an HR Director, Climber employee, and Deputy Controller/ Operations Manager at this time. Next year it is recommended we evaluate any additional needs in Accounting, Controller, Unclaimed Property, and Investments after the current recommendations have been fully implemented.

15. The department to consider the price of parking and any ways to reduce the amount employees currently pay to park at the capitol.

NEXT STEPS:

1. The Treasurer and Deputy Treasurer discuss what they would like to move forward with and the next steps
2. The Treasurer and Deputy Treasurer discuss the timing of implementation of recommendations they would like to move forward
3. Communicate the findings to the department and next steps
4. Request made to the Budget Committee
5. The Department of the Treasury in collaboration with TTC begin work on implementation

APPENDIX C:
PROPERTY TAX DEFERRAL EXPANSION STUDY

This document available in the online version of this document only.

Colorado Tax Deferral Program

December 1, 2021

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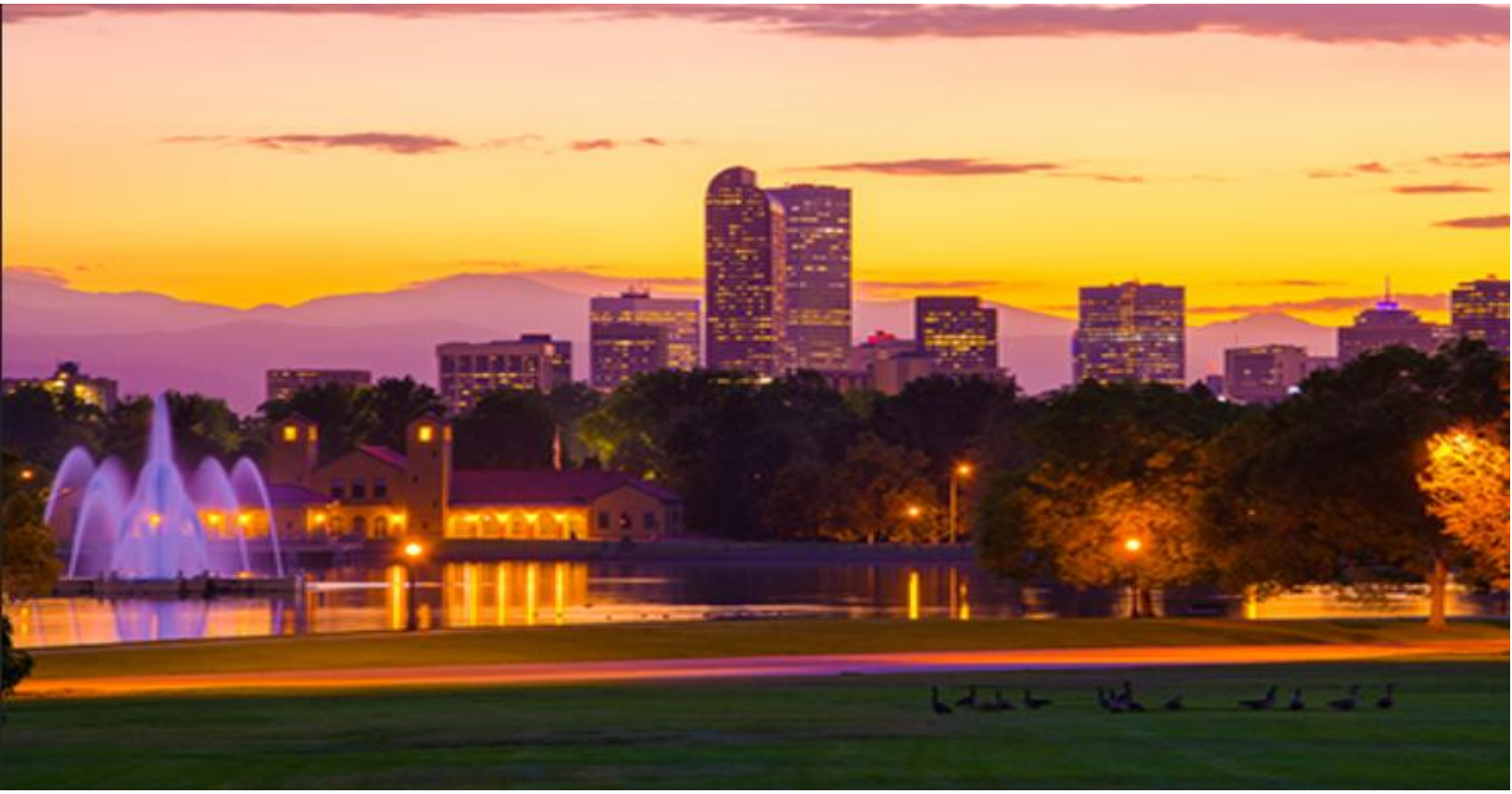
Table of Contents

Introduction

CoreLogic was selected to study the feasibility of an enhanced property tax deferment program for homeowners in the State of Colorado. In this report, you will find other states' deferment program details, cost analysis, forecasting of Colorado homeowner qualification and participation rates, and suggested best practices.

As part of this study, the following requirements were outlined:

- Process and current technology review
- Baseline the current program
- Analyze current population data from the State of Colorado and US Census
- Identify sample property tax data from counties in the State of Colorado
- Data extraction for assessed values, homestead, and property tax amounts
- Identify default ratio on Colorado program and other states program
- Forecast the adoption rate and program cost
- Proposed options to finance the debt
- Final analysis and proposed recommendations to operationalize the plan, including technology cost



Executive Summary

Colorado Deferral Program Overview

Colorado has recently seen dramatic increases in property values. As a result, there is a concern that rising home values may increase property tax liability for homeowners. In response to this concern, the state passed Bill SB21-293, allowing any homeowner to defer property taxes that exceed the tax growth cap of four percent, with a minimum deferral of $100 and a maximum cumulative deferral of $10,000. The intent of the bill is to provide both short and long-term relief to the homeowner and also provide an equitable statewide tax relief measure to all its taxpayers. This study will assist the state in determining effective administration, procedures, and cost of implementing the property tax relief measures.

Property tax deferral programs allow the homeowner to postpone payment of their property taxes until a specified time frame, death, or transfer of property, whereupon the taxes and interest are then due. This allows lower-income or fixed-income homeowners to remain in their homes, while property tax increases are deferred until such time as they can be paid using funds sourced from the homeowners' equity and/or the owner is able to reimburse the state.

Currently, Colorado property tax deferrals are only offered to homeowners who occupy the subject property and are 65 years of age and/or active military called into service on or before January 1 of the year in which the claim is filed. The homeowner must have at least 25% equity in the property based on fair market value to qualify. To qualify, the total value of the mortgage cannot exceed 75% of the total amount of all mortgages and liens of the property's fair market value. All ad valorem taxes levied, including special assessments and all other charges, currently may be deferred at the county treasurer office in the county in which the homestead is located. The state will reimburse the amount of the deferral to the county in which it was granted.

The State Treasurer paid tax deferrals of approximately 23 million in 2021 and have received slightly under 11 million back reducing the debt approximately by 46%.[(1)] Default rates are relatively low at less than 5%.[(1)]

Analysis of the current program's participation is minimal due to the lack of public awareness, the reluctance of property owners to place additional liens on their properties, local county budget restraints for public outreach, program administration costs, and current low interest rates. Various models were considered during the analysis, however centralized administration is highly recommended, as localized assessor/treasurer administration is not adequately funded to support the additional processing. Administration at the county government level would also circumvent economies of scale and reduce consistency in the administration of the program.

Property Tax Relief Programs Best Practices

Property tax relief programs are designed to relieve the burden of high real estate taxes and help residents stay in their homes. Programs can vary in every state and county and potentially every city or township. All have eligibility requirements based on the state or local program. Age requirements rank highest in most states. Many property tax relief programs are limited to homeowners who are at least 60 years old, veterans, or disabled. Other eligibility requirements may include (1) an income ceiling limit that requires a taxpayer's income to fall below a given level, (2) limits on household net worth, some states included the value of the property and others excluded it in the total net worth (3) maximum property value is limited, (4) requires taxpayers to have owned their homes for a minimum number of years and must be a resident of the state. (1)

There are several tax relief options available. The most common property tax relief option is the homestead exemption. This option allows for a percentage or an amount of the property's taxable value to be excluded from tax bill levy rates. Income-Based homestead credits are credits applied to the tax bill when the household income falls below a pre-determined level. A Circuit Breaker option reduces property taxes that exceed a certain percentage of the taxpayer's income or the value of their property. Deferrals are a delay of payment of their property taxes until ownership of the home is transferred or there is a status change. CoreLogic's study will focus on deferral programs across the United States and their associated best practices as they may be applied to Colorado.

DATA COLLECTION METHODOLOGY FOR BEST PRACTICES

Data collection surrounding current Property Tax Deferral Programs was conducted through secondary research on governmental websites followed by interviews and/or surveys with representatives that help manage the identified programs. The goal was to first discover which states offered deferral programs, which could typically be determined on the Department of Revenue section of the state's governmental website. Once it had been established that a state offered a deferral program, information on requirements and method of administration was documented. Personnel from each program were identified and contacted for follow-up interviews or to complete detailed questionnaires, depending on their availability. These interviews and questionnaires allowed the CoreLogic team to better contextualize certain parts of the programs that would not have been understood if efforts had been limited to strictly secondary research.

Once the majority of secondary research was completed and documented, personnel from each program were contacted for follow-up interviews or to complete detailed questionnaires. If available for an interview, the CoreLogic team hosted a video call, following a script with pre-

determined questions to supplement information found online and provide context behind the "how" and "why" of certain aspects of the program. Questions highlighed program resources, budgetary restrictions, participation rates and advertising efforts; creating a full understanding of the program.(2)

Primary research was done onsite at the Colorado Treasurer and Public Trustee Association Fall Seminar in Greely, Colorado; with 36 counties represented. The state held a session facilitated by CoreLogic and the Colorado State Treasurer allowing the county treasurers and their representatives to speak freely regarding program resource insights, budgetary restrictions, participation rates, advertising efforts, borrower education, and current outreach programs; creating full scope understanding of the current program. Of the 28 counties not attending, CoreLogic provided a survey via email for their input; receiving four responses. Members of the CoreLogic team also met with Boulder and Denver County Treasurers as well as the Denver County Assessor individually.

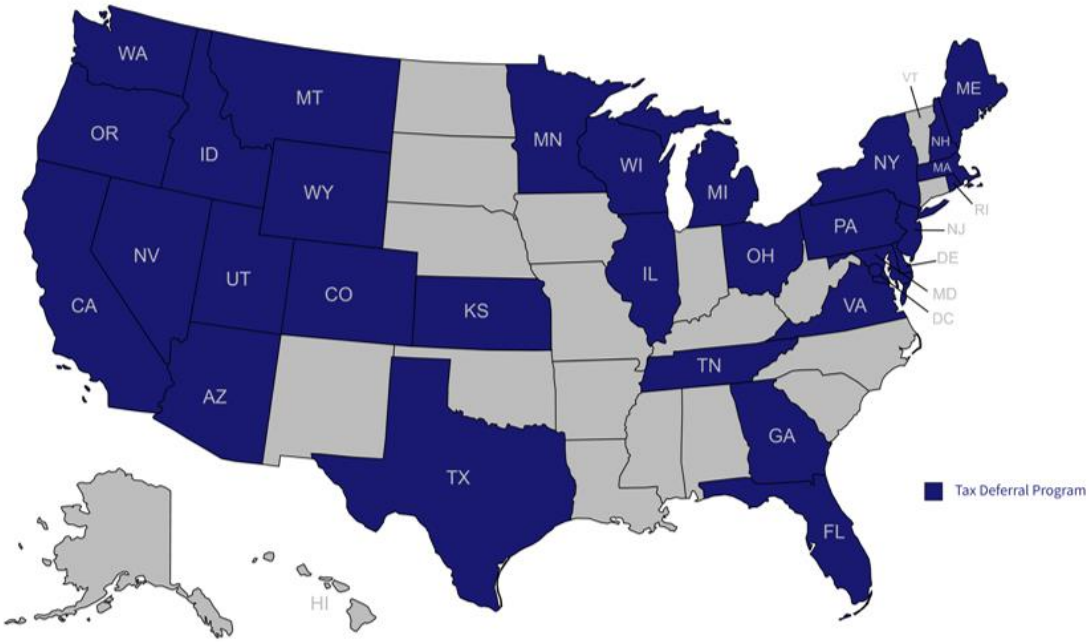
The culmination of the research helped CoreLogic create an in-depth look at the current state of property tax deferral programs in the United States and how best practices might apply to the State of Colorado.

Property Tax Deferral Programs

Property tax deferral programs exist in some form in 30 states and the District of Columbia. CoreLogic looked at state, county, city, and township administered programs. Most programs begin at a county level and then are elevated to the state for record-keeping and coordination. However, 65% of the deferral programs are administered by the state to achieve greater efficiency. When programs are at the local municipalities, it is often because each county or town sets its own policies. As an example, both Davidson County, Tennessee, and Teton County, Wyoming, are the only counties within their states to authorize a deferral program for their residents, where the deferral program is managed and monitored with the treasurer and assessors in their municipalities.

Most state tax deferral programs are limited to seniors and/or disabled individuals. These programs provide benefits to homeowners and not renters. Twenty-four states have senior-only programs. Twenty-nine states have programs offered to seniors, disabled individuals, and veterans. Five states (Kansas, Montana, New York, Ohio, and New Jersey) offer a deferral program to military. The payback period for military is between 90 days and 24 months from the end of service or deployment. This makes the deferral program more of a short-term rather than a long-term solution for this type of deferral. All these programs have one thing in common; they offer financial assistance to homeowners by allowing them to use their home equity or the market value of their home to delay payment of property taxes.

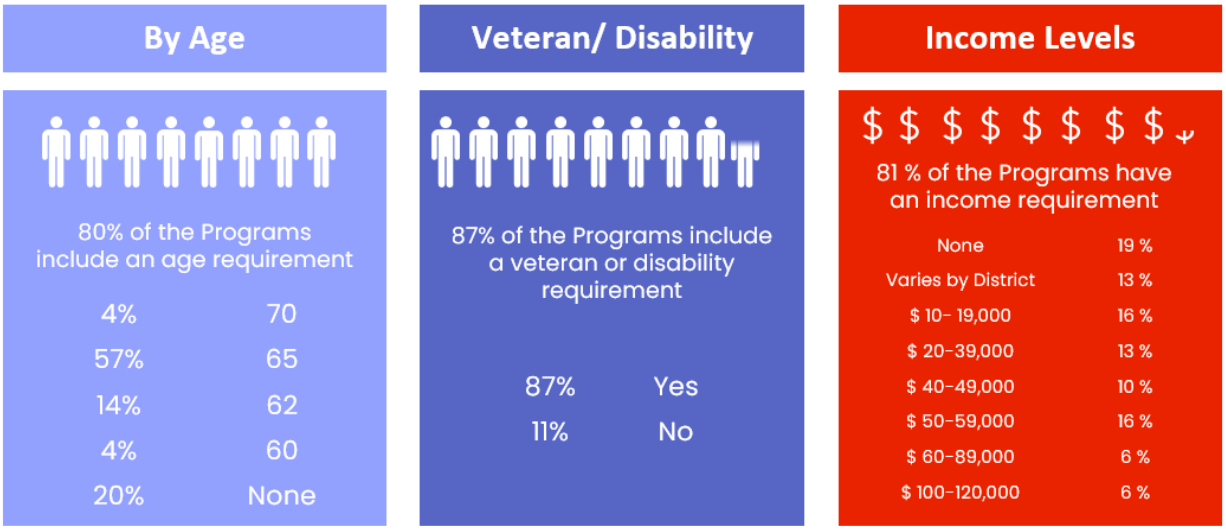
Property Tax Deferral Programs in 2021



All states have a residency requirement that the property must be owner-occupied and a primary residence for a specific length of time. For example, Minnesota has the strictest requirement of 15 years, and Idaho has the requirement of being owned and occupied by April 1, before the beginning of the tax year. However, because there is little data on how many applications may or may not have been approved or rejected because of a residency requirement, there is no accurate way to determine how many applicants are disqualified from participation in these programs due to these requirements.

Income limits range from $10,000 to $105,341, with Arizona having the lowest and Wyoming highest, respectively. The qualification of income has little effect on participation based on research. This can be attributed to additional programs offered in states to homeowners at or below the poverty level, such as grants, circuit breakers programs, tax credits, and limits on property tax due based on income.

Tax Deferral Programs by Categories



Most states require the homeowner to have a percentage of equity so the amount of the taxes deferred cannot exceed the difference between the assessed value of the home and any debts secured by the property; while other states put a cap on the amount allowed to be deferred. California has the lowest equity requirement of 40% and Florida's 85% equity requirement is one of the highest in the nation. CoreLogic saw no difference in participation rates when equity requirements were low or high; however, rejected applications due to income were not available. With the rising property values, the equity position has increased due to market conditions.

Interest rates applied to property tax deferral programs are substantially different from jurisdiction to jurisdiction. For example, Colorado has the lowest rate at less than 3% and Tennessee the highest at 10%. Most programs range from 4% to 8%.

Most states have inactiated into law that there is a mandatory mortgagee compliance requirement. However, states like Georgia, Massachusetts, and Wyoming do not specify this requirement in their law. Other states like California and Oregon have added no reverse mortgage stipulations to new applications. Based on feedback received from our interviews, the impact of these requirements has not been determined to have played a substantial role in participation rates.

The advantage for taxpayers who participate in a deferral program is that some or all payments of property taxes are delayed until either death, change of ownership, or they no longer satisfy eligibility requirements. Thus, these programs can be valuable to participants who have low income, sudden income loss, or few assets other than the equity in their home.

Income-Based Eligibility

Income, if factored into the deferral program, is one method to ensure that the recipients who exceed the growth cap are also the most in need of the deferral. This can be achieved by an income measurement below the average state income or a matrix that accounts for income levels and household size. The tiered model, as illustrated below, is being used in the City of Philadelphia and is specifically designed to keep residents in their homes and have enough income to maintain the home and thus contributing to the value of the community.(4)

	Monthly income			
Household Size	**Tier 1**	**Tier 2**	**Tier 3**	**Tier 4**
1	$46,351 and up	$33,101-$46,350	$19,851-$33,100	$19,850 or less
2	$52,951 and up	$37,801-$52,950	$22,701-$37,800	$22,700 or less
3	$59,551 and up	$42,551-$59,550	$25,551-$42,550	$25,550 or less
4	$66,151 and up	$47,251-$66,150	$28,351-$47,250	$28,350 or less
5	$71,451 and up	$51,051-$71,450	$30,651-$51,050	$30,650 or less
6	$76,751 and up	$54,851-$76,750	$32,901-$54,850	$32,900 or less
7	$82,051 and up	$58,601-$82,050	$35,201-$58,600	$35,200 or less
8	$87,351 and up	$62,401-$87,350	$37,451-$62,400	$37,450 or less
Real Estate Tax Liability must be	**Real Estate Tax greater than 25% of annual household income**	**Real Estate Tax greater than 12% of annual household income**	**Real Estate Tax greater than 8% of annual household income**	**Real Estate Tax greater than 5% of annual household income**

A third option could look at tax as a percentage of income and be combined with the tiered approach.

Limited Income Deferral Eligibility Requirements:

- Ownership & Residency – You must have owned your home for more than five years before you can apply for a deferral and live in the qualifying primary residence at the time you apply. You must occupy the home as of January 1 of the application year and live in the home for more than six months that year and every subsequent year. However, if you are confined to a nursing home, boarding home, or adult family home, you may still meet the residency requirement.
- If your home was transferred to an irrevocable trust, you may still qualify. A copy of the trust agreement needs to be filed with your application. You are NOT eligible to defer your taxes if you have only shared ownership in cooperative housing, a life estate, a lease for life, or a revocable trust.

- Equity – The amount of taxes deferred cannot exceed 40% of your equity. Equity is the difference between the assessed value of the property and any debts secured by the property. Debts include mortgages, lines of credit, IRS liens, unpaid balances on special assessments, judgments, and any other liens against the property.
- Income – You must have an annual gross income of $57,000 or less to qualify. This includes the combined disposable income of the applicant, spouse/domestic partner, and any co-tenants. A co-tenant is a person who has ownership interest and resides in the primary residence.
- Disposable income includes income from all sources, whether or not the income is taxable for federal income tax purposes. This means all gross taxable and non-taxable income, including (but not limited to) Social Security, retirement, disability pension, Veterans benefits (except service-connected), interest, dividends, wages, capital gains, rental income, etc. You cannot deduct losses, depreciation, or use losses to offset gains. Non-reimbursed costs for prescription drugs, in-home care, or nursing home expenses for either spouse/domestic partner can be deducted from income.

In summary, income could be a way of ensuring that the expanded program goes to those most in need. However, it would also complicate the application and administrative process if income must be verified. Thus, we would recommend that if income and/or household size becomes a determining factor that it is self-reported by the participant, and the state performs random audits to ensure the integrity of the information.

Tax Deferral Programs Program Summary	
Arizona	Program is for seniors only with income for the prior tax year that does not exceed $10,000. The property must be the applicant's primary residence may not be income producing, may not have a full cash values $150,000, may not be subject to a mortgage and mortgage less than 5 years, and may not have delinquent prior year taxes.
California	Program has limit on yearly funds that are available. Open to property owners who are 62 years of age or older, blind, or disabled, whose total household income was $45,000 or less. All deferred taxes, plus accrued interest, becomes due if claimant becomes delinquent on a senior lien, owner refinances or obtains reverse mortgage, or State Controller's Office learns postponement was in error.
Colorado	Program is open to 65 or active military on January 1 of the year in which the file is claim. Must be owner occupied and no delinquenst tax liens he total value of liens. Mortgage lender agrees that the state's interest in the property would take priority over all other interests.

Tax Deferral Programs Program Summary	
Delaware	Allows residents over 65 and qualifying persons with disabilities to exempt or defer all or part of a property tax bill. This program must be enacted by local governments which may establish income restrictions and interest rates on deferred property taxes
District of Columbia	Program is open to all eligible taxpayers whose income (AGI) is $50,000 or less or increase in taxes is 10% higher than previous year's property tax levy. Residency requirement of 1 year and total deferral my not exceeded 25% of assessed value.
Florida	Program is open to households with prior year adjusted gross income less than $10,000. Partial deferrals for persons under the age of 65 may defer the portion of their property tax that is more than 5% of the household adjusted gross income or persons 65 years or older may defer the portion of their property tax that is more than 3% of the household adjusted gross income. Properties with the total amount of deferred taxes, non-ad valorem assessments, interest, and unsatisfied liens is more than 85% of the just value, or 2) The primary mortgage financing is more than 70% of the just value.
Idaho	Program is open to 65 years or older, fatherless or motherless child, widow(er) disabled veteran Deferral amount is up to $1500. Must have income less than $50,000.
Illinois	This program allows persons 65 years of age and older, who have a total household income is less than $55,000. The maximum amount that can be deferred in 80% of the equity interest in property
Georgia	Program is open to individuals 62 or older. If an assessed value of $50,000 or more, the deferral will apply only to the taxes on the portion of the assessed value which is $50,000 or less. If the population in the county is 550,000 or more, taxes can be deferred on all or any part of that portion which exceeds 4 percent of the individual's gross household income for the immediately preceding calendar year
Kansas	An active full-time military service and is or soon to be mobilized outside of the United States for a period of at least six months solely by the reason of military orders.
Maine	Program is open to 65 years or older with income less than $32,000
Maryland	Program is open to persons 65 years or older . The local governments must choose to participate in the program and may impose income restrictions and interest rates on the deferred amounts. The deferred taxes become a lien on the property and must be paid when the deferral ends due to property transfer or other circumstances.
Massachusetts	Program is open to Massachusetts National Guard or reservist on active duty and long-term and person of 65 years or older. Property cannot exceed 50% of the fair market value ownership. income anything that exceeds 4% of Gross Household income Local Programs for long term resident in Boston, MA.
Michigan	Summer deferment is available.

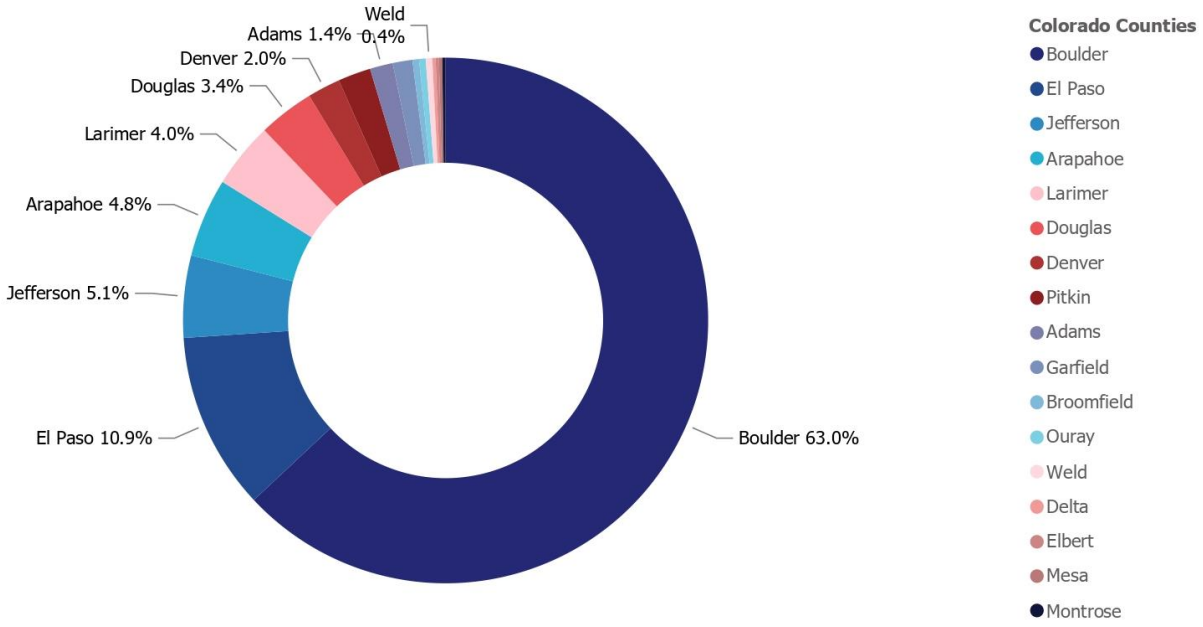
Tax Deferral Programs Program Summary	
Minnesota	Person 65 years or older with income $60,000 or less. Liens against property cannot exceed 75% of estimate market value.
Montana	Active military who are residents and serving outside of Montana.
Nevada	Severe economic hardship - lasting for continuous period of 12 months. Assessed value of not more than $175,000.
New Hampshire	Program is opened to 65 years or older or disabled. Homestead of 5 years. Cannot exceed 85% of assessed value. Operated at local jurisdictions.
New Jersey	Must be deployed into active service
New York	Participnats can defer paying is limited to a maximum of 25% of the equity you have in your one-, two-, or three-family home, or up to 50% of the equity of your condominium unit. There are three programs: the Low-Income Senior (LIS), Fixed-Term Income-Based (FTI), and Extenuating Circumstances Income-Based
Ohio	Military personnel can defer up to five years without penalty or interest.
Oregon	Disability Deferral & Senior Deferral - Net worth less $500k excluding home with income of $46,500 or less. Must have at least 5 years residency in primary residence and no reverse mortgage.
Rhode Island	Program is open to person 65 or older and low income. Approvals by town and chapter sections - income set by jurisdictions
Pennsylvania	Implemented by local governments which sets income level.
Tennessee	Open to persons of 65 years or older and limits of $60,000 of the appraised fair market value income. Limited to primary residence and one acre of land. Homeowner can postpone paying current and delinquent property taxes on their homes as long as they reside in home. Counites have to option in, only one county participates.
Texas	Homeowner who is 65 or older or a disabled person or military. Deferral is recorded as delinquent on deed.
Utah	Must be over 65 and income less than $12,000 a year. County or municipality must approve to offer it by resolution.
Virginia	Program is open to persons 65 years or older or disabled. Income of more than $20,000 but not greater than $50,000. Must qualify each year.
Washington	Program for 60 years or older or disabled. Musto own home in Washington for five years; occupy as a primary residence; have combined disposable income of $57,000 or less; and have enough equity to secure the interest of the State of Washington in the property.
Wisconsin	Program is open to persons to 65 years or older. Income cannot exceed $20,000. (unless permanent disability) Limits on the mortgaged amount compared to the appraised value.
Wyoming	This program is authorized at county level. Currently only Teton County offers program. Must be 62 years or older or handicapped. Must have purchased property 10 years prior to applying for deferral of taxes.

Baseline of Program

Current Program Baseline

Colorado's property tax deferral program is currently offered to residents aged 65 or older or active duty military to defer or postpone the payment of property taxes on an owner-occupied primary residence. In the last five years, participation rates have had minimal changes to the number of participants or applications being processed.(1) For the Fiscal Year of 2021, the Colorado Treasury Department reported 495(1) participants with a $23,437,895(1) amount paid in deferral to counties. Only 17 out of the 64 counties in Colorado have active homeowners utilizing the current program. Boulder County has the largest active participation in the state program at 63%. El Paso County has 11% participation, with Jefferson, Arapahoe, and Larimer counties having between 3-5%, and the remaining participating counties having less than 2%.

Colorado Counties Percent Participants



The administrative cost of the current program is difficult to calculate since it is not standardized or centralized. A statewide reach out to treasurers and the state was used to determine an estimated cost to facilitate the program. Based on surveys and interviews conducted the current staff required is approximately 66 individuals with an average salary of $55,788(2); however, only 50% of their time is dedicated to the program activities. The processing timeline is between March and mid-June, with the heaviest processing occurring April through June when their hours will be dedicated to the program.

During the open application period, more hours are required due to large number of program inquiries and applications being processed during an extremely tight application window. The hours also vary throughout the year depending on the number of applicants, request for statements, and the need to process payments.

Expanded Program

The expanded program will allow homeowners to defer property taxes that exceed the tax growth cap of 4%, with a minimum deferral of $100 and a maximum cumulative deferral of $10,000.

EXPANDED PROGRAM PARTICIPATION RATES

In forecasting the participation rate for the expanded program, CoreLogic Data Science Team identified single-family, owner-occupied properties and created a formula to determine those for which the property tax exceeded the 4% tax growth cap. Key representatives at the state and county levels verified the formula. The tax growth cap was measured using three years of property tax data to determine the potential deferrable tax per parcel. Only those that qualified per the pre-determined range would be considered eligible.

To calculate how many of the eligible homeowners would participate, many dependent and independent factors were considered. Some of these are as follows:

- Delinquency rate for property tax
- Forbearance rate in Colorado
- FICO score averages in Colorado
- Unemployment rate in Colorado
- Historical participation rates in Colorado and other states
- Property intelligence by county

Factors identified by other state programs during the best practices review indicated the impact of interest and inflation rates, as the lower values in these rates imply a negative correlation regarding program participation rates.

CoreLogic, being the largest Escrow Servicer of property taxes, also consulted with our top 20 clients, and 80% of them currently accept formal tax deferrals. Typically, these are full deferrals not partial, so we did not make any adjustments for this study.

In the CoreLogic dataset, 1,842,119 Colorado parcels existed in tax year 2020 data; 1,803,749 in 2019; and 1,789,935 in 2018. The data for 1,764,419 parcels existed in all three years, approximately 95% of the properties in 2020. There are approximately 475,000 eligible properties in all counties of Colorado, with a total deferral amount of approximately $165 million if 100% participated.

All the above were reviewed and weighted appropriately as part of the analysis. The outcome was to start with a 1% baseline per county and then increase the rate in counties where the feedback and property intelligence justified an increase, such as Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, El Paso, Jefferson, Larimer, Mesa, Pitkin, San Juan, Summit, Weld Counties.

The aggregated results are as follows:

Aggregated Data Results		
Colorado Population (V2019)	5,758,736	
CL Dataset (records in all 3)		Percentage
Properties	1,764,419	
Owner Occupied	1,301,687	74%
Eligible Properties of Owner Occupied	475,225	27%
CO Counties Covered	64	
Total Eligible Deferral Amount	$ 164,828,778	
Average Deferral Amount	$ 346.84	
Simulated Deferral Amount	$ 12,101,215	
Simulated Deferral Properties	34,893	
Average Simulated Deferral Amount	$ 346.81	

CoreLogic also recommends that the state use a simulator that can be made available to enhance the forecasting method upon request. Also, data on the residents would be valuable in further enhancing the forecasting results.

County Eligibility & Participation Breakdown

County Name	Total Eligible Deferral Amount	Total Eligible Properties	Total Simulated Participation Rate	Total Simulated Deferred Tax Amount 2020	Total Simulated Participating Properties
ADAMS	$20,308,955.48	59,449	8%	$1,624,716.44	4,756
ALAMOSA	$40,021.99	98	1%	$400.22	1
ARAPAHOE	$29,770,719.81	86,097	8%	$2,381,657.58	6,888
ARCHULETA	$72,193.03	251	1%	$721.93	3
BACA	$26,842.16	142	1%	$268.42	1
BENT	$4,731.43	28	1%	$47.31	-
BOULDER	$12,020,196.39	36,584	8%	$961,615.71	2,927
BROOMFIELD	$2,381,156.48	4871	8%	$190,492.52	390
CHAFFEE	$243,772.18	1,166	1%	$2,437.72	12
CHEYENNE	$8,210.59	5	1%	$82.11	-
CLEAR CREEK	$248,814.95	865	1%	$2,488.15	9
CONEJOS	$12,008.59	40	1%	$120.09	-
COSTILLA	$19,197.07	77	1%	$191.97	1
CROWLEY	$5,887.33	21	1%	$58.87	-
CUSTER	$52,123.74	149	1%	$521.24	1
DELTA	$233,046.04	1106	1%	$2,330.46	11
DENVER	$19,525,466.29	68,424	8%	$1,562,037.30	5,474
DOLORES	$258.64	2	1%	$2.59	-
DOUGLAS	$13,578,311.58	21,209	5%	$678,915.58	1,060
EAGLE	$344,143.14	479	1%	$3,441.43	5
EL PASO	$10,619,754.98	29,403	8%	$849,580.40	2,352
ELBERT	$1,096,372.27	2607	1%	$10,963.72	26
FREMONT	$328,172.25	973	1%	$3,281.72	10
GARFIELD	$856,291.61	3657	1%	$8,562.92	37
GILPIN	$170,384.70	888	1%	$1,703.85	9
GRAND	$45,606.04	166	1%	$456.06	2
GUNNISON	$244,813.43	1,117	1%	$2,448.13	11
HINSDALE	$452.34	2	1%	$4.52	-
HUERFANO	$27,011.40	81	1%	$270.11	1
JACKSON	$2,508.24	11	1%	$25.08	-
JEFFERSON	$14,851,631.91	52,400	8%	$1,188,130.55	4,192
KIOWA	$740.57	5	1%	$7.41	-
KIT CARSON	$31,238.71	74	1%	$312.39	1
LA PLATA	$595,622.19	1923	1%	$5,956.22	19

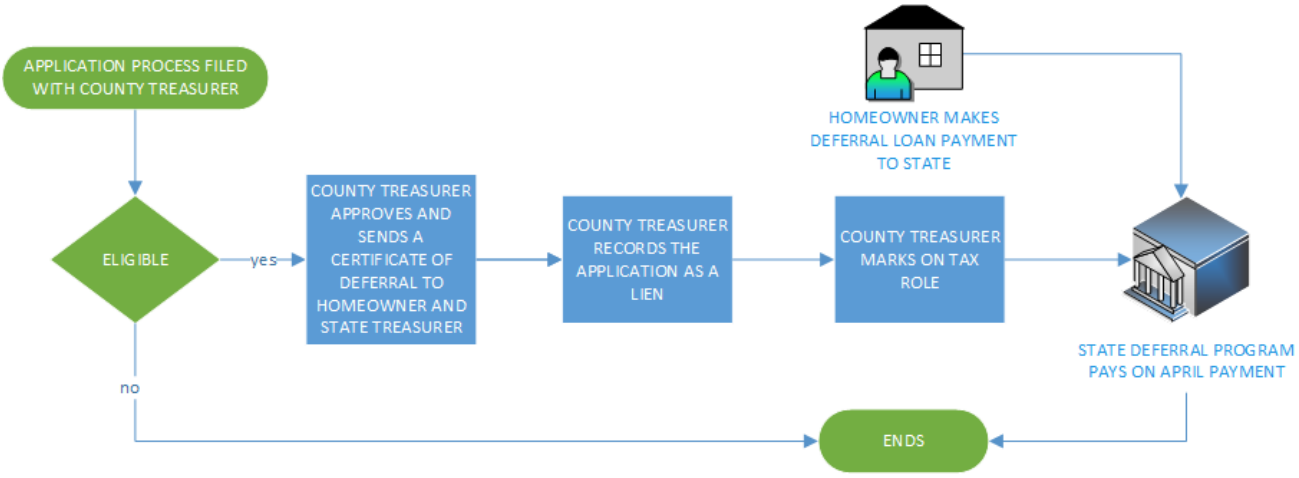
County Eligibility & Participation Breakdown

County Name	Total Eligible Deferral Amount	Total Eligible Properties	Total Simulated Participation Rate	Total Simulated Deferred Tax Amount 2020	Total Simulated Participating Properties
LAKE	$191,261.40	705	1%	$1,912.61	7
LARIMER	$11,775,730.00	35633	8%	$942,058.40	2851
LAS ANIMAS	$23,928.94	116	1%	$239.29	1
LINCOLN	$11,540.68	60	1%	$115.41	1
LOGAN	$49,595.18	172	1%	$495.95	2
MESA	$1,615,396.07	6,358	8%	$129,231.69	509
MINERAL	$8,552.21	17	1%	$85.52	-
MOFFAT	$36,678.73	138	1%	$366.79	1
MONTEZUMA	$37,141.93	144	1%	$371.42	1
MONTROSE	$148,485.90	462	1%	$1,484.86	5
MORGAN	$459,523.09	1585	1%	$4,595.23	16
OTERO	$17,410.63	63	1%	$174.11	1
OURAY	$46,900.53	156	1%	$469.01	2
PARK	$177,263.79	953	1%	$1,772.64	10
PHILLIPS	$26,334.37	93	1%	$263.34	1
PITKIN	$285,368.29	403	8%	$22,829.46	32
PROWERS	$8,708.97	42	1%	$87.09	-
PUEBLO	$2,378,700.52	9,503	1%	$23,787.01	95
RIO BLANCO	$5,967.62	28	1%	$59.68	-
RIO GRANDE	$12,987.40	51	1%	$129.87	1
ROUTT	$592,613.49	1833	1%	$5,926.13	18
SAGUACHE	$1,985.71	11	1%	$19.86	-
SAN JUAN	$860.84	5	8%	$68.87	-
SAN MIGUEL	$44,441.87	143	1%	$444.42	1
SEDGWICK	$16,078.46	52	1%	$160.78	1
SUMMIT	$219,934.41	669	8%	$17,594.75	54
TELLER	$573,785.49	2921	1%	$5,737.85	29
WASHINGTON	$54,568.08	181	1%	$545.68	2
WELD	$18,193,325.22	38168	8%	$1,455,466.02	3053
YUMA	$47,050.53	190	1%	$470.51	2
Total	**$164,828,777.89**	**475,225**		**$12,101,214.97**	**34,893**

Deferral Program Process Flows

Current Program Process Flow

The current program is based around low participation rates and is initially processed by one or two employees at the county level and one or two employees at the state level. Therefore, we do not believe this is a scalable program once expanded.



Expanded Program Process Flow

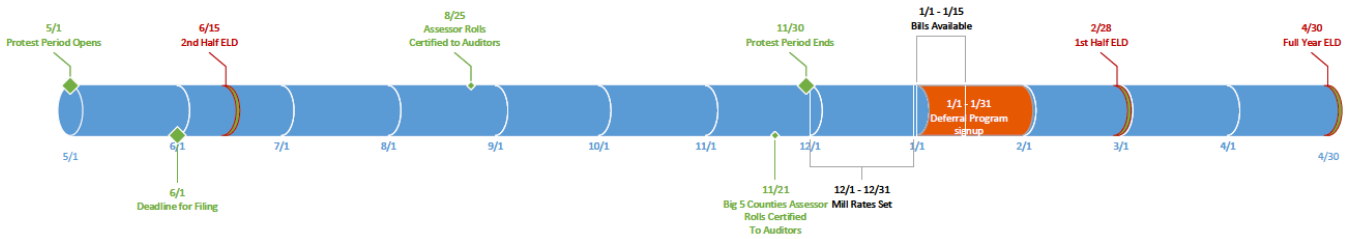
In reviewing the Colorado property tax cycle timeline, the following dates are critical:

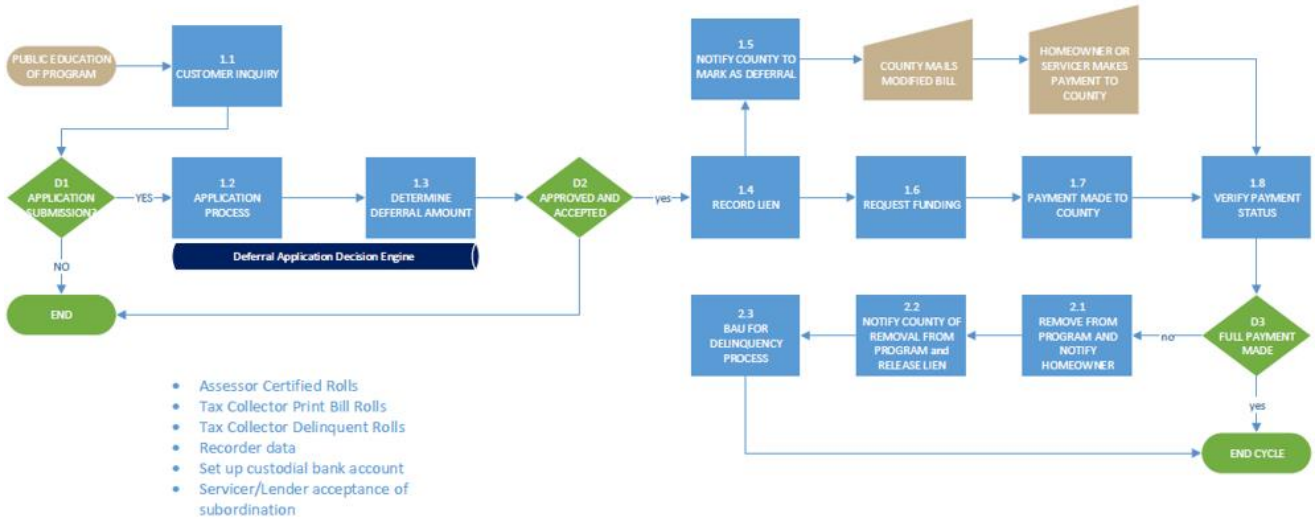
- May 1 – Preliminary value and protest period begins
- August 25 – Assessor rolls are certified
  - Counties that elect to use the alternate protest and appeals procedure are required to submit no later than November 21
- November 30 – Final assessor rolls are completed, and the protest period ends
- December – Tax rates are set
- January 1 through 15 – Tax bills available to the public
- February 28 – First half property taxes due
- April 30 – Full property taxes due
- June 15 – Second half property taxes due

Due to the compressed time frame from when bills are released to when property taxes are due, it is our recommendation that the application process is available during the month of January yearly and payable by the April due date. This allows sufficient time to process and approve

applications and allocate funds to the county in one payment versus two. If possible, receipt of the tax information by the program administrator ahead of the bill release will improve performance by allowing the application process to begin sooner and allow for a pre-payment amount to be included on the bill for approved deferrals.

Process Timeline





- Assessor Certified Rolls
- Tax Collector Print Bill Rolls
- Tax Collector Delinquent Rolls
- Recorder data
- Set up custodial bank account
- Servicer/Lender acceptance of subordination

Proposed Expanded Program Process Flow for Property Tax Deferrals		
Activity #	**Activity Name**	**Description**
	Program Process Details	
1.1	Customer Inquiry	Homeowners call in based on the Public Education Program or just seeking a property tax relief program. A state representative will explain the program and ask if the homeowner would like to proceed to the application process.
1.2	Application Process	After the homeowner decides to apply for the Tax Deferral Program, the state representative works with the homeowner to input the required information to complete the application.
1.3	Determine the Deferral Amount	Based on the required input information a rules engine calculated the growth cap from the previous two years and determines based on the current tax bill if there can be a deferral and, if so, the amount.
1.4	Record the Lien	Once the homeowner agrees to the tax deferral, a lien is recorded with the respective county as a matter of public record.
1.5	Notify the County	Once the lien is recorded for the tax deferral, a notification (file) is sent to the county to update their record, and if time allows, note this as a pre-payment on the Tax Bill.
1.6	Request Funding	State Team requests the funding for the deferred tax amount by parcel number/Homeowner Name/and property address.
1.7	Payment made to the County	Once the funding is received from the state, it is sent to the county with the appropriate information, such as parcel number, homeowner name, and property address.
1.8	Verify Payment Status	This process ensures that both the state-funded and homeowner-funded portions of the property tax bills are remitted to the county by the last day to pay without penalty (April 30).
2.1	Remove from the program and notify the homeowner and release lien	If the homeowner or servicer has not paid their portion, the homeowner is now removed from the program; the lien released, allowing the county to process with business as usual on a delinquent tax. The homeowner is notified that they have not met the terms and conditions for the deferral program for the current year and that their taxes are delinquent.
2.2	Notify the county of removal from the program	The state notifies the county by parcel number/homeowner name and property address of homeowners removed from the program for non-payment of their agreed-upon portion at application time.
2.3	Business as usual of Delinquency Process	Counties follow their current process regarding delinquent property taxes once a homeowner is removed from the program
	Decision Points/Rules Engines	

D1.1	Application Submission	The homeowner submits application
D1.2	Approved and Accepted	The homeowner is advised if they are eligible for a tax deferral and of the amount and then the homeowner, if eligible, can accept the deferral or decline it. If the homeowner is not eligible or decides not to accept the deferral, the process ends.
D1.3	Full Payment Made	Based on the payment status verification result, if the full tax amount has been paid, the process will end. However, if the full tax amount is not paid due to the homeowner or servicer, the homeowner will be removed from the program. The Tax Collector can show the taxes as delinquent and proceed with their normal delinquency process.
	Other Processes	
	Public Education Program	A robust public education program and Market Campaign is recommended to let homeowners know about the tax deferral program and how it works, and where to apply. Also, AARP, State Centralized Representatives, and Military Organizations should participate if desired.
	County Mails the Tax Bill	The county releases the current year's tax bill with the pre-payment noted if time allows. If not, the monitoring service will track the payments to ensure the entire bill amount is paid, and if not, notify the homeowner.
	Homeowner or servicer make payment to the county	The homeowner (Non-Escrow or Non-Mortgage) or the mortgage servicer remits the payment to the county for the property tax amount, minus the deferred amount.
	System	
	Rules Engine	An application that qualifies homeowners for the program and tracks activity.

The new process was designed to scale the program and ensure consistent messaging and administration statewide which should create operational efficiencies through centralization. The new process also considers the limited timeframe between the property tax amounts becoming available and the time of the deferral application, approval, and tax payment. Technology, centralization, and a turn-key solution are all key elements for the proposed process.

Costing Model

Activity-based costing was used to quantify the process. This model is a method of measuring the cost of process-related activities as cost objects and assigns cost to activities based on their use and recognizes the casual relationships of cost drivers to the activity. The model takes a disciplined and easily understood approach which is more effective than traditional costing models.

The approach to developing a cost model for the new program design required a significant degree of CoreLogic team member involvement. Each team member-maintained responsibility for specific tasks and sub-tasks and performed the necessary interviews to collect and forecast work volume and time measurements. Additionally, the team reviewed their sections and collaborated with senior management and Industry experts to check for reasonable accuracy of the information. When discrepancies were found, further research and details were gathered to support any modifications to the model. Finally, because the cost modeling was an iterative process, team members continually looked for new information to improve the model's accuracy.

The input to the cost model came from interviews with industry and subject matter experts who based their estimates on existing data and their observations and experience. Each interview began with an overview of the expanded tax deferral law and the goals of the program, and the problems the program is addressing. While the actual style of the interviews varied (i.e., in person, video conferencing, phone, and surveys), the information criteria were standardized. The interview sample below illustrates the information collected during an interview session and the subsequent calculations made.

Sample Interview Sheet

Date: 11/12/2021
Interviewer: John Gilberti
Participant: Selma Hepp
Type of Interview: Video Conference

Notes: High level discussion to present the program to CoreLogic's Sr. Economist to review participation rate model.

Total Cycle Time: N/A

Group Name	Comp $	Hourly Rate	# of Employees	Production Time	Est. Hours	Calculated Hours
Economist	N/A	N/A	N/A	N/A	N/A	N/A
TOTALS				0	0	0

Unit Volumes	Volume of Units	Annual Volumes	Volume Comments			

Interview Key Takeaways: Property values are projected to increase by 5% in Colorado. Future development could include more economic data past the basic unemployment and inflation rates. Current methodology is sound.

Measurement of Collection Elements

Date	Day, month, year of the interview
Interviewer	CoreLogic team member who conducted the interview
Participants	Interviewees
Notes	General information gathered during the interview
Cycle Time	Elapsed time (days) for a work unit to flow through the process
Work hours per year	Number of available hours at 1,920
Compensation Level	Hourly or annual wage plus 25% for benefits
Number of Employees	Number of employees included in the group
Estimated Hours	Total annual hours estimated for the group
Actual Hours	Total actual annual hours for the group
Unit Volumes	Units of work that flows through on or more activities in the process
Annual Volumes	Total annual volumes handled by the group
Volume Comments/Assumptions	Relevant notes regarding the volumes

Calculating the Cost

CoreLogic categorized the cost of the expanded property tax deferral program as follows:

- Participation rate and loan cost
- Centralized to-be process
- Start-Up cost for the process and people
- Ongoing cost for the process and people
- Technology development cost
- Technology ongoing maintenance cost
- Off-the-shelf technology cost
- Off-the-shelf technology maintenance/licensing
- Loan Administration and securitization cost

Participation Rate and Loan Cost

START-UP COST FOR PROCESS AND PEOPLE

Estimated costs associated with the start-up consist of recruiting, on-boarding, salaries including benefits, program oversight, auditing, and risk mitigation. It is assumed that the state will provide office space. If outsourcing occurs, office space may need to be added to the estimate. Salaries were derived from Colorado's 2021 Pay Plan using the Q2 salary except for the Tax Specialist, where the minimum salary was used. 25% was added to the salaries to account for benefits. (2)

Staffing Model					
Implementation Cost	Annual Rate	Rate per hour	Hours	Units*	Per Unit Time
Program Manager (1)	$ 115,020.00	$ 59.91	1,920	40,000	1
Application Supervisor -Office Manager (1)	$ 70,335.00	$ 36.63	1,920	40,000	1
Customer Service -Production III @ $50,415 per employee (10)	$ 504,150.00	$ 26.20	19,200	40,000	0.48
Payment Processors-Property Tax Specialist II (2)	$ 140,910.00	$ 36.70	3,840	35,000	7.8
Accountant (2)	$ 73,140.00	$ 38.09	1,920	35,000	1
Recruiting expense @100 per employee	$ 1,500.00	n/a	n/a	n/a	n/a
On-Boarding Expense @$50 per employee	$ 750.00	n/a	n/a	n/a	n/a
Total Start-up Expense	**$ 905,805.00**	**Total Hours**	**28,800**		

*Units represent the activities surrounding the deferral program. It is expected that more applications will be received and processed where not all will be approved, and deferral management may occur. Pay Rates estimated from Colorado Pay Plan. (2)

MARKETING EXPENSE

Marketing will be included in the technical solution. Interested citizens can enter a portal that includes program information, requirements, educational videos/podcasts detailing the program(s), and a link to the self-service application page. There should also be the option to call, email, or chat regarding the program. With this approach, we layered the technology with the customer application team to provide all appropriate options to the citizen.

Outside of the technical solution, we recommend:

- Work with counties to add deferral program information to add to the tax bill
- Press releases and/or interviews with state officials to news media is a cost-effective way
- Social medial platforms like Facebook, Instagram, or LinkedIn using paid advertising Local sessions facilitated by organizations of interest like AARP and Health and Human Services to educate further
- Work with a marketing firm to increase browsers visibility

Typically, businesses allocate 7 to 10% of their revenue towards marketing, but the deferral program will not yield much revenue until it matures, so it would be wise to factor 5% of the loan expense towards marketing, approximately $600,000.

TECHNOLOGY SOLUTIONS

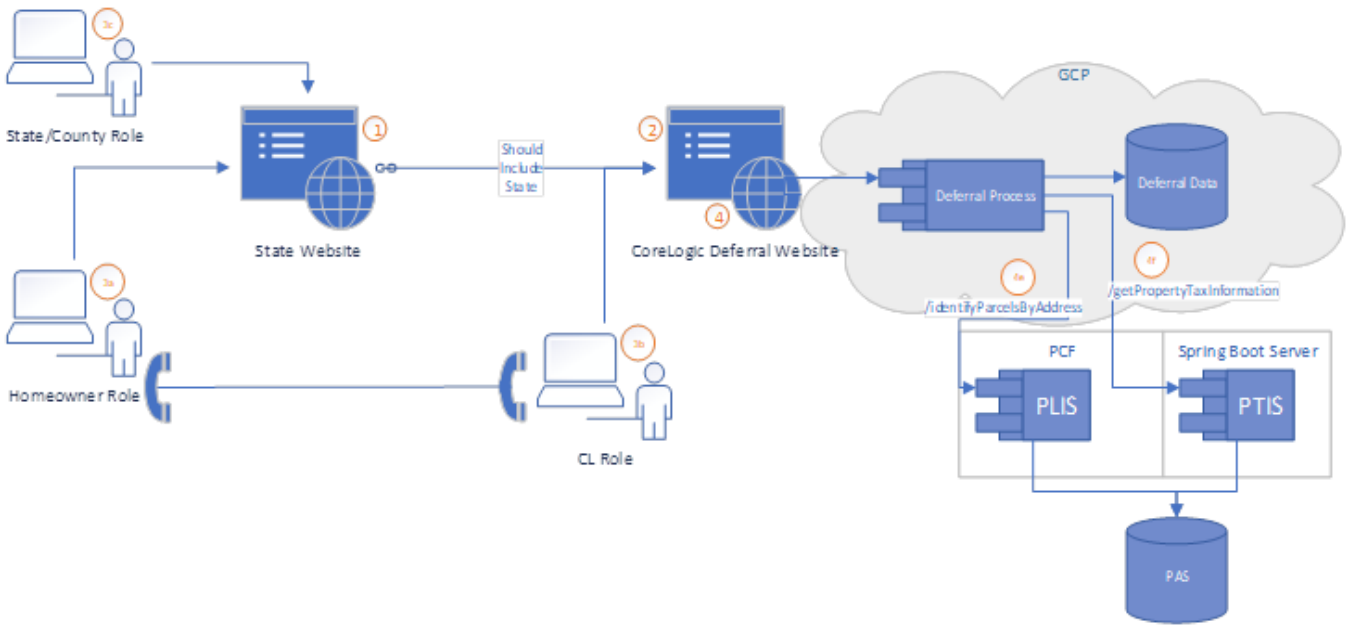
There are two ways that technology will assist in scaling program expansion:

- Digitizing the application process and applying rules engines to the approval process
- Automating workflow and self-service applications

When assessing technology solutions, two methods were contemplated, build or buy.

Build Solution

In a build solution, the optimum development method would be the agile approach. This method allows the basic functions of the application to be deployed earlier with ongoing iterations of enhanced features to allow for continual improvement as the program scales. Another dependency to incorporate is whether the state has any unique criteria beyond what is considered common practice in today's technology environment. Below are the cost estimates to build the custom solution as designed by CoreLogic Engineers:



Build Solution Implementation Cost	
Program Development Items	Hours/Cost
Development/Installation Hours	1,540
QA and Regression Testing	603
Total Estimated Hours	2,143
Estimated Hourly Rate	$185.00
Estimated Labor Expense	$396,455
Support and maintenance	$22,540

Buy Solution

In a buy scenario, there are three main considerations:

- Licenses
- Customizations
- Maintenance

CoreLogic was unable to locate any robust off-the-shelf software that scaled appropriately and provided the required functionality without some customization. CoreLogic recently completed a similar buy scenario process and can provide estimated costs.

Off-the-Shelf Technology Implementation Cost	
Program Development Items	Cost
License Fees* – 150	$55,000
Customization	$650,000
Ongoing support and maintenance (annually)	$13,000
Total Expense	$718,000
Year-2 and Beyond Licensing Fees (per year)	$55,000

* CoreLogic estimated 150 user licenses based on the project staffing model, including access for the 64 counties in Colorado

Technology Summary

Apart from cost, the primary consideration in both instances would be the speed of delivery without sacrificing quality. Today's technology industry is experiencing a labor shortage. It will thus be critical to highlight this risk as part of the request for proposal. Therefore, it is important to get the basic elements deployed initially, followed by additional features and functionality.

LOAN COST

The loan cost is calculated based on the participation rate multiplied by the deferral amount. In addition, fees per loan were included as well as an application fee.

Loan Cost	
	Cost/Count
Annual lending for deferral amount	$12,101,215.00
Estimated Loan Count	34,893
Average Cost Per Loan	$350.00
Fees Per Loan Recording Fee ($30) Tax Service Fee ($10)	$40.00
Aggregate Application Fee (34,893 * $40 = $1,744,655) *If the state waives the recording fee, the expense is greatly reduced*	$1,393,560 or 12% *$348,930 or 3%*

LOAN DURATION/TERM

CoreLogic recommends that the loan payback period start within two years of issuance and be paid in full within five years, making the total term capped at seven years. If a homeowner is still eligible based on the growth cap and has not exceeded the $10,000 limit, they would be eligible to increase their deferral amount. This recommendation is based on interviews with lenders and consideration of the average loan amount estimated at $350 per year (capped at $10,000 for the life of the deferral).

OUTSOURCING THE LENDING

CoreLogic completed interviews with ten of the most prominent lenders in the mortgage industry, both at a national level and who had a strong presence within Colorado. We further interviewed two lenders based in Colorado, who are generally more flexible with their lending programs.

The optimal lending model would be similar to the Home Equity or HELOC loan, as this approach would provide one loan per deferred parcel/owner combination, although an owner with multiple parcels could combine the deferrals for their contiguous properties into a single loan, in a manner similar to putting multiple parcels on one tax bill. Using this model, we can minimize the number of loans, thus minimizing origination and administration costs while consolidating the financial transactions for the lender and the homeowner into a single loan. At loan approval, the loan cap could be set at $10,000, the ceiling for the program, then funds disbursed as allowable deferrals are approved.

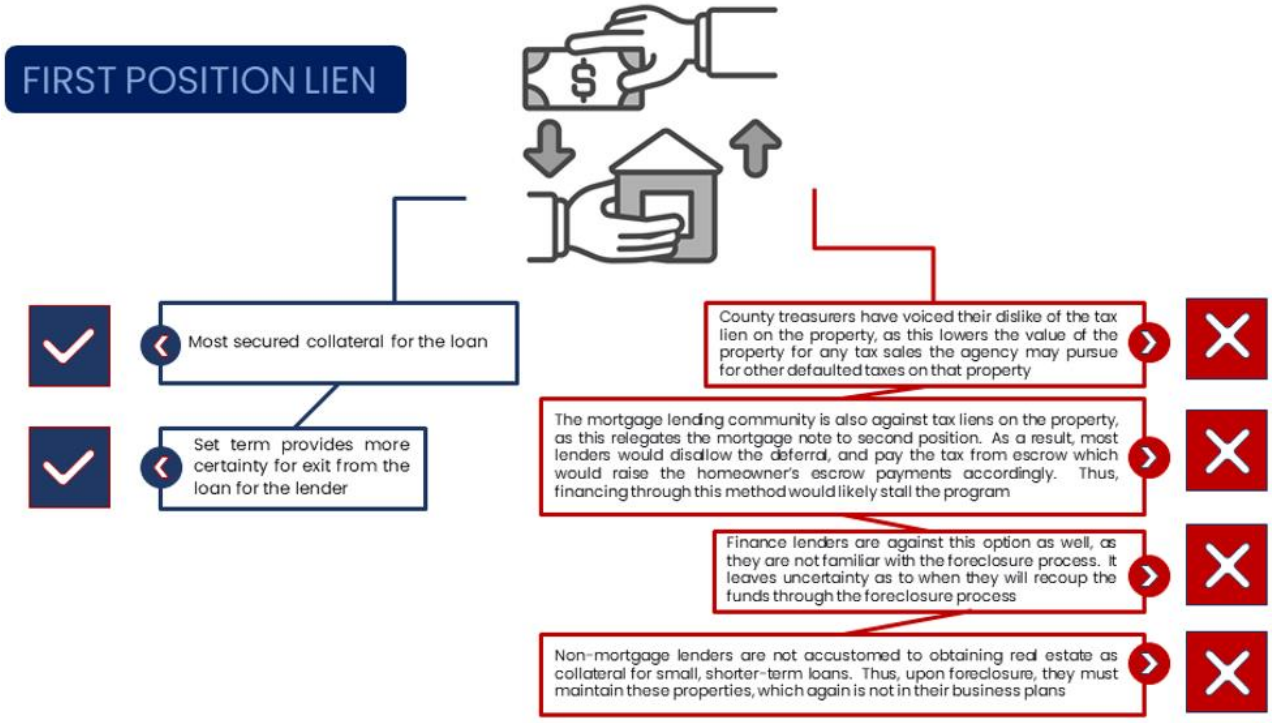
This program closely resembles a home equity loan. When discussing this opportunity with the mortgage lenders, it was discovered that home equity-type loans are not offered as frequently due to the increased mortgage refinance activity, limited debt sizing, and extremely low-interest rates. The deferral loans would be smaller amounts and because the interest rates being offered are 1.08% above prime, the lending requirements are not favorable for the mortgage lender to engage in this type of program. However, they were open to supporting some of the recording and application processes. Because this program seeks financing of small amounts with a vast number of loans, it was suggested to engage lenders that offer short-term lower-dollar loan amounts.

The major deterrents to financing would be as follows:

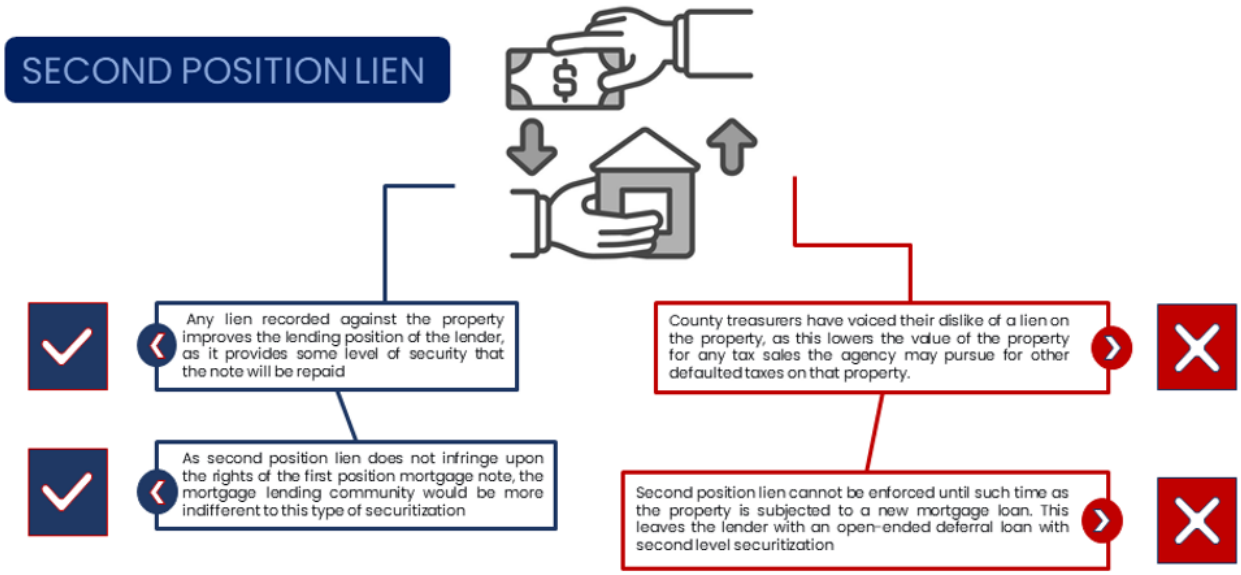
- High volume of individual loans – As administration and financing costs are tied to the loan level, each loan would have to be considered individually
- Interest rates being offered at 1.08% above prime provide little return in exchange for the level of risk the lender is assuming
- If the lender assumes the risk and the loan should default, the recourse is to foreclose on the property
    - This adds expense and process to a low return lending opportunity
    - Lack of experience executing the foreclosure process or managing lender-owned properties may exist

To balance out interest rates, lending fees, risk, and return, there are three potential financing alternatives.

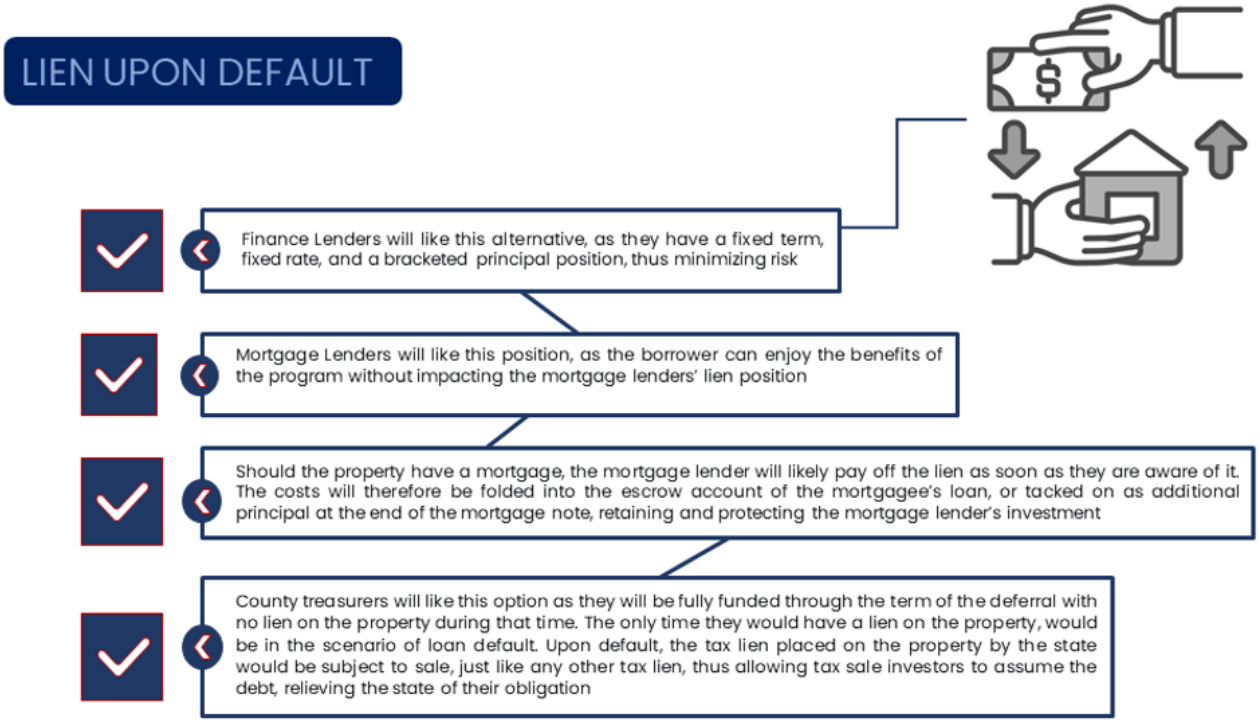
FIRST POSITION LIEN - Whenever a deferral is granted, it results in a first position tax lien against the property for the amount borrowed. Term is set at seven years. If there is a default on the loan, the borrower is immediately expelled from the program, and the lender must foreclose on the property through the lien and then recoup their funds through the sale of the property.



SECOND POSITION LIEN - Whenever a deferral is granted, a second position lien is added against the property for the amount owed. The lien remains in place until the loan is satisfied or the property is transferred to another mortgage. If the homeowner defaults on the deferral loan, they are immediately removed from the program.



LIEN UPON DEFAULT – In this scenario, the loan is unsecured, but the securitization would occur with the state. The lender funds one loan, with a credit line up to $10,000 and a term of 7 years. If at any time the borrower were to default on their mortgage loan, property taxes, or the deferral program, they are immediately removed from the program, and a tax lien (first position) is placed on the property. The state will reimburse the lender for the full amount of the note and request the tax lien through the county. Subsequently, this tax lien may be sold at a tax sale, retained, or otherwise resolved by the state.



SECURITIZATION COST

Financing a Statewide Program

The expanded property tax deferral program would be revenue-neutral at the property level. The state provides the counties the deferred property tax money upfront and begins collecting the amount funded with interest shortly after (two years) the deferral is initiated. In this simple model, the amount required to finance the property tax deferral program will be highest in the first year of the program, then decline each year thereafter as people exit the program and pay back the taxes deferred. The total outstanding amount will therefore grow at first, before stabilizing when taxes are paid back and eventually equal new deferrals.

CoreLogic economists forecast home prices will most likely increase by 5% annually, which can increase the deferrals. The model results show that the program would require about $12 million in new loans in the first year, with the amount rising to $50 million in 2032. The question is how to finance these shortfalls, particularly during the start-up period.

The most efficient approach would be for the state of Colorado to cover the costs through borrowing. The state then needs some way to cover the expenditure in its budget. Since general obligation bonds are typically utilized only for capital expenditures and the terms of the bonds are typically tied to the projects that are being funded, the most logical vehicle would be debt based on anticipated revenues. This approach could involve Revenue Anticipation Notes (RANs) or Tax

Anticipation Notes (TANs), which are general obligations of the state but are repaid with the revenues or taxes collected at some point in the future. Traditionally, TANs are shorter-term obligations and typically repaid within the same fiscal year but proposed legislation could extend that term. In a RANs scenario, the state could issue a seven-year general obligation debt to fund the deficit, anticipating revenues to be collected in the future. Regardless of the approach taken, homeowners would only be charged the low-interest rate when adding onto an existing deferral loan.

For calculating the program's cost, we have assumed that the interest on the deferred taxes is financed by borrowing. The borrowed amounts would add to Colorado's outstanding debt by less than 1%. Since the deferred taxes are secured by liens on the properties, rating agencies should conclude that the state's financial strength had not been burdened with added risk. If the state does not want to add to the budget, then private funding sources could be available. The private financial intermediary could work directly with the state to aggregate all the property tax deferrals and related tax liens. The state would then sell these claims to the private financial intermediary, which would securitize them and sell the securities. This approach would require the state to charge a rate higher than its general obligation borrowing rate to compensate the financial intermediary for liquidating these claims earlier in the process.

Based on the options presented, if the state's goal is to keep program costs low, then the state should maintain the debt. Alternatively, if the state's goal is to remove the program expense from the budget, then the securitization option should be further explored with the knowledge that it will increase the costs of the loans by approximately 10%.

CoreLogic has met with a key of lenders about securitizing the debt and can facilitate ongoing dialogue with the state at the appropriate time. CoreLogic also found the checklist below to help make the final decision regarding securitization.

- Ensure they have legal authorization to enter into these types of transactions and understand any conditions or limitations imposed by state or local law.
- Be clear about the public policy objectives to be achieved, such as improving collections or avoiding costs associated with the ownership of the property on which taxes are owed.
- Evaluate whether changes in the collection process could reduce the occurrence of delinquencies.
- Use sale proceeds for non-recurring purposes, particularly if the amount of the sale or securitization is large. Governments using securitization as a one-time mechanism to address a current year budget gap should assess the short- and long-term implications for the government's credit quality. They also should consider how gaps will be closed in later years and whether structural budgetary balance is able to be achieved without future tax lien sales or securitizations.

- Determine that the net return after taking account of transaction costs is acceptable in terms of alternative approaches, including retaining ownership of uncollected receivables.
- Examine the lien pool carefully to ensure properties will be acceptable to investors. Lien-to-value ratios of various classes of property, the age of the liens, historical redemption rates in the community, property types, and the number of environmentally impacted properties are among the factors that should be considered.
- Review statutory cure periods established to permit owners to pay delinquent revenues to ensure an appropriate balance between government policy objectives and acceptability to investors.
- Select legal and financial advisors and other service providers with demonstrated experience with these transactions. Specifically, lenders with expertise in short-term loans.
- Select a servicer with a proven track record if such a firm is being used to collect delinquent taxes. Rating agency approval of the servicer is typically required and will be based, in part, on the record of the servicer. Among the qualifications that should be evaluated are: Knowledge of state and local law; due diligence capabilities in the lien selection process; adequacy of the servicing system, including recording, auditing, and financial reporting procedures; and historical performance in servicing liens, including procedures for workouts and foreclosures.
- Recognize the community relations impact of establishing a private collection mechanism. Governments should take steps to maintain good relations among all affected parties, such as designating an ombudsperson or instituting a formal complaint process through which problems that may arise are addressed.

CASHFLOWS ANALYSIS

Participation rates year over year

Participation rates are expected to increase over time. The primary barrier we have found to this program are the liens applied to the property as the result of the deferral. Once a participant enters the program, that barrier is crossed so that additional years could be deferred without additional liens. It simply adds to the deferred amount. Borrower education will not be immediate but will improve over the term of the program. Thus, we anticipate early adoption by a small population of homeowners. However, that adoption rate should increase over time as awareness improves and will likely include repeat participants until such time as those participants reach their $10,000 deferral cap.

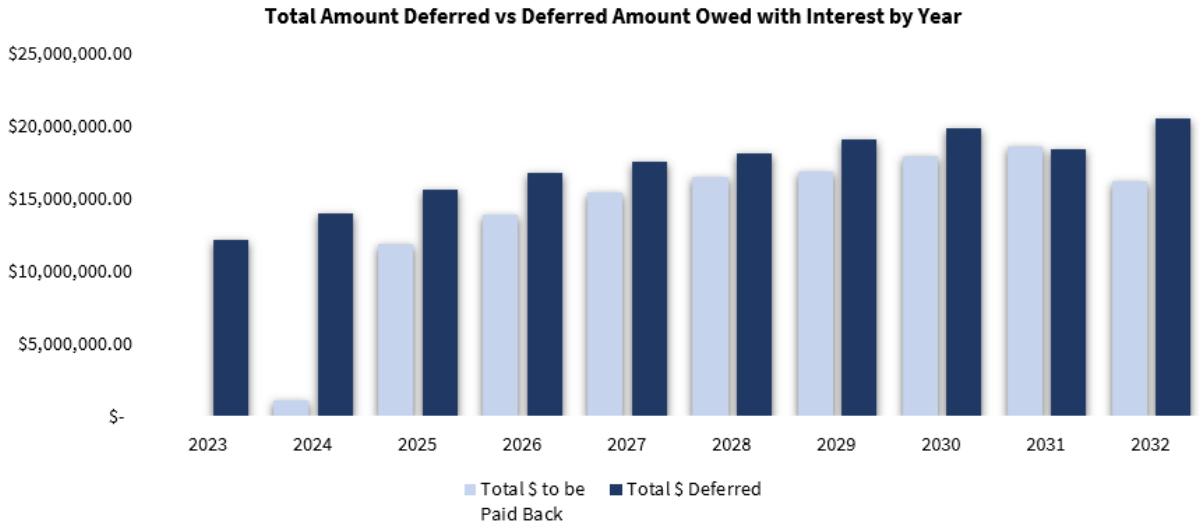
Year 2 assumes 10% voluntary payback from year one but is not required

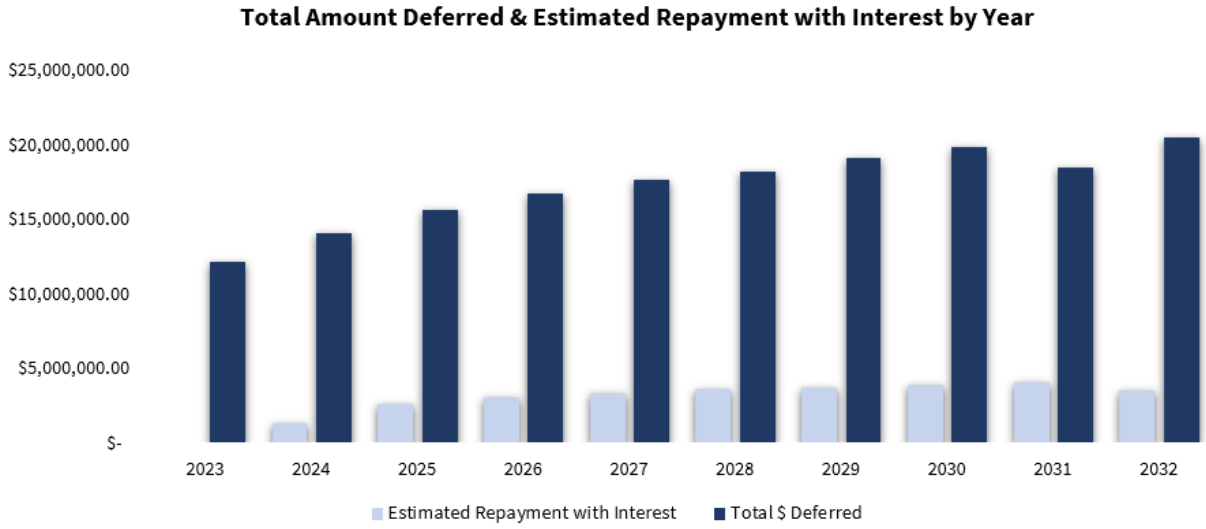
Due to the lien placed on the subject property, we anticipate that a percentage of participants will aggressively work to pay off the liens as soon as possible. Simultaneously, others will continue to amass more deferrals up to or approaching the $10,000 cap, simply due to opportunity costs being

so low, freeing up funds for other needs. Data from other similar programs appears to show that seniors will be more likely to pay off the deferrals quickly, while younger taxpayers may be more likely to use the program to its limits.

95% start to repay after two years

The 95% variable is strictly dependent on the way the program is expanded. With seniors, we have seen that the distaste for the additional lien on the property is significant to the point of non-participation. Thus, for those who do participate, the payoff should commence quickly, starting in the second year. However, because this program is being expanded to non-seniors, we anticipate a good portion of participants who are not on a fixed income but rather are on a lower income or are early in their careers. Advancement and improved economic conditions will likely contribute to an accelerated payback event within this demographic.





The deferrals may remain intact until the transfer of ownership, or as we suggest, through a seven-year term. Payoff activity during the term is expected to be highly influenced by the parameters of the deferral itself. If deferrals are offered without specific payback requirements other than by the date of ownership transfer, many of these deferrals will likely remain in place to that point. Therefore, to ensure predictable and reasonable payoff periods and to aid in reducing payoff risk, we suggest that quarterly payments be required to commence in year three of the deferral.

Year	Participants	Increase % Participation	Average Deferral	Deferral $ Increase	Total $ Deferred	% Paid Back	Total $ to be Paid Back	Total Estimated Interest to be Paid Back	$ Re-paid Principle	Estimated Repayment with Interest	Carry Over Balance
2023	34,893	0%	$ 350	n/a	$12,212,581.50	0%					$ 12,212,581.50
2024	38,382	10%	$ 368	5%	$14,105,531.63	10%	$ 1,221,258.15	$ 1,221,258.15	$ 122,125.82	$ 1,343,383.97	$ 12,884,273.48
2025	40,685	6%	$ 386	5%	$15,699,456.71	85%	$ 11,989,701.89	$ 2,397,940.38	$ 239,794.04	$ 2,637,734.42	$ 3,709,754.82
2026	42,720	5%	$ 394	2%	$16,814,118.13	89%	$ 13,972,516.47	$ 2,794,503.29	$ 279,450.33	$ 3,073,953.62	$ 2,841,601.66
2027	44,001	3%	$ 401	2%	$17,664,912.51	92%	$ 15,468,988.68	$ 3,093,797.74	$ 309,379.77	$ 3,403,177.51	$ 2,195,923.83
2028	44,441	1%	$ 409	2%	$18,198,392.87	94%	$ 16,605,017.76	$ 3,321,003.55	$ 332,100.36	$ 3,653,103.91	$ 1,593,375.11
2029	45,774	3%	$ 418	2%	$19,119,231.55	93%	$ 16,924,505.37	$ 3,384,901.07	$ 338,490.11	$ 3,723,391.18	$ 2,194,726.18
2030	46,232	1%	$ 430	3%	$19,889,736.58	94%	$ 17,972,077.65	$ 3,594,415.53	$ 359,441.55	$ 3,953,857.08	$ 1,917,658.92
2031	46,695	1%	$ 396	-8%	$18,481,543.23	94%	$ 18,696,352.38	$ 3,739,270.48	$ 373,927.05	$ 4,113,197.52	$ (214,809.16)
2032	49,963	7%	$ 412	4%	$20,566,261.31	88%	$ 16,263,758.04	$ 3,252,751.61	$ 325,275.16	$ 3,578,026.77	$ 4,302,503.26
Total	44,521		$ 396		$172,751,766.01		$ 129,114,176.40	$ 26,799,841.80	$ 2,679,984.18	$ 29,479,825.98	$ 4,363,759.00
		Total deferred $ minus total paid back			$14,157,763.64						
		Total $ to be paid back plus interest					$158,594,002.38				

Assumptions
10 Year Cash Flow Analysis
Participation rates increase year over year
Year 1 has no incoming payments
Year 2 assumes 10% payback from year one but nor required
95% start to repay after two years
5% default rate
Annual simple interest rate assumed at 2%, assuming paid on only one year for simplicity of calculation. (Marginal impact)
Expected average life is to be five years. Payments start year 2-7, and there is 10% of the participants that are expected to make a voluntary payment at year 2
7-year term with payments being made quarterly starting in year 3
Deferral amounts assume a positive increase in $ with the exception of 1 year where the market corrects

Borrower Education

The goal of expanding the tax deferral program is to provide a layer of protection from increasing tax liabilities to those on tight or fixed incomes. Fortunately, there are many programs already in use, which provide similar relief to various demographic segments. Although these programs are available, we continue to see limited use and what use we do see varies significantly from county to county within the state. This implies that when homeowners are aware of these programs, there will be some level of participation. Although demographics likely play a role (more senior citizens in one county over another, for instance), we feel the low usage is more of an awareness issue than a distaste for the programs.

Through interviews with tax collectors, each has a different approach to encouraging public awareness of various tax programs. For example, some place information on their websites, and some insert fliers with their tax bills. But no approaches we have observed were interactive, which is a key function if programs target those challenged to understand the fliers or web postings. Thus, anytime one-on-one contact with the taxpayer is made, an opportunity to expand their understanding and participation in the programs developed specifically for their use.

CoreLogic, therefore, recommends that before any homeowner is evaluated for the expanded tax deferral program, that they are presented with all of the possible exemption, abatement, protest options available to them to ensure they have exhausted those alternatives before deferring their current taxes and potentially exposing their property to tax lien. This could be done as a first step in the deferral qualification process through a simple series of questions, such as age, owner occupancy, military association, disability, etc. The answers to the questions would lead the interviewer to the palate of possible remedies available to the homeowner. In addition, the program representative should have any forms available for email or mail, based on the qualifications of the taxpayer and their home, as well as the process and shipment requirements of the forms. Optimally, the representative could complete the forms for the homeowner and simply ship to them for signature. Alternately, the representative could reference the homeowner to the county website for remittance of the forms or completion of electronic forms.

Ideally, a separate system could be constructed as part of the deferral program, being a centralized database with GUI, which could intake the necessary data, and remit that data to the appropriate county electronically. Such an approach on the part of the state would serve to ensure uniform application of the programs across the state, reduce individual county outlays for individual county programming, and provide a place where the questions, the way the questions are asked, the sequence of the questions, and the maintenance of the forms and communications to the counties could be standardized. While this would not address individual county programs, it would empower the state to ensure state-level tax initiatives are implemented and encouraged as intended.

SUMMARY OF IMPACT ON STATE BUDGET

We estimate the initial costs of the expanded program to be approximately $13.8M.

The following expenditures have been provided based on the following assumptions:

- Loan expense based on participation rate previously forecasted
- Personnel expense includes start-up cost for year one and then ongoing cost for attrition
- Technology expense for development costs is amortized over ten years, and licensing fees is factored in annually
- Loan payment schedule follows the cash flow analysis

The total impact to the state budget based on build or off-shelf (with modifications) is shown below. If the state wanted to include securitization, it would add approximately 10% to the loan expense.

Impact on State Budget if **Technology is Developed**							
Year	1	2	3	4	5	6	7
Loan Expense	$ 12,212,582	$ 14,105,532	$ 15,699,457	$ 16,814,118	$ 17,664,913	$ 18,198,393	$ 19,119,232
Personnel Expense	$ 905,805	$ 903,638	$ 930,747	$ 958,670	$ 987,430	$ 1,017,053	$ 1,047,564
Technology Expense Custom with Amortization (10 Years)	$ 39,646	$ 39,646	$ 39,646	$ 39,646	$ 39,646	$ 39,646	$ 39,646
Maintenance Fees	$ 22,540	$ 22,540	$ 22,540	$ 22,540	$ 22,540	$ 22,540	$ 22,540
Marketing expense	$ 600,000	$ 300,000	$ 200,000	$ 100,000	$ 100,000	$ 100,000	$ 100,000
Loan Payments	$ -	$ 1,343,384	$ 2,637,734	$ 3,073,954	$ 3,403,178	$ 3,653,104	$ 3,723,391
Total Impact on State Budget	**$ 13,780,573**	**$ 14,027,972**	**$ 15,549,006**	**$ 15,297,239**	**$ 15,740,575**	**$ 15,974,454**	**$ 16,675,878**

Impact on State Budget using **Off the Shelf Technology**							
Year	1	2	3	4	5	6	7
Loan Expense	$ 12,212,582	$ 14,105,532	$ 15,699,457	$ 16,814,118	$ 17,664,913	$ 18,198,393	$ 19,119,232
Personnel Expense	$ 905,805	$ 903,638	$ 930,747	$ 958,670	$ 987,430	$ 1,017,053	$ 1,047,564
Technology Expense Custom with Amortization (10 Years)	$ 65,000	$ 65,000	$ 65,000	$ 65,000	$ 65,000	$ 65,000	$ 65,000
Licensing Fees (150 Licenses)	$ 55,000	$ 55,000	$ 55,000	$ 55,000	$ 55,000	$ 55,000	$ 55,000
Maintenance Fees	$ 13,000	$ 13,000	$ 13,000	$ 13,000	$ 13,000	$ 13,000	$ 13,000
Marketing Expense	$ 600,000	$ 300,000	$ 200,000	$ 100,000	$ 100,000	$ 100,000	$ 100,000
Loan Payments	$ -	$ 1,343,384	$ 2,637,734	$ 3,073,954	$ 3,403,178	$ 3,653,104	$ 3,723,391
Total Impact on State Budget	**$ 13,851,387**	**$ 14,098,786**	**$ 14,325,469**	**$ 14,931,834**	**$ 15,482,165**	**$ 15,795,341**	**$ 16,676,404**

Summary and Recommendations

The purpose of this study was to conduct a comprehensive study and make recommendations that the state of Colorado could consider as possible solutions to the structure and financing for the expansion of their current property tax deferral program. This report includes operational, financial, and technical requirements needed to determine the total administration cost and how it will impact the state's budget.

Most states that have property tax deferral programs that are directed towards low-income, senior and veteran homeowners. Eligibility requirements typically include homeowner age, length of residency, and income. Seniors oftern do not participate in these programs because they do not want to put any liens on their property. The younger population is more open to these programs because the cost is traditionally lower than secured loans.

Long residency requirements are a barrier to entry because it eliminates a large portion of the population who are either new to the state or more recent homeowners. The state should consider allowing homeowerns to qualify or maintain their deferral based on the length of state residency rather than residency to a specific property. This would allow residents who may have to relocate within the state due to medical or professional reasons to still qualify.

Income limits are usually set at the median income of county, state, or below the poverty level, making it difficult to qualify. In addition, income requirements typically are relatively low, resulting in programs only being offered to those at or below the poverty line. If, however, the state wanted to consider homeowner income, self-reporting of that income, along with a random audit on a small number of participants is suggested to ensure compliance with the program.

The average deferral amount of the proposed program is estimated at $350. The participation rate is calculated to be approximately 1% to 8%, depending on county population and property values in that county. During the study, there are some key findings for traditionally low participation rates, lack of program awareness, historically low-interest rates, and program guidelines that are difficult to understand.

- Colorado should consider the state absorbing as much of the initial program costs as possible to keep costs to the borrower minimal until the program becomes self-sufficient break-even year.
- Securitization and third-party lenders will increase the program cost, and due to the low amount of a deferral and low-interest rate, it does not seem attractive to traditional lenders.
- Colorado should consider working with AARP and local outreach centers and other groups and organizations to get a clear understanding of the required messaging.

Financing the overall program puts economies of scale into the calculations, as the initial loan costs and interest charged are uniform over the portfolio. However, there is added cost for administration which would be minimized in a consolidated administration of the program at the state level. Not only would this allow for a specialized group to administer the entire program statewide, but it would also further reduce costs by utilizing that defined group of resources with precise knowledge of the program's needs and using the resources across all counties. In addition, this approach further incorporates the county collector's concerns because they don't have the local staffing or resources to support the program at the local level. A centralized administration of the program reduces costs, creates a uniform application of the program, avoids added pressure on the counties, and allocates staffing costs specifically to the program. In addition, Colorado should consider using a digital interface approach for application, workflow, and reporting capabilities.

- Use a simulator to monitor the various rates of participation to better access the cost of the program over time.
- Disqualify homeowners who do not pay their portion so tax collectors can use the current lien sale process for revenue
- Digitize the application process and automate the qualification process
- Keep the administration cost low as the deferral amounts are forecasted to be low at less than $400

Colorado should also consider a fixed, seven-year term, with mandatory payments beginning in year two and a total payoff by the end of year seven. If the borrower defaults on a deferral loan, the state should immediately step in to make the lender whole and then submit a tax lien against the property for the outstanding balance. By utilizing tax liens in this manner, mortgage lenders would likely pay those liens upon awareness, which would roll the amount due back into the mortgage or escrow account, depending on how the mortgage lender chooses to address it. But it relegates the borrower's default back to the borrower and removes everyone else from the process should the loan reach that point.

<u>Colorado should consider Legislative changes:</u>

- Consider adding loan terms on the portion of the enhancement of the bill.
- Consider changing the current requirement that applicants lose their deferral if they move from their home. Allow them to move within the state
- Consider modifying section 39.3.5-102 to read: THE TAXPAYER MUST FILE A CLAIM FOR DEFERRAL WITH THE STATE OF COLORADO TREASURY OFFICE, UPON APPROVAL NOTICE OF APPROVAL WILL BE SENT TO TAXPAYER, TREASURER IN THE COUNTY IN WHICH THE TAXPAYER'S HOMESTEAD IS LOCATED.

In conclusion, Colorado has a unique opportunity with this program to provide its taxpayers with an equitable solution to rising property taxes. In addition, all other programs offered by the state, such as Senior Exemption, should be offered in combination with this program for additional tax relief options. Finally, if the outreach to taxpayers is significant, Colorado's program will become a standard for other states to model and improve their existing programs.

Appendix

State of Colorado Pay Plan(2)

Colorad Pay Plan

	OCC Group	Class Code	Class 6 Code	Pay Grade	Minimum	Q2	Range Midpoint Q3	Q4	Maximum	Salary Lid	Pay Differential Code
ACCOUNTANT I	H	H8A1	H8A1XX	H14	$3,782	$4,220	$4,658	$5,096	$5,534	$18,273	0
ACCOUNTANT II	H	H8A2	H8A2XX	H19	$4,370	$4,876	$5,383	$5,889	$6,395	$18,273	0
ACCOUNTANT III	H	H8A3	H8A3XX	H32	$6,259	$7,066	$7,874	$8,681	$9,488	$18,273	0
ACCOUNTANT IV	H	H8A4	H8A4XX	H34	$6,900	$7,970	$9,039	$10,109	$11,178	$18,273	0
ACCOUNTING TECHNICIAN I	H	H8B1	H8B1XX	H06	$2,850	$3,143	$3,436	$3,729	$4,022	$18,273	1
ACCOUNTING TECHNICIAN II	H	H8B2	H8B2XX	H11	$3,295	$3,633	$3,972	$4,310	$4,648	$18,273	1
ACCOUNTING TECHNICIAN III	H	H8B3	H8B3XX	H16	$3,805	$4,196	$4,588	$4,979	$5,370	$18,273	1
ACCOUNTING TECHNICIAN IV	H	H8B4	H8B4XX	H20	$4,398	$4,850	$5,302	$5,754	$6,206	$18,273	0
ACTUARY I	I	I1A1	I1A1XX	I14	$5,943	$6,710	$7,476	$8,243	$9,009	$18,273	0
ACTUARY II	I	I1A2	I1A2XX	I16	$6,448	$7,280	$8,112	$8,943	$9,775	$18,273	0
ACTUARY III	I	I1A3	I1A3XX	I19	$7,591	$8,570	$9,549	$10,528	$11,507	$18,273	0
ACTUARY IV	I	I1A4	I1A4XX	I21	$8,237	$9,299	$10,362	$11,424	$12,486	$18,273	0
ADMIN ASSISTANT I	G	G3A2	G3A2TX	G06	$2,557	$2,827	$3,097	$3,366	$3,636	$18,273	1
ADMIN ASSISTANT II	G	G3A3	G3A3XX	G10	$2,954	$3,266	$3,578	$3,890	$4,202	$18,273	1
ADMIN ASSISTANT III	G	G3A4	G3A4XX	G16	$3,671	$4,058	$4,445	$4,832	$5,219	$18,273	1
ADMIN ASSISTANT INT	G	G3A1	G3A1IX	G02	$2,179	$2,336	$2,493	$2,650	$2,807	$18,273	1
ADMIN LAW JUDGE I	H	H5L1	H5L1XX	H33	$6,792	$7,668	$8,544	$9,420	$10,296	$18,273	0
ADMIN LAW JUDGE II	H	H5L2	H5L2XX	H35	$7,368	$8,319	$9,270	$10,221	$11,172	$18,273	0
ADMIN LAW JUDGE III	H	H5L3	H5L3XX	H36	$7,997	$9,028	$10,059	$11,090	$12,121	$18,273	0
ADMINISTRATOR I	H	H1B1	H1B1XX	H12	$3,519	$3,927	$4,334	$4,742	$5,149	$18,273	0
ADMINISTRATOR II	H	H1B2	H1B2XX	H14	$3,782	$4,220	$4,658	$5,096	$5,534	$18,273	0
ADMINISTRATOR III	H	H1B3	H1B3XX	H19	$4,370	$4,876	$5,383	$5,889	$6,395	$18,273	0
ADMINISTRATOR IV	H	H1B4	H1B4XX	H28	$5,428	$6,058	$6,687	$7,317	$7,946	$18,273	0
ADMINISTRATOR V	H	H1B5	H1B5XX	H33	$6,792	$7,668	$8,544	$9,420	$10,296	$18,273	0
AIR ENVIRON SYS TECH I	I	I5A1	I5A1XX	I11	$5,236	$5,775	$6,313	$6,852	$7,390	$18,273	1
AIR ENVIRON SYS TECH II	I	I5A2	I5A2XX	I15	$6,049	$6,671	$7,293	$7,915	$8,537	$18,273	0
AIR TRAFFIC CONTRL I	H	H4N1	H4N1XX	H30	$5,769	$6,513	$7,257	$8,000	$8,744	$18,273	1
AIR TRAFFIC CONTRL II	H	H4N2	H4N2XX	H32	$6,259	$7,066	$7,874	$8,681	$9,488	$18,273	1
AIR TRAFFIC CONTRL III	H	H4N3	H4N3XX	H33	$6,792	$7,668	$8,544	$9,420	$10,296	$18,273	1

AIRCRAFT PILOT	H	H4O1	H4O1XX	H28	$5,428	$6,058	$6,687	$7,317	$7,946	$18,273	0
ANALYST I	H	H1C1	H1C1XX	H12	$3,519	$3,927	$4,334	$4,742	$5,149	$18,273	0
ANALYST II	H	H1C2	H1C2XX	H14	$3,782	$4,220	$4,658	$5,096	$5,534	$18,273	0
ANALYST III	H	H1C3	H1C3XX	H19	$4,370	$4,876	$5,383	$5,889	$6,395	$18,273	0
ANALYST IV	H	H1C4	H1C4XX	H28	$5,428	$6,058	$6,687	$7,317	$7,946	$18,273	0
ANALYST V	H	H1C5	H1C5XX	H33	$6,792	$7,668	$8,544	$9,420	$10,296	$18,273	0
ANALYST VI	H	H1C6	H1C6XX	H35	$7,368	$8,319	$9,270	$10,221	$11,172	$18,273	0
ANALYST VII	H	H1C7	H1C7XX	H37	$7,795	$9,005	$10,214	$11,424	$12,633	$18,273	0
ANG PATROL OFFICER I	A	A9A1	A9A1XX	A01	$2,867	$3,216	$3,565	$3,913	$4,262	$18,273	1
ANG PATROL OFFICER II	A	A9A2	A9A2XX	A03	$3,163	$3,547	$3,931	$4,315	$4,699	$18,273	1
ANG PATROL OFFICER III	A	A9A3	A9A3XX	A05	$3,659	$4,104	$4,549	$4,993	$5,438	$18,273	1
ANIMAL CARE I	C	C9A1	C9A1XX	C03	$2,270	$2,504	$2,737	$2,971	$3,204	$18,273	1
ANIMAL CARE II	C	C9A2	C9A2XX	C10	$3,259	$3,594	$3,929	$4,264	$4,599	$18,273	1
ANIMAL CARE III	C	C9A3	C9A3XX	C14	$3,763	$4,151	$4,539	$4,926	$5,314	$18,273	1
APPRAISER I	H	H1F1	H1F1XX	H19	$4,370	$4,876	$5,383	$5,889	$6,395	$18,273	0
APPRAISER II	H	H1F2	H1F2XX	H28	$5,428	$6,058	$6,687	$7,317	$7,946	$18,273	0
APPRAISER III	H	H1F3	H1F3XX	H33	$6,792	$7,668	$8,544	$9,420	$10,296	$18,273	0
ARCHITECT I	I	I2A2	I2A2XX	I14	$5,943	$6,710	$7,476	$8,243	$9,009	$18,273	0
ARCHITECT II	I	I2A3	I2A3XX	I17	$6,995	$7,898	$8,800	$9,703	$10,605	$18,273	0
ARCHITECT III	I	I2A4	I2A4XX	I19	$7,591	$8,570	$9,549	$10,528	$11,507	$18,273	0
ARCHIVIST I	H	H6H1	H6H1XX	H12	$3,519	$3,927	$4,334	$4,742	$5,149	$18,273	0
ARCHIVIST II	H	H6H2	H6H2XX	H14	$3,782	$4,220	$4,658	$5,096	$5,534	$18,273	0
ARTS PROFESSIONAL I	H	H3U3	H3U3XX	H10	$3,271	$3,651	$4,031	$4,410	$4,790	$18,273	1
ARTS PROFESSIONAL II	H	H3U4	H3U4XX	H17	$4,064	$4,536	$5,008	$5,479	$5,951	$18,273	1
ARTS PROFESSIONAL III	H	H3U5	H3U5XX	H19	$4,370	$4,876	$5,383	$5,889	$6,395	$18,273	0
ARTS PROFESSIONAL IV	H	H3U6	H3U6XX	H25	$5,049	$5,635	$6,220	$6,806	$7,391	$18,273	0
ARTS TECHNICIAN I	H	H3U1	H3U1IX	H04	$2,294	$2,530	$2,767	$3,003	$3,239	$18,273	1
ARTS TECHNICIAN II	H	H3U2	H3U2TX	H06	$2,850	$3,143	$3,436	$3,729	$4,022	$18,273	1
AUDIT INTERN	H	H8D1	H8D1IX	H12	$3,519	$3,927	$4,334	$4,742	$5,149	$18,273	0
AUDITOR I	H	H8D2	H8D2TX	H17	$4,064	$4,536	$5,008	$5,479	$5,951	$18,273	0
AUDITOR II	H	H8D3	H8D3XX	H22	$4,697	$5,241	$5,786	$6,330	$6,874	$18,273	0
AUDITOR III	H	H8D4	H8D4XX	H28	$5,428	$6,058	$6,687	$7,317	$7,946	$18,273	0
AUDITOR IV	H	H8D5	H8D5XX	H35	$7,368	$8,319	$9,270	$10,221	$11,172	$18,273	0
AUDITOR V	H	H8D6	H8D6XX	H37	$7,795	$9,005	$10,214	$11,424	$12,633	$18,273	0
BARBER/COSMETOLOGIST	G)	D8A1	D8A1XX	D05	$2,275	$2,515	$2,755	$2,994	$3,234	$18,273	1
BUDGET & POLICY ANLST III	H	H8E3	H8E3XX	H32	$6,259	$7,066	$7,874	$8,681	$9,488	$18,273	0
BUDGET & POLICY ANLST IV	H	H8E4	H8E4XX	H35	$7,368	$8,319	$9,270	$10,221	$11,172	$18,273	0
BUDGET & POLICY ANLST V	H	H8E5	H8E5XX	H37	$7,795	$9,005	$10,214	$11,424	$12,633	$18,273	0
BUDGET ANALYST I	H	H8E1	H8E1XX	H22	$4,697	$5,241	$5,786	$6,330	$6,874	$18,273	0
BUDGET ANALYST II	H	H8E2	H8E2XX	H28	$5,428	$6,058	$6,687	$7,317	$7,946	$18,273	0

BUSINESS APPLICATION SUPPORT INTERN	PS	H9A1	H9A1IX	H11	$3,295	$3,633	$3,972	$4,310	$4,648	$18,273	0
BUSINESS APPLICATION SUPPORT SPECIALIST I	PS	H9A2	H9A2XX	H14	$3,782	$4,220	$4,658	$5,096	$5,534	$18,273	0
BUSINESS APPLICATION SUPPORT SPECIALIST II	PS	H9A3	H9A3XX	H17	$4,064	$4,536	$5,008	$5,479	$5,951	$18,273	0
BUSINESS APPLICATION SUPPORT SPECIALIST III	PS	H9A4	H9A4XX	H25	$5,049	$5,635	$6,220	$6,806	$7,391	$18,273	0
CHAPLAIN I	H	H6I1	H6I1XX	H25	$5,049	$5,635	$6,220	$6,806	$7,391	$18,273	0
CHAPLAIN II	H	H6I2	H6I2XX	H28	$5,428	$6,058	$6,687	$7,317	$7,946	$18,273	0
CHILD CARE AIDE	H	H7C1	H7C1XX	H01	$2,179	$2,387	$2,595	$2,802	$3,010	$18,273	1
CIVIL ENG PROJ MANAGER I	I	I5C1	I5C1**	I12	$5,593	$6,241	$6,889	$7,536	$8,184	$18,273	0
CIVIL ENG PROJ MANAGER II	I	I5C2	I5C2**	I16	$6,448	$7,280	$8,112	$8,943	$9,775	$18,273	0
CLIENT CARE AIDE I	C	C6P1	C6P1XX	C01	$2,179	$2,379	$2,579	$2,778	$2,978	$18,273	3
CLIENT CARE AIDE II	C	C6P2	C6P2XX	C03	$2,270	$2,504	$2,737	$2,971	$3,204	$18,273	3
CLINICAL BEHAV SPEC II	C	C4J1	C4J1XX	C17	$4,646	$5,185	$5,724	$6,263	$6,802	$18,273	0
CLINICAL BEHAV SPEC III	C	C4J2	C4J2XX	C19	$4,995	$5,574	$6,153	$6,731	$7,310	$18,273	0
CLINICAL TEAM LEADER	C	C7A1	C7A1XX	C25	$7,291	$8,231	$9,172	$10,112	$11,052	$18,273	0
CLINICAL THERAPIST I	C	C5J1	C5J1IX	C09	$3,239	$3,614	$3,989	$4,364	$4,739	$18,273	1
CLINICAL THERAPIST II	C	C5J2	C5J2TX	C13	$3,741	$4,174	$4,608	$5,041	$5,474	$18,273	1
CLINICAL THERAPIST III	C	C5J3	C5J3XX	C15	$4,022	$4,488	$4,953	$5,419	$5,884	$18,273	0
CLINICAL THERAPIST IV	C	C5J4	C5J4XX	C19	$4,995	$5,574	$6,153	$6,731	$7,310	$18,273	0
CLINICAL THERAPIST V	C	C5J5	C5J5XX	C20	$5,371	$5,993	$6,616	$7,238	$7,860	$18,273	0
COLLECTIONS REP I	G	G4A1	G4A1XX	G09	$2,795	$3,082	$3,369	$3,656	$3,943	$18,273	1
COLLECTIONS REP II	G	G4A2	G4A2XX	G13	$3,228	$3,561	$3,893	$4,226	$4,558	$18,273	1
COLLECTIONS REP III	G	G4A3	G4A3XX	G23	$4,635	$5,112	$5,589	$6,066	$6,543	$18,273	0
COMMUNITY & ECON DEVT I	H	H1N1	H1N1XX	H12	$3,519	$3,927	$4,334	$4,742	$5,149	$18,273	0
COMMUNITY & ECON DEVT II	H	H1N2	H1N2XX	H14	$3,782	$4,220	$4,658	$5,096	$5,534	$18,273	0
COMMUNITY & ECON DEVT III	H	H1N3	H1N3XX	H19	$4,370	$4,876	$5,383	$5,889	$6,395	$18,273	0
COMMUNITY & ECON DEVT IV	H	H1N4	H1N4XX	H28	$5,428	$6,058	$6,687	$7,317	$7,946	$18,273	0
COMMUNITY & ECON DEVT V	H	H1N5	H1N5XX	H33	$6,792	$7,668	$8,544	$9,420	$10,296	$18,273	0
COMMUNITY & ECON DEVT VI	H	H1N6	H1N6XX	H35	$7,368	$8,319	$9,270	$10,221	$11,172	$18,273	0
COMMUNITY PAROLE MGR	A	A3C4	A3C4XX	A23	$5,990	$6,920	$7,849	$8,779	$9,708	$18,273	0
COMMUNITY PAROLE OFF	A	A3C1	A3C1XX	A07	$3,757	$4,601	$5,445	$6,288	$7,132	$18,273	0
COMMUNITY PAROLE SUPV	A	A3C3	A3C3XX	A22	$5,552	$6,227	$6,902	$7,577	$8,252	$18,273	0
COMMUNITY PAROLE TEAM LDR	A	A3C2	A3C2XX	A16	$5,037	$5,648	$6,260	$6,871	$7,482	$18,273	0
COMMUNITY PROG SPEC I	H	H1O1	H1O1XX	H12	$3,519	$3,927	$4,334	$4,742	$5,149	$18,273	0
COMMUNITY PROG SPEC II	H	H1O2	H1O2XX	H14	$3,782	$4,220	$4,658	$5,096	$5,534	$18,273	0
COMMUNITY PROG SPEC III	H	H1O3	H1O3XX	H19	$4,370	$4,876	$5,383	$5,889	$6,395	$18,273	0
COMMUNITY PROG SPEC IV	H	H1O4	H1O4XX	H28	$5,428	$6,058	$6,687	$7,317	$7,946	$18,273	0
COMMUNITY PROG SPEC V	H	H1O5	H1O5XX	H33	$6,792	$7,668	$8,544	$9,420	$10,296	$18,273	0
COMMUNITY PROG SPEC VI	H	H1O6	H1O6XX	H35	$7,368	$8,319	$9,270	$10,221	$11,172	$18,273	0

COMMUNITY WORKER I	C	C7B1	C7B1XX	C05	$2,621	$2,891	$3,161	$3,431	$3,701	$18,273	1
COMMUNITY WORKER II	C	C7B2	C7B2XX	C06	$2,819	$3,109	$3,399	$3,688	$3,978	$18,273	1
COMP INSURANCE INTERN	H	H6J1	H6J1IX	H12	$3,519	$3,927	$4,334	$4,742	$5,149	$18,273	0
COMP INSURANCE SPEC I	H	H6J2	H6J2TX	H14	$3,782	$4,220	$4,658	$5,096	$5,534	$18,273	0
COMP INSURANCE SPEC II	H	H6J3	H6J3XX	H19	$4,370	$4,876	$5,383	$5,889	$6,395	$18,273	0
COMP INSURANCE SPEC III	H	H6J4	H6J4XX	H28	$5,428	$6,058	$6,687	$7,317	$7,946	$18,273	0
COMP INSURANCE SPEC IV	H	H6J5	H6J5XX	H32	$6,259	$7,066	$7,874	$8,681	$9,488	$18,273	0
COMP INSURANCE SPEC V	H	H6J6	H6J6XX	H33	$6,792	$7,668	$8,544	$9,420	$10,296	$18,273	0
COMP INSURANCE SPEC VI	H	H6J7	H6J7XX	H34	$6,900	$7,970	$9,039	$10,109	$11,178	$18,273	0
COMPL INVESTIGATOR I	H	H6K2	H6K2TX	H19	$4,370	$4,876	$5,383	$5,889	$6,395	$18,273	0
COMPL INVESTIGATOR II	H	H6K3	H6K3XX	H28	$5,428	$6,058	$6,687	$7,317	$7,946	$18,273	0
COMPL INVESTIGATOR III	H	H6K4	H6K4XX	H32	$6,259	$7,066	$7,874	$8,681	$9,488	$18,273	0
COMPL INVESTIGATOR INT	H	H6K1	H6K1IX	H14	$3,782	$4,220	$4,658	$5,096	$5,534	$18,273	0
COMPLIANCE SPECIALIST I	H	H1G1	H1G1XX	H12	$3,519	$3,927	$4,334	$4,742	$5,149	$18,273	0
COMPLIANCE SPECIALIST II	H	H1G2	H1G2XX	H14	$3,782	$4,220	$4,658	$5,096	$5,534	$18,273	0
COMPLIANCE SPECIALIST III	H	H1G3	H1G3XX	H19	$4,370	$4,876	$5,383	$5,889	$6,395	$18,273	0
COMPLIANCE SPECIALIST IV	H	H1G4	H1G4XX	H28	$5,428	$6,058	$6,687	$7,317	$7,946	$18,273	0
COMPLIANCE SPECIALIST V	H	H1G5	H1G5XX	H33	$6,792	$7,668	$8,544	$9,420	$10,296	$18,273	0
COMPLIANCE SPECIALIST VI	H	H1G6	H1G6XX	H35	$7,368	$8,319	$9,270	$10,221	$11,172	$18,273	0
COMPUTER OPER SUPV I	G	G2A4	G2A4XX	G22	$4,588	$5,120	$5,652	$6,183	$6,715	$18,273	1
COMPUTER OPER SUPV II	G	G2A5	G2A5XX	G25	$5,552	$6,195	$6,839	$7,482	$8,125	$18,273	0
COMPUTER OPERATIONS MGR	H	H2B1	H2B1XX	H34	$6,900	$7,970	$9,039	$10,109	$11,178	$18,273	0
COMPUTER OPERATOR I	G	G2A2	G2A2TX	G08	$2,750	$3,040	$3,330	$3,619	$3,909	$18,273	1
COMPUTER OPERATOR II	G	G2A3	G2A3XX	G14	$3,416	$3,776	$4,135	$4,495	$4,854	$18,273	1
COMPUTER OPERATOR INTERN	G	G2A1	G2A1IX	G02	$2,179	$2,336	$2,493	$2,650	$2,807	$18,273	1
COMPUTER PROD COORD I	G	G2B2	G2B2TX	G06	$2,557	$2,827	$3,097	$3,366	$3,636	$18,273	1
COMPUTER PROD COORD INT	G	G2B1	G2B1IX	G02	$2,179	$2,336	$2,493	$2,650	$2,807	$18,273	1
CONTRACT ADMINISTRATOR I	H	H1H1	H1H1XX	H12	$3,519	$3,927	$4,334	$4,742	$5,149	$18,273	0
CONTRACT ADMINISTRATOR II	H	H1H2	H1H2XX	H14	$3,782	$4,220	$4,658	$5,096	$5,534	$18,273	0
CONTRACT ADMINISTRATOR III	H	H1H3	H1H3XX	H19	$4,370	$4,876	$5,383	$5,889	$6,395	$18,273	0
CONTRACT ADMINISTRATOR IV	H	H1H4	H1H4XX	H28	$5,428	$6,058	$6,687	$7,317	$7,946	$18,273	0
CONTRACT ADMINISTRATOR V	H	H1H5	H1H5XX	H33	$6,792	$7,668	$8,544	$9,420	$10,296	$18,273	0
CONTRACT ADMINISTRATOR VI	H	H1H6	H1H6XX	H35	$7,368	$8,319	$9,270	$10,221	$11,172	$18,273	0
CONTROLLER I	H	H8C1	H8C1XX	H35	$7,368	$8,319	$9,270	$10,221	$11,172	$18,273	0
CONTROLLER II	H	H8C2	H8C2XX	H36	$7,997	$9,028	$10,059	$11,090	$12,121	$18,273	0
CONTROLLER III	H	H8C3	H8C3XX	H37	$7,795	$9,005	$10,214	$11,424	$12,633	$18,273	0
CORR SUP LIC TRDE SUP I	A	A1K1	A1K1XX	A10	$4,145	$4,649	$5,152	$5,656	$6,159	$18,273	1
CORR SUP LIC TRDE SUP II	A	A1K2	A1K2XX	A13	$4,569	$5,123	$5,678	$6,232	$6,786	$18,273	1

CORR SUP LIC TRDE SUP III	A	A1K3	A1K3XX	A17	$5,149	$5,775	$6,400	$7,026	$7,651	$18,273	0
CORR SUPP TRADES SUPV I	A	A1L1	A1L1XX	A09	$4,033	$4,524	$5,014	$5,505	$5,995	$18,273	1
CORR SUPP TRADES SUPV II	A	A1L2	A1L2XX	A12	$4,445	$4,986	$5,527	$6,067	$6,608	$18,273	1
CORR SUPP TRADES SUPV III	A	A1L3	A1L3XX	A17	$5,149	$5,775	$6,400	$7,026	$7,651	$18,273	0
CORR SUPP TRADES SUPV IV	A	A1L4	A1L4XX	A19	$5,301	$6,123	$6,945	$7,766	$8,588	$18,273	0
CORR/YTH SEC OFF IV	A	A1D6	A1D6XX	A17	$5,149	$5,775	$6,400	$7,026	$7,651	$18,273	1
CORR/YTH SEC OFF V	A	A1D7	A1D7XX	A19	$5,301	$6,123	$6,945	$7,766	$8,588	$18,273	0
CORR/YTH/CLIN SEC INTERN	A	A1D1	A1D1IX	A02	$2,946	$3,305	$3,664	$4,023	$4,382	$18,273	1
CORR/YTH/CLIN SEC OFF I	A	A1D2	A1D2TX	A05	$3,659	$4,104	$4,549	$4,993	$5,438	$18,273	1
CORR/YTH/CLIN SEC OFF II	A	A1D3	A1D3XX	A09	$4,033	$4,524	$5,014	$5,505	$5,995	$18,273	1
CORR/YTH/CLN SEC SPEC III	A	A1D4	A1D4XX	A12	$4,445	$4,986	$5,527	$6,067	$6,608	$18,273	1
CORR/YTH/CLN SEC SUPV III	A	A1D5	A1D5XX	A12	$4,445	$4,986	$5,527	$6,067	$6,608	$18,273	1
CORRECTIONS CASE MGR I	A	A1A1	A1A1XX	A12	$4,445	$4,986	$5,527	$6,067	$6,608	$18,273	1
CORRECTIONS CASE MGR II	A	A1A2	A1A2XX	A15	$4,901	$5,498	$6,094	$6,691	$7,287	$18,273	1
CORRECTIONS CASE MGR III	A	A1A3	A1A3XX	A17	$5,149	$5,775	$6,400	$7,026	$7,651	$18,273	0
CORRECTL INDUS SUPV I	D	D9A1	D9A1XX	D13	$3,775	$4,173	$4,571	$4,968	$5,366	$18,273	1
CORRECTL INDUS SUPV II	D	D9A2	D9A2XX	D15	$4,363	$4,823	$5,283	$5,742	$6,202	$18,273	1
CORRECTL INDUS SUPV III	D	D9A3	D9A3XX	D19	$5,824	$6,439	$7,054	$7,668	$8,283	$18,273	1
CORRL ACCOUNT SALES REP	H	H6L1	H6L1XX	H19	$4,370	$4,876	$5,383	$5,889	$6,395	$18,273	0
CRIMINAL INVESTIGATOR I	A	A2A2	A2A2TX	A17	$5,149	$5,775	$6,400	$7,026	$7,651	$18,273	0
CRIMINAL INVESTIGATOR II	A	A2A3	A2A3XX	A26	$6,253	$7,015	$7,777	$8,538	$9,300	$18,273	0
CRIMINAL INVESTIGATOR III	A	A2A4	A2A4XX	A30	$7,243	$8,123	$9,004	$9,884	$10,764	$18,273	0
CRIMINAL INVESTIGATOR INT	A	A2A1	A2A1IX	A12	$4,445	$4,986	$5,527	$6,067	$6,608	$18,273	0
CRIMINAL INVESTIGATOR IV	A	A2A5	A2A5XX	A32	$7,649	$8,835	$10,022	$11,208	$12,394	$18,273	0
CUSTODIAN I	D	D8B1	D8B1TX	D22	$2,364	$2,614	$2,864	$3,114	$3,364	$18,273	1
CUSTODIAN II	D	D8B2	D8B2XX	D23	$2,543	$2,811	$3,080	$3,348	$3,616	$18,273	1
CUSTODIAN III	D	D8B3	D8B3XX	D29	$3,650	$4,035	$4,420	$4,805	$5,190	$18,273	1
CUSTODIAN IV	D	D8B4	D8B4XX	D31	$4,219	$4,664	$5,109	$5,553	$5,998	$18,273	0
DATA ENTRY INTERN	G	G2D1	G2D1IX	G02	$2,179	$2,336	$2,493	$2,650	$2,807	$18,273	1
DATA ENTRY OPERATOR I	G	G2D2	G2D2TX	G06	$2,557	$2,827	$3,097	$3,366	$3,636	$18,273	1
DATA ENTRY OPERATOR II	G	G2D3	G2D3XX	G08	$2,750	$3,040	$3,330	$3,619	$3,909	$18,273	1
DATA MANAGEMENT I	H	H1D1	H1D1XX	H12	$3,519	$3,927	$4,334	$4,742	$5,149	$18,273	0
DATA MANAGEMENT II	H	H1D2	H1D2XX	H14	$3,782	$4,220	$4,658	$5,096	$5,534	$18,273	0
DATA MANAGEMENT III	H	H1D3	H1D3XX	H19	$4,370	$4,876	$5,383	$5,889	$6,395	$18,273	0
DATA MANAGEMENT IV	H	H1D4	H1D4XX	H28	$5,428	$6,058	$6,687	$7,317	$7,946	$18,273	0
DATA MANAGEMENT V	H	H1D5	H1D5XX	H33	$6,792	$7,668	$8,544	$9,420	$10,296	$18,273	0
DATA MANAGEMENT VI	H	H1D6	H1D6XX	H37	$7,795	$9,005	$10,214	$11,424	$12,633	$18,273	0
DATA SPECIALIST	G	G2D4	G2D4XX	G12	$3,175	$3,511	$3,847	$4,183	$4,519	$18,273	1
DATA SUPERVISOR	G	G2D5	G2D5XX	G16	$3,671	$4,058	$4,445	$4,832	$5,219	$18,273	1
DENTAL CARE I	C	C6Q1	C6Q1XX	C06	$2,819	$3,109	$3,399	$3,688	$3,978	$18,273	1

DENTAL CARE II	C	C6Q2	C6Q2XX	C08	$3,030	$3,342	$3,654	$3,965	$4,277	$18,273	1
DENTAL CARE III	C	C6Q3	C6Q3XX	C14	$3,763	$4,151	$4,539	$4,926	$5,314	$18,273	1
DENTAL CARE IV	C	C6Q4	C6Q4XX	C18	$4,678	$5,159	$5,639	$6,120	$6,600	$18,273	1
DENTAL CARE V	C	C6Q5	C6Q5XX	C21	$5,405	$5,961	$6,517	$7,073	$7,629	$18,273	0
DENTIST I	C	C1H1	C1H1XX	C29	$9,125	$10,422	$11,718	$13,015	$14,311	$32,454	0
DENTIST II	C	C1H2	C1H2XX	C30	$9,901	$11,308	$12,715	$14,121	$15,528	$32,454	0
DENTIST III	C	C1H3	C1H3XX	C32	$10,744	$12,270	$13,797	$15,323	$16,849	$32,454	0
DESIGNER/PLANNER	I	I2A1	I2A1XX	I10	$5,200	$5,803	$6,406	$7,009	$7,612	$18,273	0
DIAG PROCED TECHNOL I	C	C8A1	C8A1XX	C09	$3,239	$3,614	$3,989	$4,364	$4,739	$18,273	3
DIAG PROCED TECHNOL II	C	C8A2	C8A2XX	C16	$4,323	$4,824	$5,325	$5,826	$6,327	$18,273	3
DIAG PROCED TECHNOL III	C	C8A3	C8A3XX	C22	$5,708	$6,444	$7,180	$7,916	$8,652	$18,273	3
DIAG PROCED TECHNOL IV	C	C8A4	C8A4XX	C23	$6,192	$6,991	$7,789	$8,588	$9,386	$18,273	0
DIETITIAN I	C	C8B1	C8B1IX	C15	$4,022	$4,488	$4,953	$5,419	$5,884	$18,273	1
DIETITIAN II	C	C8B2	C8B2TX	C16	$4,323	$4,824	$5,325	$5,826	$6,327	$18,273	1
DIETITIAN III	C	C8B3	C8B3XX	C17	$4,646	$5,185	$5,724	$6,263	$6,802	$18,273	0
DINING SERVICES I	D	D8C1	D8C1XX	D02	$2,179	$2,328	$2,477	$2,625	$2,774	$18,273	1
DINING SERVICES II	D	D8C2	D8C2XX	D03	$2,179	$2,342	$2,505	$2,668	$2,831	$18,273	1
DINING SERVICES III	D	D8C3	D8C3XX	D05	$2,275	$2,515	$2,755	$2,994	$3,234	$18,273	1
DINING SERVICES IV	D	D8C4	D8C4XX	D06	$2,447	$2,705	$2,963	$3,221	$3,479	$18,273	1
DINING SERVICES V	D	D8C5	D8C5XX	D12	$3,510	$3,881	$4,251	$4,622	$4,992	$18,273	1
DRIVER'S LIC EXAM I	G	G4B1	G4B1XX	G07	$2,599	$2,867	$3,134	$3,402	$3,669	$18,273	1
DRIVER'S LIC EXAM II	G	G4B2	G4B2XX	G11	$3,004	$3,313	$3,622	$3,931	$4,240	$18,273	1
DRIVER'S LIC EXAM III	G	G4B3	G4B3XX	G15	$3,471	$3,828	$4,185	$4,542	$4,899	$18,273	1
DRIVER'S LIC EXAM IV	G	G4B4	G4B4XX	G19	$4,012	$4,425	$4,837	$5,250	$5,662	$18,273	0
DRIVER'S LIC EXAM V	G	G4B5	G4B5XX	G23	$4,635	$5,112	$5,589	$6,066	$6,543	$18,273	0
EARLY CHILDHOOD EDUC I	H	H7C2	H7C2XX	H02	$2,279	$2,543	$2,807	$3,071	$3,335	$18,273	1
EARLY CHILDHOOD EDUC II	H	H7C3	H7C3XX	H05	$2,634	$2,939	$3,245	$3,550	$3,855	$18,273	1
ECONOMIST I	H	H1P1	H1P1XX	H14	$3,782	$4,220	$4,658	$5,096	$5,534	$18,273	0
ECONOMIST II	H	H1P2	H1P2XX	H19	$4,370	$4,876	$5,383	$5,889	$6,395	$18,273	0
ECONOMIST III	H	H1P3	H1P3XX	H28	$5,428	$6,058	$6,687	$7,317	$7,946	$18,273	0
ECONOMIST IV	H	H1P4	H1P4XX	H33	$6,792	$7,668	$8,544	$9,420	$10,296	$18,273	0
ECONOMIST V	H	H1P5	H1P5XX	H35	$7,368	$8,319	$9,270	$10,221	$11,172	$18,273	0
ELECTIONS SPECIALIST I	H	H1U1	H1U1XX	H12	$3,519	$3,927	$4,334	$4,742	$5,149	$18,273	0
ELECTIONS SPECIALIST II	H	H1U2	H1U2XX	H14	$3,782	$4,220	$4,658	$5,096	$5,534	$18,273	0
ELECTIONS SPECIALIST III	H	H1U3	H1U3XX	H19	$4,370	$4,876	$5,383	$5,889	$6,395	$18,273	0
ELECTIONS SPECIALIST IV	H	H1U4	H1U4XX	H28	$5,428	$6,058	$6,687	$7,317	$7,946	$18,273	0
ELECTIONS SPECIALIST V	H	H1U5	H1U5XX	H33	$6,792	$7,668	$8,544	$9,420	$10,296	$18,273	0
ELECTIONS SPECIALIST VI	H	H1U6	H1U6XX	H35	$7,368	$8,319	$9,270	$10,221	$11,172	$18,273	0
ELECTRICAL TRADES I	D	D6A1	D6A1XX	D13	$3,775	$4,173	$4,571	$4,968	$5,366	$18,273	1
ELECTRICAL TRADES II	D	D6A2	D6A2XX	D16	$4,689	$5,184	$5,679	$6,173	$6,668	$18,273	1

ELECTRICAL TRADES III	D	D6A3	D6A3XX	D18	$5,419	$5,990	$6,562	$7,133	$7,704	$18,273	1
ELECTRONICS ENGINEER I	I	I2B1	I2B1XX	I15	$6,049	$6,671	$7,293	$7,915	$8,537	$18,273	0
ELECTRONICS ENGINEER II	I	I2B2	I2B2XX	I17	$6,995	$7,898	$8,800	$9,703	$10,605	$18,273	0
ELECTRONICS ENGINEER III	I	I2B3	I2B3XX	I20	$8,029	$9,275	$10,521	$11,766	$13,012	$18,273	0
ELECTRONICS ENGINEER IV	I	I2B4	I2B4XX	I22	$9,058	$10,208	$11,358	$12,507	$13,657	$18,273	0
ELECTRONICS SPEC I	I	I5E2	I5E2TX	I02	$3,894	$4,346	$4,798	$5,249	$5,701	$18,273	0
ELECTRONICS SPEC II	I	I5E3	I5E3XX	I08	$4,838	$5,399	$5,960	$6,521	$7,082	$18,273	1
ELECTRONICS SPEC III	I	I5E4	I5E4XX	I10	$5,200	$5,803	$6,406	$7,009	$7,612	$18,273	0
ELECTRONICS SPEC INTERN	I	I5E1	I5E1IX	I01	$3,370	$3,761	$4,152	$4,542	$4,933	$18,273	1
ELECTRONICS SPEC IV	I	I5E5	I5E5XX	I14	$5,943	$6,710	$7,476	$8,243	$9,009	$18,273	0
EMER PREP & COMM SPEC I	H	H6F1	H6F1XX	H12	$3,519	$3,927	$4,334	$4,742	$5,149	$18,273	0
EMER PREP & COMM SPEC II	H	H6F2	H6F2XX	H14	$3,782	$4,220	$4,658	$5,096	$5,534	$18,273	0
EMER PREP & COMM SPEC III	H	H6F3	H6F3XX	H19	$4,370	$4,876	$5,383	$5,889	$6,395	$18,273	0
EMER PREP & COMM SPEC IV	H	H6F4	H6F4XX	H28	$5,428	$6,058	$6,687	$7,317	$7,946	$18,273	0
EMER PREP & COMM SPEC V	H	H6F5	H6F5XX	H33	$6,792	$7,668	$8,544	$9,420	$10,296	$18,273	0
EMER PREP & COMM SPEC VI	H	H6F6	H6F6XX	H35	$7,368	$8,319	$9,270	$10,221	$11,172	$18,273	0
ENGINEER-IN-TRAINING I	I	I2C1	I2C1I*	I10	$5,200	$5,803	$6,406	$7,009	$7,612	$18,273	0
ENGINEER-IN-TRAINING II	I	I2C2	I2C2T*	I12	$5,593	$6,241	$6,889	$7,536	$8,184	$18,273	0
ENGINEER-IN-TRAINING III	I	I2C3	I2C3**	I14	$5,943	$6,710	$7,476	$8,243	$9,009	$18,273	0
ENGR/PHYS SCI ASST I	D	D9B1	D9B1IX	D06	$2,447	$2,705	$2,963	$3,221	$3,479	$18,273	1
ENGR/PHYS SCI ASST II	D	D9B2	D9B2TX	D08	$2,826	$3,124	$3,423	$3,721	$4,019	$18,273	1
ENGR/PHYS SCI ASST III	D	D9B3	D9B3XX	D12	$3,510	$3,881	$4,251	$4,622	$4,992	$18,273	1
ENGR/PHYS SCI TECH I	I	I5D1	I5D1**	I05	$4,214	$4,648	$5,082	$5,515	$5,949	$18,273	1
ENGR/PHYS SCI TECH II	I	I5D2	I5D2**	I07	$4,530	$4,996	$5,462	$5,928	$6,394	$18,273	0
ENGR/PHYS SCI TECH III	I	I5D3	I5D3**	I09	$4,869	$5,370	$5,871	$6,371	$6,872	$18,273	0
ENVIRON PROTECT INTERN	I	I3A1	I3A1I*	I06	$4,500	$5,022	$5,544	$6,066	$6,588	$18,273	0
ENVIRON PROTECT SPEC I	I	I3A2	I3A2T*	I08	$4,838	$5,399	$5,960	$6,521	$7,082	$18,273	0
ENVIRON PROTECT SPEC II	I	I3A3	I3A3**	I12	$5,593	$6,241	$6,889	$7,536	$8,184	$18,273	0
ENVIRON PROTECT SPEC III	I	I3A4	I3A4**	I16	$6,448	$7,280	$8,112	$8,943	$9,775	$18,273	0
ENVIRON PROTECT SPEC IV	I	I3A5	I3A5**	I17	$6,995	$7,898	$8,800	$9,703	$10,605	$18,273	0
ENVIRON PROTECT SPEC V	I	I3A6	I3A6**	I20	$8,029	$9,275	$10,521	$11,766	$13,012	$18,273	0
EQUIPMENT MECHANIC I	D	D7A1	D7A1XX	D11	$3,266	$3,610	$3,955	$4,299	$4,643	$18,273	1
EQUIPMENT MECHANIC II	D	D7A2	D7A2XX	D13	$3,775	$4,173	$4,571	$4,968	$5,366	$18,273	1
EQUIPMENT MECHANIC III	D	D7A3	D7A3XX	D15	$4,363	$4,823	$5,283	$5,742	$6,202	$18,273	1
EQUIPMENT MECHANIC IV	D	D7A4	D7A4XX	D16	$4,689	$5,184	$5,679	$6,173	$6,668	$18,273	0
EQUIPMENT OPERATOR I	D	D7B1	D7B1XX	D07	$2,630	$2,907	$3,185	$3,462	$3,739	$18,273	1
EQUIPMENT OPERATOR II	D	D7B2	D7B2XX	D11	$3,266	$3,610	$3,955	$4,299	$4,643	$18,273	1
EQUIPMENT OPERATOR III	D	D7B3	D7B3XX	D12	$3,510	$3,881	$4,251	$4,622	$4,992	$18,273	1
EQUIPMENT OPERATOR IV	D	D7B4	D7B4XX	D13	$3,775	$4,173	$4,571	$4,968	$5,366	$18,273	1
FIN/CREDIT EXAMINER I	H	H8F2	H8F2XX	H22	$4,697	$5,241	$5,786	$6,330	$6,874	$18,273	0

FIN/CREDIT EXAMINER II	H	H8F3	H8F3XX	H25	$5,049	$5,635	$6,220	$6,806	$7,391	$18,273	0
FIN/CREDIT EXAMINER III	H	H8F4	H8F4XX	H30	$5,769	$6,513	$7,257	$8,000	$8,744	$18,273	0
FIN/CREDIT EXAMINER INT	H	H8F1	H8F1IX	H19	$4,370	$4,876	$5,383	$5,889	$6,395	$18,273	0
FIN/CREDIT EXAMINER IV	H	H8F5	H8F5XX	H33	$6,792	$7,668	$8,544	$9,420	$10,296	$18,273	0
FIN/CREDIT EXAMINER V	H	H8F6	H8F6XX	H34	$6,900	$7,970	$9,039	$10,109	$11,178	$18,273	0
FINGERPRINT EXAMINER I	H	H4P2	H4P2TX	H16	$3,805	$4,196	$4,588	$4,979	$5,370	$18,273	1
FINGERPRINT EXAMINER II	H	H4P3	H4P3XX	H23	$4,727	$5,213	$5,700	$6,186	$6,672	$18,273	1
FINGERPRINT EXAMINER III	H	H4P4	H4P4XX	H29	$5,463	$6,025	$6,586	$7,148	$7,709	$18,273	0
FINGERPRINT EXAMINER INT	H	H4P1	H4P1IX	H13	$3,539	$3,903	$4,268	$4,632	$4,996	$18,273	1
FIREFIGHTER I	A	A5A1	A5A1XX	A04	$3,519	$3,927	$4,334	$4,742	$5,149	$18,273	0
FIREFIGHTER II	A	A5A2	A5A2XX	A08	$3,782	$4,220	$4,658	$5,096	$5,534	$18,273	0
FIREFIGHTER III	A	A5A3	A5A3XX	A11	$4,370	$4,876	$5,383	$5,889	$6,395	$18,273	0
FIREFIGHTER IV	A	A5A4	A5A4XX	A21	$5,428	$6,058	$6,687	$7,317	$7,946	$18,273	0
FIREFIGHTER V	A	A5A5	A5A5XX	A28	$6,792	$7,668	$8,544	$9,420	$10,296	$18,273	0
FIREFIGHTER VI	A	A5A6	A5A6XX	A31	$7,368	$8,319	$9,270	$10,221	$11,172	$18,273	0
FIREFIGHTER VII	A	A5A7	A5A7XX	A33	$7,795	$9,005	$10,214	$11,424	$12,633	$18,273	0
FOOD SERV MGR I	H	H6M1	H6M1XX	H14	$3,782	$4,220	$4,658	$5,096	$5,534	$18,273	0
FOOD SERV MGR II	H	H6M2	H6M2XX	H19	$4,370	$4,876	$5,383	$5,889	$6,395	$18,273	0
FOOD SERV MGR III	H	H6M3	H6M3XX	H27	$5,403	$6,241	$7,079	$7,916	$8,754	$18,273	0
FOOD SERV MGR IV	H	H6M4	H6M4XX	H31	$6,106	$7,053	$8,000	$8,947	$9,894	$18,273	0
GENERAL LABOR I	D	D8D1	D8D1XX	D07	$2,630	$2,907	$3,185	$3,462	$3,739	$18,273	1
GENERAL LABOR II	D	D8D2	D8D2XX	D08	$2,826	$3,124	$3,423	$3,721	$4,019	$18,273	1
GENERAL LABOR III	D	D8D3	D8D3XX	D11	$3,266	$3,610	$3,955	$4,299	$4,643	$18,273	1
GRANTS SPECIALIST I	H	H1I1	H1I1XX	H12	$3,519	$3,927	$4,334	$4,742	$5,149	$18,273	0
GRANTS SPECIALIST II	H	H1I2	H1I2XX	H14	$3,782	$4,220	$4,658	$5,096	$5,534	$18,273	0
GRANTS SPECIALIST III	H	H1I3	H1I3XX	H19	$4,370	$4,876	$5,383	$5,889	$6,395	$18,273	0
GRANTS SPECIALIST IV	H	H1I4	H1I4XX	H28	$5,428	$6,058	$6,687	$7,317	$7,946	$18,273	0
GRANTS SPECIALIST V	H	H1I5	H1I5XX	H33	$6,792	$7,668	$8,544	$9,420	$10,296	$18,273	0
GRANTS SPECIALIST VI	H	H1I6	H1I6XX	H35	$7,368	$8,319	$9,270	$10,221	$11,172	$18,273	0
GROUNDS & NURSERY I	D	D8E1	D8E1XX	D11	$3,266	$3,610	$3,955	$4,299	$4,643	$18,273	1
GROUNDS & NURSERY II	D	D8E2	D8E2XX	D12	$3,510	$3,881	$4,251	$4,622	$4,992	$18,273	1
GROUNDS & NURSERY III	D	D8E3	D8E3XX	D15	$4,363	$4,823	$5,283	$5,742	$6,202	$18,273	1
HCS TRAINEE I	C	C7D1	C7D1IX	C02	$2,255	$2,517	$2,778	$3,040	$3,301	$18,273	1
HCS TRAINEE II	C	C7D2	C7D2IX	C02	$2,255	$2,517	$2,778	$3,040	$3,301	$18,273	1
HCS TRAINEE III	C	C7D3	C7D3IX	C07	$3,011	$3,360	$3,709	$4,058	$4,407	$18,273	1
HEALTH CARE TECH I	C	C6R1	C6R1XX	C08	$3,030	$3,342	$3,654	$3,965	$4,277	$18,273	3
HEALTH CARE TECH II	C	C6R2	C6R2XX	C10	$3,259	$3,594	$3,929	$4,264	$4,599	$18,273	1
HEALTH CARE TECH III	C	C6R3	C6R3XX	C12	$3,501	$3,861	$4,222	$4,582	$4,942	$18,273	1
HEALTH CARE TECH IV	C	C6R4	C6R4XX	C14	$3,763	$4,151	$4,539	$4,926	$5,314	$18,273	1
HEALTH PROFESSIONAL I	C	C7C1	C7C1IX	C13	$3,741	$4,174	$4,608	$5,041	$5,474	$18,273	0

HEALTH PROFESSIONAL II	C	C7C2	C7C2TX	C16	$4,323	$4,824	$5,325	$5,826	$6,327	$18,273	0
HEALTH PROFESSIONAL III	C	C7C3	C7C3XX	C17	$4,646	$5,185	$5,724	$6,263	$6,802	$18,273	0
HEALTH PROFESSIONAL IV	C	C7C4	C7C4XX	C19	$4,995	$5,574	$6,153	$6,731	$7,310	$18,273	0
HEALTH PROFESSIONAL V	C	C7C5	C7C5XX	C22	$5,708	$6,444	$7,180	$7,916	$8,652	$18,273	0
HEALTH PROFESSIONAL VI	C	C7C6	C7C6XX	C25	$7,291	$8,231	$9,172	$10,112	$11,052	$18,273	0
HEALTH PROFESSIONAL VII	C	C7C7	C7C7XX	C26	$7,711	$8,908	$10,105	$11,301	$12,498	$18,273	0
HEARINGS OFFICER I	H	H5F1	H5F1IX	H17	$4,064	$4,536	$5,008	$5,479	$5,951	$18,273	0
HEARINGS OFFICER II	H	H5F2	H5F2TX	H28	$5,428	$6,058	$6,687	$7,317	$7,946	$18,273	0
HEARINGS OFFICER III	H	H5F3	H5F3XX	H32	$6,259	$7,066	$7,874	$8,681	$9,488	$18,273	0
HEARINGS REPORTER	G	G3B2	G3B2XX	G22	$4,588	$5,120	$5,652	$6,183	$6,715	$18,273	1
HUMAN RESOURCES SPEC I	H	H4G1	H4G1XX	H12	$3,519	$3,927	$4,334	$4,742	$5,149	$18,273	0
HUMAN RESOURCES SPEC II	H	H4G2	H4G2XX	H14	$3,782	$4,220	$4,658	$5,096	$5,534	$18,273	0
HUMAN RESOURCES SPEC III	H	H4G3	H4G3XX	H19	$4,370	$4,876	$5,383	$5,889	$6,395	$18,273	0
HUMAN RESOURCES SPEC IV	H	H4G4	H4G4XX	H28	$5,428	$6,058	$6,687	$7,317	$7,946	$18,273	0
HUMAN RESOURCES SPEC V	H	H4G5	H4G5XX	H33	$6,792	$7,668	$8,544	$9,420	$10,296	$18,273	0
HUMAN RESOURCES SPEC VI	H	H4G6	H4G6XX	H35	$7,368	$8,319	$9,270	$10,221	$11,172	$18,273	0
HUMAN RESOURCES SPEC VII	H	H4G7	H4G7XX	H37	$7,795	$9,005	$10,214	$11,424	$12,633	$18,273	0
INSPECTOR I	D	D9C1	D9C1XX	D14	$4,058	$4,486	$4,914	$5,341	$5,769	$18,273	1
INSPECTOR II	D	D9C2	D9C2XX	D16	$4,689	$5,184	$5,679	$6,173	$6,668	$18,273	1
INSPECTOR III	D	D9C3	D9C3XX	D17	$5,040	$5,572	$6,105	$6,637	$7,169	$18,273	1
INVESTMENT OFFICER I	H	H8H1	H8H1XX	H30	$5,769	$6,513	$7,257	$8,000	$8,744	$18,273	0
INVESTMENT OFFICER II	H	H8H2	H8H2XX	H33	$6,792	$7,668	$8,544	$9,420	$10,296	$18,273	0
INVESTMENT OFFICER III	H	H8H3	H8H3XX	H35	$7,368	$8,319	$9,270	$10,221	$11,172	$18,273	0
IT MANAGER	T	T1A4	T1A4XX	T04	$8,791	$9,908	$11,024	$12,141	$13,257	$18,273	0
IT PROFESSIONAL	T	T1A2	T1A2XX	T02	$4,787	$6,092	$7,397	$8,701	$10,006	$18,273	0
IT SUPERVISOR	T	T1A3	T1A3XX	T03	$7,278	$8,501	$9,725	$10,948	$12,171	$18,273	0
IT TECHNICIAN	T	T1A1	T1A1XX	T01	$3,726	$4,352	$4,979	$5,605	$6,231	$18,273	0
LABOR/EMPLOYMENT SPEC I	H	H6N2	H6N2TX	H14	$3,782	$4,220	$4,658	$5,096	$5,534	$18,273	0
LABOR/EMPLOYMENT SPEC II	H	H6N3	H6N3XX	H19	$4,370	$4,876	$5,383	$5,889	$6,395	$18,273	0
LABOR/EMPLOYMENT SPEC III	H	H6N4	H6N4XX	H28	$5,428	$6,058	$6,687	$7,317	$7,946	$18,273	0
LABOR/EMPLOYMENT SPEC INT	H	H6N1	H6N1IX	H12	$3,519	$3,927	$4,334	$4,742	$5,149	$18,273	0
LABOR/EMPLOYMENT SPEC IV	H	H6N5	H6N5XX	H30	$5,769	$6,513	$7,257	$8,000	$8,744	$18,273	0
LABOR/EMPLOYMENT SPEC V	H	H6N6	H6N6XX	H33	$6,792	$7,668	$8,544	$9,420	$10,296	$18,273	0
LABORATORY COORD I	I	I9A1	I9A1XX	I03	$3,920	$4,323	$4,726	$5,128	$5,531	$18,273	1
LABORATORY COORD II	I	I9A2	I9A2XX	I09	$4,869	$5,370	$5,871	$6,371	$6,872	$18,273	1
LABORATORY COORD III	I	I9A3	I9A3XX	I13	$5,627	$6,206	$6,785	$7,364	$7,943	$18,273	1
LABORATORY SUPPORT I	C	C8C1	C8C1XX	C04	$2,439	$2,690	$2,942	$3,193	$3,444	$18,273	1
LABORATORY SUPPORT II	C	C8C2	C8C2XX	C06	$2,819	$3,109	$3,399	$3,688	$3,978	$18,273	1
LABORATORY SUPPORT III	C	C8C3	C8C3XX	C10	$3,259	$3,594	$3,929	$4,264	$4,599	$18,273	1

LABORATORY TECHNOLOGY I	C	C8D1	C8D1XX	C13	$3,741	$4,174	$4,608	$5,041	$5,474	$18,273	3
LABORATORY TECHNOLOGY II	C	C8D2	C8D2XX	C15	$4,022	$4,488	$4,953	$5,419	$5,884	$18,273	3
LABORATORY TECHNOLOGY III	C	C8D3	C8D3XX	C19	$4,995	$5,574	$6,153	$6,731	$7,310	$18,273	3
LABORATORY TECHNOLOGY IV	C	C8D4	C8D4XX	C22	$5,708	$6,444	$7,180	$7,916	$8,652	$18,273	3
LAND SURVEY INTERN I	I	I9B1	I9B1IX	I01	$3,370	$3,761	$4,152	$4,542	$4,933	$18,273	1
LAND SURVEY INTERN II	I	I9B2	I9B2TX	I04	$4,188	$4,673	$5,158	$5,643	$6,128	$18,273	1
LANDSCAPE ARCHITECT I	I	I2D3	I2D3XX	I12	$5,593	$6,241	$6,889	$7,536	$8,184	$18,273	0
LANDSCAPE ARCHITECT II	I	I2D4	I2D4XX	I16	$6,448	$7,280	$8,112	$8,943	$9,775	$18,273	0
LANDSCAPE INTERN	I	I2D1	I2D1IX	I06	$4,500	$5,022	$5,544	$6,066	$6,588	$18,273	0
LANDSCAPE SPECIALIST	I	I2D2	I2D2TX	I08	$4,838	$5,399	$5,960	$6,521	$7,082	$18,273	0
LEGAL ASSISTANT I	H	H5E1	H5E1XX	H20	$4,398	$4,850	$5,302	$5,754	$6,206	$18,273	0
LEGAL ASSISTANT II	H	H5E2	H5E2XX	H29	$5,463	$6,025	$6,586	$7,148	$7,709	$18,273	0
LEGISLATIVE AUDITOR	H	LEGA	LEGAUD	N/A	$2,136	$5,466	$9,009	$12,551	$16,093	$18,273	1
LIAISON I	H	H1Q1	H1Q1XX	H12	$3,519	$3,927	$4,334	$4,742	$5,149	$18,273	0
LIAISON II	H	H1Q2	H1Q2XX	H14	$3,782	$4,220	$4,658	$5,096	$5,534	$18,273	0
LIAISON III	H	H1Q3	H1Q3XX	H19	$4,370	$4,876	$5,383	$5,889	$6,395	$18,273	0
LIAISON IV	H	H1Q4	H1Q4XX	H28	$5,428	$6,058	$6,687	$7,317	$7,946	$18,273	0
LIAISON V	H	H1Q5	H1Q5XX	H33	$6,792	$7,668	$8,544	$9,420	$10,296	$18,273	0
LIAISON VI	H	H1Q6	H1Q6XX	H35	$7,368	$8,319	$9,270	$10,221	$11,172	$18,273	0
LIBRARIAN I	H	H3G1	H3G1XX	H14	$3,782	$4,220	$4,658	$5,096	$5,534	$18,273	0
LIBRARIAN II	H	H3G2	H3G2XX	H19	$4,370	$4,876	$5,383	$5,889	$6,395	$18,273	0
LIBRARIAN III	H	H3G3	H3G3XX	H28	$5,428	$6,058	$6,687	$7,317	$7,946	$18,273	0
LIBRARY TECHNICIAN I	G	G3C1	G3C1XX	G09	$2,795	$3,082	$3,369	$3,656	$3,943	$18,273	1
LIBRARY TECHNICIAN II	G	G3C2	G3C2XX	G11	$3,004	$3,313	$3,622	$3,931	$4,240	$18,273	1
LIBRARY TECHNICIAN III	G	G3C3	G3C3XX	G13	$3,228	$3,561	$3,893	$4,226	$4,558	$18,273	0
LIF/SOC SCI RSRCH/SCI I	H	H6E1	H6E1XX	H12	$3,519	$3,927	$4,334	$4,742	$5,149	$18,273	0
LIF/SOC SCI RSRCH/SCI II	H	H6E2	H6E2XX	H14	$3,782	$4,220	$4,658	$5,096	$5,534	$18,273	0
LIF/SOC SCI RSRCH/SCI III	H	H6E3	H6E3XX	H19	$4,370	$4,876	$5,383	$5,889	$6,395	$18,273	0
LIF/SOC SCI RSRCH/SCI IV	H	H6E4	H6E4XX	H28	$5,428	$6,058	$6,687	$7,317	$7,946	$18,273	0
LIF/SOC SCI RSRCH/SCI V	H	H6E5	H6E5XX	H33	$6,792	$7,668	$8,544	$9,420	$10,296	$18,273	0
LIF/SOC SCI RSRCH/SCI VI	H	H6E6	H6E6XX	H35	$7,368	$8,319	$9,270	$10,221	$11,172	$18,273	0
LTC OPERATIONS I	D	D9D1	D9D1XX	D18	$5,419	$5,990	$6,562	$7,133	$7,704	$18,273	0
LTC OPERATIONS II	D	D9D2	D9D2XX	D20	$6,731	$7,441	$8,151	$8,861	$9,571	$18,273	0
LTC TRAINEE I	D	D8F1	D8F1IX	D01	$2,179	$2,319	$2,459	$2,599	$2,739	$18,273	1
LTC TRAINEE II	D	D8F2	D8F2IX	D01	$2,179	$2,319	$2,459	$2,599	$2,739	$18,273	1
LTC TRAINEE III	D	D8F3	D8F3IX	D03	$2,179	$2,342	$2,505	$2,668	$2,831	$18,273	1
LTC TRAINEE IV	D	D8F4	D8F4IX	D05	$2,275	$2,515	$2,755	$2,994	$3,234	$18,273	1
LTC TRAINEE V	D	D8F5	D8F5IX	D06	$2,447	$2,705	$2,963	$3,221	$3,479	$18,273	1
LTC TRAINEE VII	D	D8F7	D8F7IX	D09	$3,040	$3,361	$3,681	$4,002	$4,322	$18,273	0
MACHINING TRADES I	D	D6B1	D6B1XX	D12	$3,510	$3,881	$4,251	$4,622	$4,992	$18,273	1

MACHINING TRADES II	D	D6B2	D6B2XX	D13	$3,775	$4,173	$4,571	$4,968	$5,366	$18,273	1
MACHINING TRADES III	D	D6B3	D6B3XX	D15	$4,363	$4,823	$5,283	$5,742	$6,202	$18,273	1
MACHINING TRADES IV	D	D6B4	D6B4XX	D17	$5,040	$5,572	$6,105	$6,637	$7,169	$18,273	0
MANAGEMENT	H	H6G8	H6G8XX	H37	$7,795	$9,005	$10,214	$11,424	$12,633	$18,273	0
MATERIALS HANDLER I	D	D8G1	D8G1XX	D06	$2,447	$2,705	$2,963	$3,221	$3,479	$18,273	1
MATERIALS HANDLER II	D	D8G2	D8G2XX	D09	$3,040	$3,361	$3,681	$4,002	$4,322	$18,273	1
MATERIALS HANDLER III	D	D8G3	D8G3XX	D13	$3,775	$4,173	$4,571	$4,968	$5,366	$18,273	1
MATERIALS SUPERVISOR	D	D8G4	D8G4XX	D15	$4,363	$4,823	$5,283	$5,742	$6,202	$18,273	0
MEDIA SPECIALIST I	H	H3I2	H3I2TX	H06	$2,850	$3,143	$3,436	$3,729	$4,022	$18,273	1
MEDIA SPECIALIST II	H	H3I3	H3I3XX	H08	$3,063	$3,378	$3,694	$4,009	$4,324	$18,273	1
MEDIA SPECIALIST III	H	H3I4	H3I4XX	H14	$3,782	$4,220	$4,658	$5,096	$5,534	$18,273	1
MEDIA SPECIALIST INTERN	H	H3I1	H3I1IX	H03	$2,294	$2,528	$2,761	$2,995	$3,228	$18,273	1
MEDIA SPECIALIST IV	H	H3I5	H3I5XX	H19	$4,370	$4,876	$5,383	$5,889	$6,395	$18,273	0
MEDIA SPECIALIST V	H	H3I6	H3I6XX	H22	$4,697	$5,241	$5,786	$6,330	$6,874	$18,273	0
MEDICAL RECORDS TECH I	G	G3D1	G3D1XX	G09	$2,795	$3,082	$3,369	$3,656	$3,943	$18,273	1
MEDICAL RECORDS TECH II	G	G3D2	G3D2XX	G19	$4,012	$4,425	$4,837	$5,250	$5,662	$18,273	1
MEDICAL RECORDS TECH III	G	G3D3	G3D3XX	G21	$4,313	$4,756	$5,199	$5,642	$6,085	$18,273	1
MENTAL HLTH CLINICIAN I	C	C6U1	C6U1XX	C09	$3,239	$3,614	$3,989	$4,364	$4,739	$18,273	1
MENTAL HLTH CLINICIAN II	C	C6U2	C6U2XX	C11	$3,481	$3,884	$4,287	$4,690	$5,093	$18,273	1
MENTAL HLTH CLINICIAN III	C	C6U3	C6U3XX	C13	$3,741	$4,174	$4,608	$5,041	$5,474	$18,273	1
MID-LEVEL PROVIDER	C	C6S4	C6S4XX	C24	$6,718	$7,585	$8,452	$9,319	$10,186	$18,273	1
MKTG & COMM SPEC I	H	H4K1	H4K1XX	H12	$3,519	$3,927	$4,334	$4,742	$5,149	$18,273	0
MKTG & COMM SPEC II	H	H4K2	H4K2XX	H14	$3,782	$4,220	$4,658	$5,096	$5,534	$18,273	0
MKTG & COMM SPEC III	H	H4K3	H4K3XX	H19	$4,370	$4,876	$5,383	$5,889	$6,395	$18,273	0
MKTG & COMM SPEC IV	H	H4K4	H4K4XX	H28	$5,428	$6,058	$6,687	$7,317	$7,946	$18,273	0
MKTG & COMM SPEC V	H	H4K5	H4K5XX	H33	$6,792	$7,668	$8,544	$9,420	$10,296	$18,273	0
MKTG & COMM SPEC VI	H	H4K6	H4K6XX	H35	$7,368	$8,319	$9,270	$10,221	$11,172	$18,273	0
MUSEUM GUIDE	G	G3E1	G3E1XX	G04	$2,213	$2,447	$2,681	$2,914	$3,148	$18,273	1
NURSE CONSULTANT	C	C7E1	C7E1XX	C24	$6,718	$7,585	$8,452	$9,319	$10,186	$18,273	0
NURSE I	C	C6S1	C6S1XX	C20	$5,371	$5,993	$6,616	$7,238	$7,860	$18,273	1
NURSE II	C	C6S2	C6S2XX	C22	$5,708	$6,444	$7,180	$7,916	$8,652	$18,273	1
NURSE III	C	C6S3	C6S3XX	C23	$6,192	$6,991	$7,789	$8,588	$9,386	$18,273	1
NURSE V	C	C6S5	C6S5XX	C25	$7,291	$8,231	$9,172	$10,112	$11,052	$18,273	0
NURSE VI	C	C6S6	C6S6XX	C26	$7,711	$8,908	$10,105	$11,301	$12,498	$18,273	0
OFFICE MANAGER I	G	G3A5	G3A5XX	G20	$4,242	$4,689	$5,137	$5,584	$6,031	$18,273	0
OFFICE MANAGER II	G	G3A6	G3A6XX	G22	$4,588	$5,120	$5,652	$6,183	$6,715	$18,273	0
PARAMEDIC	C	C6V1	C6V1XX	C16	$4,323	$4,824	$5,325	$5,826	$6,327	$18,273	1
PARK MANAGER I	H	H6P1	H6P1XX	H12	$3,519	$3,927	$4,334	$4,742	$5,149	$18,273	1
PARK MANAGER II	H	H6P2	H6P2XX	H14	$3,782	$4,220	$4,658	$5,096	$5,534	$18,273	1
PARK MANAGER III	H	H6P3	H6P3XX	H19	$4,370	$4,876	$5,383	$5,889	$6,395	$18,273	0

PARK MANAGER IV	H	H6P4	H6P4XX	H25	$5,049	$5,635	$6,220	$6,806	$7,391	$18,273	0
PARK MANAGER V	H	H6P5	H6P5XX	H32	$6,259	$7,066	$7,874	$8,681	$9,488	$18,273	0
PARK MANAGER VI	H	H6P6	H6P6XX	H34	$6,900	$7,970	$9,039	$10,109	$11,178	$18,273	0
PHARMACIST I	C	C8E1	C8E1XX	C27	$7,910	$8,930	$9,951	$10,971	$11,991	$18,273	1
PHARMACIST II	C	C8E2	C8E2XX	C28	$9,125	$10,123	$11,120	$12,118	$13,115	$18,273	1
PHARMACIST III	C	C8E3	C8E3XX	C31	$10,744	$11,337	$11,930	$12,522	$13,115	$18,273	1
PHARMACY TECHNICIAN I	C	C8F1	C8F1XX	C06	$2,819	$3,109	$3,399	$3,688	$3,978	$18,273	1
PHARMACY TECHNICIAN II	C	C8F2	C8F2XX	C08	$3,030	$3,342	$3,654	$3,965	$4,277	$18,273	1
PHY SCI RES/SCIENTIST I	I	I3B2	I3B2T*	I08	$4,838	$5,399	$5,960	$6,521	$7,082	$18,273	0
PHY SCI RES/SCIENTIST II	I	I3B3	I3B3**	I12	$5,593	$6,241	$6,889	$7,536	$8,184	$18,273	0
PHY SCI RES/SCIENTIST III	I	I3B4	I3B4**	I16	$6,448	$7,280	$8,112	$8,943	$9,775	$18,273	0
PHY SCI RES/SCIENTIST INT	I	I3B1	I3B1I*	I06	$4,500	$5,022	$5,544	$6,066	$6,588	$18,273	0
PHY SCI RES/SCIENTIST IV	I	I3B5	I3B5**	I17	$6,995	$7,898	$8,800	$9,703	$10,605	$18,273	0
PHY SCI RES/SCIENTIST V	I	I3B6	I3B6**	I20	$8,029	$9,275	$10,521	$11,766	$13,012	$18,273	0
PHYSICIAN I	C	C1J1	C1J1XX	C33	$12,647	$14,443	$16,240	$18,036	$19,832	$32,454	0
PHYSICIAN II	C	C1J2	C1J2XX	C35	$13,721	$15,671	$17,621	$19,570	$21,520	$32,454	0
PIPE/MECH TRADES I	D	D6C1	D6C1XX	D13	$3,775	$4,173	$4,571	$4,968	$5,366	$18,273	1
PIPE/MECH TRADES II	D	D6C2	D6C2XX	D15	$4,363	$4,823	$5,283	$5,742	$6,202	$18,273	1
PIPE/MECH TRADES III	D	D6C3	D6C3XX	D17	$5,040	$5,572	$6,105	$6,637	$7,169	$18,273	1
PLANNING SPECIALIST I	H	H1J1	H1J1XX	H12	$3,519	$3,927	$4,334	$4,742	$5,149	$18,273	0
PLANNING SPECIALIST II	H	H1J2	H1J2XX	H14	$3,782	$4,220	$4,658	$5,096	$5,534	$18,273	0
PLANNING SPECIALIST III	H	H1J3	H1J3XX	H19	$4,370	$4,876	$5,383	$5,889	$6,395	$18,273	0
PLANNING SPECIALIST IV	H	H1J4	H1J4XX	H28	$5,428	$6,058	$6,687	$7,317	$7,946	$18,273	0
PLANNING SPECIALIST V	H	H1J5	H1J5XX	H33	$6,792	$7,668	$8,544	$9,420	$10,296	$18,273	0
PLANNING SPECIALIST VI	H	H1J6	H1J6XX	H35	$7,368	$8,319	$9,270	$10,221	$11,172	$18,273	0
POLICE ADMINISTRATOR I	A	A4B5	A4B5XX	A27	$6,768	$7,818	$8,868	$9,917	$10,967	$18,273	0
POLICE ADMINISTRATOR II	A	A4B6	A4B6XX	A32	$7,649	$8,835	$10,022	$11,208	$12,394	$18,273	0
POLICE COMMUNICATION SUPV	G	G1A3	G1A3XX	G23	$4,635	$5,112	$5,589	$6,066	$6,543	$18,273	1
POLICE COMMUNICATION TECH	G	G1A2	G1A2TX	G17	$3,731	$4,115	$4,499	$4,882	$5,266	$18,273	1
POLICE OFFICER I	A	A4B2	A4B2TX	A14	$4,632	$5,195	$5,758	$6,320	$6,883	$18,273	0
POLICE OFFICER II	A	A4B3	A4B3XX	A18	$5,217	$5,852	$6,486	$7,121	$7,755	$18,273	0
POLICE OFFICER III	A	A4B4	A4B4XX	A25	$6,205	$6,959	$7,714	$8,468	$9,222	$18,273	0
POLICE OFFICER INTERN	A	A4B1	A4B1IX	A06	$4,199	$4,711	$5,224	$5,736	$6,248	$18,273	0
POLICY ADVISOR I	H	H1R1	H1R1XX	H12	$3,519	$3,927	$4,334	$4,742	$5,149	$18,273	0
POLICY ADVISOR II	H	H1R2	H1R2XX	H14	$3,782	$4,220	$4,658	$5,096	$5,534	$18,273	0
POLICY ADVISOR III	H	H1R3	H1R3XX	H19	$4,370	$4,876	$5,383	$5,889	$6,395	$18,273	0
POLICY ADVISOR IV	H	H1R4	H1R4XX	H28	$5,428	$6,058	$6,687	$7,317	$7,946	$18,273	0
POLICY ADVISOR V	H	H1R5	H1R5XX	H33	$6,792	$7,668	$8,544	$9,420	$10,296	$18,273	0
POLICY ADVISOR VI	H	H1R6	H1R6XX	H35	$7,368	$8,319	$9,270	$10,221	$11,172	$18,273	0
POLICY ADVISOR VII	H	H1R7	H1R7XX	H37	$7,795	$9,005	$10,214	$11,424	$12,633	$18,273	0

PORT OF ENTRY I	H	H4Q2	H4Q2TX	H14	$3,782	$4,220	$4,658	$5,096	$5,534	$18,273	1
PORT OF ENTRY II	H	H4Q3	H4Q3XX	H17	$4,064	$4,536	$5,008	$5,479	$5,951	$18,273	1
PORT OF ENTRY III	H	H4Q4	H4Q4XX	H19	$4,370	$4,876	$5,383	$5,889	$6,395	$18,273	0
PORT OF ENTRY INTERN	H	H4Q1	H4Q1IX	H10	$3,271	$3,651	$4,031	$4,410	$4,790	$18,273	1
PRODUCTION I	D	D7C1	D7C1XX	D05	$2,275	$2,515	$2,755	$2,994	$3,234	$18,273	1
PRODUCTION II	D	D7C2	D7C2XX	D08	$2,826	$3,124	$3,423	$3,721	$4,019	$18,273	1
PRODUCTION III	D	D7C3	D7C3XX	D09	$3,040	$3,361	$3,681	$4,002	$4,322	$18,273	1
PRODUCTION IV	D	D7C4	D7C4XX	D12	$3,510	$3,881	$4,251	$4,622	$4,992	$18,273	1
PRODUCTION V	D	D7C5	D7C5XX	D15	$4,363	$4,823	$5,283	$5,742	$6,202	$18,273	0
PROF LAND SURVEYOR I	I	I9B3	I9B3XX	I10	$5,200	$5,803	$6,406	$7,009	$7,612	$18,273	0
PROF LAND SURVEYOR II	I	I9B4	I9B4XX	I16	$6,448	$7,280	$8,112	$8,943	$9,775	$18,273	0
PROFESSIONAL ENGINEER I	I	I2C4	I2C4**	I16	$6,448	$7,280	$8,112	$8,943	$9,775	$18,273	0
PROFESSIONAL ENGINEER II	I	I2C5	I2C5**	I19	$7,591	$8,570	$9,549	$10,528	$11,507	$18,273	0
PROFESSIONAL ENGINEER III	I	I2C6	I2C6**	I20	$8,029	$9,275	$10,521	$11,766	$13,012	$18,273	0
PROFESSIONAL ENGINEER IV	I	I2C7	I2C7**	I22	$9,058	$10,208	$11,358	$12,507	$13,657	$18,273	0
PROGRAM ASSISTANT I	H	H4R1	H4R1XX	H18	$4,092	$4,512	$4,933	$5,353	$5,773	$18,273	0
PROGRAM ASSISTANT II	H	H4R2	H4R2XX	H20	$4,398	$4,850	$5,302	$5,754	$6,206	$18,273	0
PROGRAM COORDINATOR	H	H1A1	H1A1XX	H19	$4,370	$4,876	$5,383	$5,889	$6,395	$18,273	0
PROGRAM MANAGEMENT I	H	H1A2	H1A2XX	H33	$6,792	$7,668	$8,544	$9,420	$10,296	$18,273	0
PROGRAM MANAGEMENT II	H	H1A3	H1A3XX	H35	$7,368	$8,319	$9,270	$10,221	$11,172	$18,273	0
PROGRAM MANAGEMENT III	H	H1A4	H1A4XX	H37	$7,795	$9,005	$10,214	$11,424	$12,633	$18,273	0
PROJECT COORDINATOR	H	H1K1	H1K1XX	H19	$4,370	$4,876	$5,383	$5,889	$6,395	$18,273	0
PROJECT MANAGER I	H	H1K2	H1K2XX	H28	$5,428	$6,058	$6,687	$7,317	$7,946	$18,273	0
PROJECT MANAGER II	H	H1K3	H1K3XX	H33	$6,792	$7,668	$8,544	$9,420	$10,296	$18,273	0
PROJECT MANAGER III	H	H1K4	H1K4XX	H35	$7,368	$8,319	$9,270	$10,221	$11,172	$18,273	0
PROJECT PLANNER I	D	D9E1	D9E1XX	D17	$5,040	$5,572	$6,105	$6,637	$7,169	$18,273	0
PROJECT PLANNER II	D	D9E2	D9E2XX	D19	$5,824	$6,439	$7,054	$7,668	$8,283	$18,273	0
PROPERTY TAX SPEC I	H	H8J2	H8J2XX	H19	$4,370	$4,876	$5,383	$5,889	$6,395	$18,273	0
PROPERTY TAX SPEC II	H	H8J3	H8J3XX	H22	$4,697	$5,241	$5,786	$6,330	$6,874	$18,273	0
PROPERTY TAX SPEC III	H	H8J4	H8J4XX	H28	$5,428	$6,058	$6,687	$7,317	$7,946	$18,273	0
PROPERTY TAX SPEC INTERN	H	H8J1	H8J1IX	H14	$3,782	$4,220	$4,658	$5,096	$5,534	$18,273	0
PROPERTY TAX SPEC IV	H	H8J5	H8J5XX	H32	$6,259	$7,066	$7,874	$8,681	$9,488	$18,273	0
PSYCHOLOGIST CANDIDATE	C	C4M1	C4M1XX	C22	$5,708	$6,444	$7,180	$7,916	$8,652	$18,273	0
PSYCHOLOGIST I	C	C4M2	C4M2XX	C23	$6,192	$6,991	$7,789	$8,588	$9,386	$18,273	0
PSYCHOLOGIST II	C	C4M3	C4M3XX	C24	$6,718	$7,585	$8,452	$9,319	$10,186	$18,273	0
PUB HLTH & CMTY OUT I	H	H1S1	H1S1XX	H12	$3,519	$3,927	$4,334	$4,742	$5,149	$18,273	0
PUB HLTH & CMTY OUT II	H	H1S2	H1S2XX	H14	$3,782	$4,220	$4,658	$5,096	$5,534	$18,273	0
PUB HLTH & CMTY OUT III	H	H1S3	H1S3XX	H19	$4,370	$4,876	$5,383	$5,889	$6,395	$18,273	0
PUB HLTH & CMTY OUT IV	H	H1S4	H1S4XX	H28	$5,428	$6,058	$6,687	$7,317	$7,946	$18,273	0
PUB HLTH & CMTY OUT V	H	H1S5	H1S5XX	H33	$6,792	$7,668	$8,544	$9,420	$10,296	$18,273	0

PUB HLTH & CMTY OUT VI	H	H1S6	H1S6XX	H35	$7,368	$8,319	$9,270	$10,221	$11,172	$18,273	0
PUB HLTH MED ADMIN I	C	C1K1	C1K1XX	C33	$12,647	$14,443	$16,240	$18,036	$19,832	$32,454	0
PUB HLTH MED ADMIN II	C	C1K2	C1K2XX	C34	$13,228	$15,454	$17,679	$19,905	$22,130	$32,454	0
PURCHASING AGENT I	H	H1L1	H1L1XX	H12	$3,519	$3,927	$4,334	$4,742	$5,149	$18,273	0
PURCHASING AGENT II	H	H1L2	H1L2XX	H14	$3,782	$4,220	$4,658	$5,096	$5,534	$18,273	0
PURCHASING AGENT III	H	H1L3	H1L3XX	H19	$4,370	$4,876	$5,383	$5,889	$6,395	$18,273	0
PURCHASING AGENT IV	H	H1L4	H1L4XX	H28	$5,428	$6,058	$6,687	$7,317	$7,946	$18,273	0
PURCHASING AGENT V	H	H1L5	H1L5XX	H33	$6,792	$7,668	$8,544	$9,420	$10,296	$18,273	0
PURCHASING AGENT VI	H	H1L6	H1L6XX	H35	$7,368	$8,319	$9,270	$10,221	$11,172	$18,273	0
PURCHASING AGENT VII	H	H1L7	H1L7XX	H37	$7,795	$9,005	$10,214	$11,424	$12,633	$18,273	0
RATE/FINANCIAL ANLYST I	H	H8G2	H8G2XX	H19	$4,370	$4,876	$5,383	$5,889	$6,395	$18,273	0
RATE/FINANCIAL ANLYST II	H	H8G3	H8G3XX	H25	$5,049	$5,635	$6,220	$6,806	$7,391	$18,273	0
RATE/FINANCIAL ANLYST III	H	H8G4	H8G4XX	H30	$5,769	$6,513	$7,257	$8,000	$8,744	$18,273	0
RATE/FINANCIAL ANLYST INT	H	H8G1	H8G1IX	H14	$3,782	$4,220	$4,658	$5,096	$5,534	$18,273	0
RATE/FINANCIAL ANLYST IV	H	H8G5	H8G5XX	H32	$6,259	$7,066	$7,874	$8,681	$9,488	$18,273	0
RATE/FINANCIAL ANLYST V	H	H8G6	H8G6XX	H37	$7,795	$9,005	$10,214	$11,424	$12,633	$18,273	0
REAL ESTATE SPEC I	H	H1M1	H1M1XX	H12	$3,519	$3,927	$4,334	$4,742	$5,149	$18,273	0
REAL ESTATE SPEC II	H	H1M2	H1M2XX	H14	$3,782	$4,220	$4,658	$5,096	$5,534	$18,273	0
REAL ESTATE SPEC III	H	H1M3	H1M3XX	H19	$4,370	$4,876	$5,383	$5,889	$6,395	$18,273	0
REAL ESTATE SPEC IV	H	H1M4	H1M4XX	H28	$5,428	$6,058	$6,687	$7,317	$7,946	$18,273	0
REAL ESTATE SPEC V	H	H1M5	H1M5XX	H33	$6,792	$7,668	$8,544	$9,420	$10,296	$18,273	0
REAL ESTATE SPEC VI	H	H1M6	H1M6XX	H35	$7,368	$8,319	$9,270	$10,221	$11,172	$18,273	0
RECORDS ADMINISTRATOR I	H	H6Q1	H6Q1XX	H22	$4,697	$5,241	$5,786	$6,330	$6,874	$18,273	0
RECORDS ADMINISTRATOR II	H	H6Q2	H6Q2XX	H27	$5,403	$6,241	$7,079	$7,916	$8,754	$18,273	0
REHABILITATION COUNS I	H	H6R2	H6R2TX	H19	$4,370	$4,876	$5,383	$5,889	$6,395	$18,273	0
REHABILITATION COUNS II	H	H6R3	H6R3XX	H22	$4,697	$5,241	$5,786	$6,330	$6,874	$18,273	0
REHABILITATION INTERN	H	H6R1	H6R1IX	H14	$3,782	$4,220	$4,658	$5,096	$5,534	$18,273	1
REHABILITATION SUPV I	H	H6R4	H6R4XX	H30	$5,769	$6,513	$7,257	$8,000	$8,744	$18,273	0
REHABILITATION SUPV II	H	H6R5	H6R5XX	H31	$6,106	$7,053	$8,000	$8,947	$9,894	$18,273	0
RETAIL BUS ANALYST II	H	H6O2	H6O2XX	H15	$3,787	$4,298	$4,809	$5,320	$5,831	$18,273	0
RETAIL BUS ANALYST III	H	H6O3	H6O3XX	H21	$4,255	$4,829	$5,404	$5,978	$6,552	$18,273	0
RETAIL BUS ANALYST IV	H	H6O4	H6O4XX	H24	$4,781	$5,426	$6,072	$6,717	$7,362	$18,273	0
RETAIL BUS REP	H	H6O1	H6O1XX	H09	$3,178	$3,544	$3,910	$4,276	$4,642	$18,273	1
REVENUE AGENT I	H	H8K2	H8K2XX	H19	$4,370	$4,876	$5,383	$5,889	$6,395	$18,273	0
REVENUE AGENT II	H	H8K3	H8K3XX	H22	$4,697	$5,241	$5,786	$6,330	$6,874	$18,273	0
REVENUE AGENT III	H	H8K4	H8K4XX	H28	$5,428	$6,058	$6,687	$7,317	$7,946	$18,273	0
REVENUE AGENT INTERN	H	H8K1	H8K1IX	H14	$3,782	$4,220	$4,658	$5,096	$5,534	$18,273	0
REVENUE AGENT IV	H	H8K5	H8K5XX	H32	$6,259	$7,066	$7,874	$8,681	$9,488	$18,273	0
SAFETY SECURITY OFF I	A	A4C1	A4C1XX	A10	$4,145	$4,649	$5,152	$5,656	$6,159	$18,273	0
SAFETY SECURITY OFF III	A	A4C2	A4C2XX	A17	$5,149	$5,775	$6,400	$7,026	$7,651	$18,273	0

SAFETY SPECIALIST I	H	H4H1	H4H1XX	H12	$3,519	$3,927	$4,334	$4,742	$5,149	$18,273	0
SAFETY SPECIALIST II	H	H4H2	H4H2XX	H14	$3,782	$4,220	$4,658	$5,096	$5,534	$18,273	0
SAFETY SPECIALIST III	H	H4H3	H4H3XX	H19	$4,370	$4,876	$5,383	$5,889	$6,395	$18,273	0
SAFETY SPECIALIST IV	H	H4H4	H4H4XX	H28	$5,428	$6,058	$6,687	$7,317	$7,946	$18,273	0
SAFETY SPECIALIST V	H	H4H5	H4H5XX	H33	$6,792	$7,668	$8,544	$9,420	$10,296	$18,273	0
SALES ASSISTANT I	G	G3F1	G3F1XX	G03	$2,179	$2,366	$2,553	$2,739	$2,926	$18,273	1
SALES ASSISTANT II	G	G3F2	G3F2XX	G05	$2,378	$2,629	$2,880	$3,130	$3,381	$18,273	1
SALES ASSISTANT III	G	G3F3	G3F3XX	G08	$2,750	$3,040	$3,330	$3,619	$3,909	$18,273	1
SALES MANAGER I	H	H6S1	H6S1XX	H12	$3,519	$3,927	$4,334	$4,742	$5,149	$18,273	0
SALES MANAGER II	H	H6S2	H6S2XX	H14	$3,782	$4,220	$4,658	$5,096	$5,534	$18,273	0
SALES MANAGER III	H	H6S3	H6S3XX	H19	$4,370	$4,876	$5,383	$5,889	$6,395	$18,273	0
SCHEDULER	D	D9F1	D9F1XX	D10	$3,226	$3,567	$3,908	$4,248	$4,589	$18,273	1
SCINT PRGMR/ANLST I	H	H1E1	H1E1XX	H12	$3,519	$3,927	$4,334	$4,742	$5,149	$18,273	0
SCINT PRGMR/ANLST II	H	H1E2	H1E2XX	H14	$3,782	$4,220	$4,658	$5,096	$5,534	$18,273	0
SCINT PRGMR/ANLST III	H	H1E3	H1E3XX	H19	$4,370	$4,876	$5,383	$5,889	$6,395	$18,273	0
SCINT PRGMR/ANLST IV	H	H1E4	H1E4XX	H28	$5,428	$6,058	$6,687	$7,317	$7,946	$18,273	0
SCINT PRGMR/ANLST V	H	H1E5	H1E5XX	H33	$6,792	$7,668	$8,544	$9,420	$10,296	$18,273	0
SECURITY I	D	D8H1	D8H1XX	D07	$2,630	$2,907	$3,185	$3,462	$3,739	$18,273	1
SECURITY II	D	D8H2	D8H2XX	D09	$3,040	$3,361	$3,681	$4,002	$4,322	$18,273	1
SECURITY III	D	D8H3	D8H3XX	D12	$3,510	$3,881	$4,251	$4,622	$4,992	$18,273	0
SERVICE DISPATCHER	G	G1B2	G1B2XX	G10	$2,954	$3,266	$3,578	$3,890	$4,202	$18,273	1
SOC SERVICES SPEC I	H	H1T1	H1T1XX	H12	$3,519	$3,927	$4,334	$4,742	$5,149	$18,273	0
SOC SERVICES SPEC II	H	H1T2	H1T2XX	H14	$3,782	$4,220	$4,658	$5,096	$5,534	$18,273	0
SOC SERVICES SPEC III	H	H1T3	H1T3XX	H19	$4,370	$4,876	$5,383	$5,889	$6,395	$18,273	0
SOC SERVICES SPEC IV	H	H1T4	H1T4XX	H28	$5,428	$6,058	$6,687	$7,317	$7,946	$18,273	0
SOC SERVICES SPEC V	H	H1T5	H1T5XX	H33	$6,792	$7,668	$8,544	$9,420	$10,296	$18,273	0
SOC SERVICES SPEC VI	H	H1T6	H1T6XX	H35	$7,368	$8,319	$9,270	$10,221	$11,172	$18,273	0
SOCIAL WORK/COUNSELOR I	C	C4L1	C4L1TX	C13	$3,741	$4,174	$4,608	$5,041	$5,474	$18,273	1
SOCIAL WORK/COUNSELOR II	C	C4L2	C4L2XX	C16	$4,323	$4,824	$5,325	$5,826	$6,327	$18,273	0
SOCIAL WORK/COUNSELOR III	C	C4L3	C4L3XX	C17	$4,646	$5,185	$5,724	$6,263	$6,802	$18,273	0
SOCIAL WORK/COUNSELOR IV	C	C4L4	C4L4XX	C19	$4,995	$5,574	$6,153	$6,731	$7,310	$18,273	0
STAFF ACCOMPANIST	H	H6T1	H6T1XX	H12	$3,519	$3,927	$4,334	$4,742	$5,149	$18,273	0
STATE PATROL ADMIN I	A	A4A6	A4A6XX	A35	$9,438	$9,842	$10,246	$10,649	$11,053	$18,273	0
STATE PATROL ADMIN II	A	A4A7	A4A7XX	A36	$10,991	$11,403	$11,815	$12,227	$12,639	$18,273	0
STATE PATROL CADET	A	A4A1	A4A1IX	A20	$5,385	$5,587	$5,789	$5,991	$6,193	$18,273	0
STATE PATROL SUPERVISOR	A	A4A5	A4A5XX	A34	$7,944	$8,408	$8,872	$9,336	$9,800	$18,273	0
STATE PATROL TROOPER	A	A4A3	A4A3TX	A24	$6,176	$6,860	$7,543	$8,227	$8,910	$18,273	0
STATE PATROL TROOPER III	A	A4A4	A4A4XX	A29	$6,930	$7,516	$8,102	$8,688	$9,274	$18,273	0
STATE SERV PROF TRAIN I	H	H4S1	H4S1IX	H07	$3,045	$3,397	$3,750	$4,102	$4,454	$18,273	0
STATE SERV PROF TRAIN II	H	H4S2	H4S2IX	H10	$3,271	$3,651	$4,031	$4,410	$4,790	$18,273	0

STATE SERVICE TRAINEE I	G	G3J1	G3J1IX	G01	$2,179	$2,323	$2,466	$2,610	$2,753	$18,273	1
STATE SERVICE TRAINEE II	G	G3J2	G3J2IX	G01	$2,179	$2,323	$2,466	$2,610	$2,753	$18,273	1
STATE SERVICE TRAINEE III	G	G3J3	G3J3IX	G02	$2,179	$2,336	$2,493	$2,650	$2,807	$18,273	1
STATE SERVICE TRAINEE IV	G	G3J4	G3J4IX	G04	$2,213	$2,447	$2,681	$2,914	$3,148	$18,273	1
STATE SERVICE TRAINEE V	G	G3J5	G3J5IX	G05	$2,378	$2,629	$2,880	$3,130	$3,381	$18,273	1
STATE TEACHER AIDE	H	H7B1	H7B1XX	H05	$2,634	$2,939	$3,245	$3,550	$3,855	$18,273	0
STATE TEACHER I	H	H7A1	H7A1XX	H22	$4,697	$5,241	$5,786	$6,330	$6,874	$18,273	0
STATE TEACHER II	H	H7A2	H7A2XX	H28	$5,428	$6,058	$6,687	$7,317	$7,946	$18,273	0
STATE TEACHER III	H	H7A3	H7A3XX	H33	$6,792	$7,668	$8,544	$9,420	$10,296	$18,273	0
STATE TEACHER IV	H	H7A4	H7A4XX	H35	$7,368	$8,319	$9,270	$10,221	$11,172	$18,273	0
STATISTICAL ANALYST I	I	I1B1	I1B1XX	I06	$4,500	$5,022	$5,544	$6,066	$6,588	$18,273	0
STATISTICAL ANALYST II	I	I1B2	I1B2XX	I08	$4,838	$5,399	$5,960	$6,521	$7,082	$18,273	0
STATISTICAL ANALYST III	I	I1B3	I1B3XX	I14	$5,943	$6,710	$7,476	$8,243	$9,009	$18,273	0
STATISTICAL ANALYST IV	I	I1B4	I1B4XX	I16	$6,448	$7,280	$8,112	$8,943	$9,775	$18,273	0
STATISTICAL ANALYST V	I	I1B5	I1B5XX	I18	$7,105	$8,207	$9,310	$10,412	$11,514	$18,273	0
STORE MANAGER I	H	H6S4	H6S4XX	H28	$5,428	$6,058	$6,687	$7,317	$7,946	$18,273	0
STRUCTURAL TRADES I	D	D6D1	D6D1XX	D11	$3,266	$3,610	$3,955	$4,299	$4,643	$18,273	1
STRUCTURAL TRADES II	D	D6D2	D6D2XX	D13	$3,775	$4,173	$4,571	$4,968	$5,366	$18,273	1
STRUCTURAL TRADES III	D	D6D3	D6D3XX	D15	$4,363	$4,823	$5,283	$5,742	$6,202	$18,273	1
STUDENT SERVICES SPEC I	H	H3H1	H3H1XX	H12	$3,519	$3,927	$4,334	$4,742	$5,149	$18,273	0
STUDENT SERVICES SPEC II	H	H3H2	H3H2XX	H14	$3,782	$4,220	$4,658	$5,096	$5,534	$18,273	0
STUDENT SERVICES SPEC III	H	H3H3	H3H3XX	H19	$4,370	$4,876	$5,383	$5,889	$6,395	$18,273	0
STUDENT SERVICES SPEC IV	H	H3H4	H3H4XX	H28	$5,428	$6,058	$6,687	$7,317	$7,946	$18,273	0
STUDENT SERVICES SPEC V	H	H3H5	H3H5XX	H33	$6,792	$7,668	$8,544	$9,420	$10,296	$18,273	0
STUDENT TRAINEE I	H	H4T1	H4T1IX	H05	$2,634	$2,939	$3,245	$3,550	$3,855	$18,273	1
STUDENT TRAINEE II	H	H4T2	H4T2IX	H07	$3,045	$3,397	$3,750	$4,102	$4,454	$18,273	1
STUDENT TRAINEE III	H	H4T3	H4T3IX	H10	$3,271	$3,651	$4,031	$4,410	$4,790	$18,273	1
STUDENT TRAINEE IV	H	H4T4	H4T4IX	H12	$3,519	$3,927	$4,334	$4,742	$5,149	$18,273	1
SYSTEMS MONITORING COORD I	G	G2C2	G2C2TX	G18	$3,945	$4,361	$4,777	$5,193	$5,609	$18,273	1
SYSTEMS MONITORING COORD II	G	G2C3	G2C3XX	G20	$4,242	$4,689	$5,137	$5,584	$6,031	$18,273	0
SYSTEMS MONITORING COORD III	G	G2C4	G2C4XX	G24	$5,047	$5,632	$6,218	$6,803	$7,388	$18,273	0
SYSTEMS MONITORING INTERN	G	G2C1	G2C1IX	G14	$3,416	$3,776	$4,135	$4,495	$4,854	$18,273	1
TAX COMPLIANCE AGENT I	H	H8M2	H8M2XX	H22	$4,697	$5,241	$5,786	$6,330	$6,874	$18,273	0
TAX COMPLIANCE AGENT II	H	H8M3	H8M3XX	H28	$5,428	$6,058	$6,687	$7,317	$7,946	$18,273	0
TAX COMPLIANCE AGENT IN	H	H8M1	H8M1IX	H17	$4,064	$4,536	$5,008	$5,479	$5,951	$18,273	0
TAX CONFEREE I	H	H8L1	H8L1XX	H33	$6,792	$7,668	$8,544	$9,420	$10,296	$18,273	0
TAX CONFEREE II	H	H8L2	H8L2XX	H35	$7,368	$8,319	$9,270	$10,221	$11,172	$18,273	0
TAX EXAMINER I	H	H8N1	H8N1XX	H12	$3,519	$3,927	$4,334	$4,742	$5,149	$18,273	1
TAX EXAMINER II	H	H8N2	H8N2XX	H17	$4,064	$4,536	$5,008	$5,479	$5,951	$18,273	1

TAX EXAMINER III	H	H8N3	H8N3XX	H22	$4,697	$5,241	$5,786	$6,330	$6,874	$18,273	0
TAX EXAMINER IV	H	H8N4	H8N4XX	H28	$5,428	$6,058	$6,687	$7,317	$7,946	$18,273	0
TAX EXAMINER V	H	H8N5	H8N5XX	H31	$6,106	$7,053	$8,000	$8,947	$9,894	$18,273	0
TECHNICIAN I	H	H4M1	H4M1IX	H06	$2,850	$3,143	$3,436	$3,729	$4,022	$18,273	1
TECHNICIAN II	H	H4M2	H4M2TX	H08	$3,063	$3,378	$3,694	$4,009	$4,324	$18,273	1
TECHNICIAN III	H	H4M3	H4M3XX	H16	$3,805	$4,196	$4,588	$4,979	$5,370	$18,273	1
TECHNICIAN IV	H	H4M4	H4M4XX	H18	$4,092	$4,512	$4,933	$5,353	$5,773	$18,273	1
TECHNICIAN V	H	H4M5	H4M5XX	H26	$5,083	$5,606	$6,129	$6,652	$7,175	$18,273	1
TELECOMMUNICATIONS ENGINEER I	PSE	I6B1	I6B1XX	I15	$6,049	$6,671	$7,293	$7,915	$8,537	$18,273	0
TELECOMMUNICATIONS ENGINEER II	PSE	I6B2	I6B2XX	I17	$6,995	$7,898	$8,800	$9,703	$10,605	$18,273	0
TELECOMMUNICATIONS ENGINEER III	PSE	I6B3	I6B3XX	I20	$8,029	$9,275	$10,521	$11,766	$13,012	$18,273	0
TELECOMMUNICATIONS ENGINEER IV	PSE	I6B4	I6B4XX	I22	$9,058	$10,208	$11,358	$12,507	$13,657	$18,273	0
TELECOMMUNICATIONS INTERN	PSE	I6A1	I6A1IX	I01	$3,370	$3,761	$4,152	$4,542	$4,933	$18,273	0
TELECOMMUNICATIONS SPECIALIST I	PSE	I6A2	I6A2XX	I02	$3,894	$4,346	$4,798	$5,249	$5,701	$18,273	0
TELECOMMUNICATIONS SPECIALIST II	PSE	I6A3	I6A3XX	I08	$4,838	$5,399	$5,960	$6,521	$7,082	$18,273	0
TELECOMMUNICATIONS SPECIALIST III	PSE	I6A4	I6A4XX	I10	$5,200	$5,803	$6,406	$7,009	$7,612	$18,273	0
TELECOMMUNICATIONS SPECIALIST IV	PSE	I6A5	I6A5XX	I14	$5,943	$6,710	$7,476	$8,243	$9,009	$18,273	0
TELEPHONE OPERATOR I	G	G1C2	G1C2TX	G04	$2,213	$2,447	$2,681	$2,914	$3,148	$18,273	1
TELEPHONE OPERATOR II	G	G1C3	G1C3XX	G05	$2,378	$2,629	$2,880	$3,130	$3,381	$18,273	1
TEMPORARY AIDE	P	P1A1	P1A1XX	P10	$2,136	$5,426	$8,929	$12,431	$15,933	$18,273	0
THERAPIST I	C	C5K1	C5K1IX	C15	$4,022	$4,488	$4,953	$5,419	$5,884	$18,273	1
THERAPIST II	C	C5K2	C5K2TX	C20	$5,371	$5,993	$6,616	$7,238	$7,860	$18,273	1
THERAPIST III	C	C5K3	C5K3XX	C22	$5,708	$6,444	$7,180	$7,916	$8,652	$18,273	0
THERAPIST IV	C	C5K4	C5K4XX	C23	$6,192	$6,991	$7,789	$8,588	$9,386	$18,273	0
THERAPY ASSISTANT I	C	C5L1	C5L1XX	C07	$3,011	$3,360	$3,709	$4,058	$4,407	$18,273	1
THERAPY ASSISTANT II	C	C5L2	C5L2XX	C11	$3,481	$3,884	$4,287	$4,690	$5,093	$18,273	1
THERAPY ASSISTANT III	C	C5L3	C5L3XX	C13	$3,741	$4,174	$4,608	$5,041	$5,474	$18,273	1
THERAPY ASSISTANT IV	C	C5L4	C5L4XX	C15	$4,022	$4,488	$4,953	$5,419	$5,884	$18,273	1
TRAINING SPECIALIST I	H	H4I1	H4I1XX	H12	$3,519	$3,927	$4,334	$4,742	$5,149	$18,273	0
TRAINING SPECIALIST II	H	H4I2	H4I2XX	H14	$3,782	$4,220	$4,658	$5,096	$5,534	$18,273	0
TRAINING SPECIALIST III	H	H4i3	H4I3XX	H19	$4,370	$4,876	$5,383	$5,889	$6,395	$18,273	0
TRAINING SPECIALIST IV	H	H4I4	H4I4XX	H28	$5,428	$6,058	$6,687	$7,317	$7,946	$18,273	0
TRAINING SPECIALIST V	H	H4I5	H4I5XX	H33	$6,792	$7,668	$8,544	$9,420	$10,296	$18,273	0
TRANSPORTATION MTC I	D	D7D1	D7D1XX	D09	$3,040	$3,361	$3,681	$4,002	$4,322	$18,273	1
TRANSPORTATION MTC II	D	D7D2	D7D2XX	D14	$4,058	$4,486	$4,914	$5,341	$5,769	$18,273	1
TRANSPORTATION MTC III	D	D7D3	D7D3XX	D15	$4,363	$4,823	$5,283	$5,742	$6,202	$18,273	0
UNEMP INSURANCE TECH	G	G3H2	G3H2TX	G13	$3,228	$3,561	$3,893	$4,226	$4,558	$18,273	1
UNEMP INSURANCE TECH INT	G	G3H1	G3H1IX	G11	$3,004	$3,313	$3,622	$3,931	$4,240	$18,273	1

UTILITY PLANT OPER I	D	D6E1	D6E1XX	D15	$4,363	$4,823	$5,283	$5,742	$6,202	$18,273	1
UTILITY PLANT OPER II	D	D6E2	D6E2XX	D17	$5,040	$5,572	$6,105	$6,637	$7,169	$18,273	1
VETERINARIAN I	C	C9B1	C9B1XX	C24	$6,718	$7,585	$8,452	$9,319	$10,186	$18,273	0
VETERINARIAN II	C	C9B2	C9B2XX	C27	$7,910	$8,930	$9,951	$10,971	$11,991	$18,273	0
VETERINARIAN III	C	C9B3	C9B3XX	C26	$7,711	$8,908	$10,105	$11,301	$12,498	$18,273	0
VETERINARY TECHNOLOGY I	C	C9C1	C9C1XX	C07	$3,011	$3,360	$3,709	$4,058	$4,407	$18,273	1
VETERINARY TECHNOLOGY II	C	C9C2	C9C2XX	C11	$3,481	$3,884	$4,287	$4,690	$5,093	$18,273	1
VETERINARY TECHNOLOGY III	C	C9C3	C9C3XX	C13	$3,741	$4,174	$4,608	$5,041	$5,474	$18,273	1
VETERINARY TECHNOLOGY IV	C	C9C4	C9C4XX	C15	$4,022	$4,488	$4,953	$5,419	$5,884	$18,273	1
WILDLIFE MANAGER I	H	H6U1	H6U1XX	H12	$3,519	$3,927	$4,334	$4,742	$5,149	$18,273	0
WILDLIFE MANAGER II	H	H6U2	H6U2XX	H17	$4,064	$4,536	$5,008	$5,479	$5,951	$18,273	0
WILDLIFE MANAGER III	H	H6U3	H6U3XX	H22	$4,697	$5,241	$5,786	$6,330	$6,874	$18,273	0
WILDLIFE MANAGER IV	H	H6U4	H6U4XX	H30	$5,769	$6,513	$7,257	$8,000	$8,744	$18,273	0
WILDLIFE MANAGER V	H	H6U5	H6U5XX	H32	$6,259	$7,066	$7,874	$8,681	$9,488	$18,273	0
WILDLIFE MANAGER VI	H	H6U6	H6U6XX	H34	$6,900	$7,970	$9,039	$10,109	$11,178	$18,273	0
YOUTH SERV ADMIN	H	H6V5	H6V5XX	H34	$6,900	$7,970	$9,039	$10,109	$11,178	$18,273	0
YOUTH SERV COUNSELOR I	H	H6V1	H6V1XX	H19	$4,370	$4,876	$5,383	$5,889	$6,395	$18,273	1
YOUTH SERV COUNSELOR II	H	H6V2	H6V2XX	H25	$5,049	$5,635	$6,220	$6,806	$7,391	$18,273	1
YOUTH SERV COUNSELOR III	H	H6V3	H6V3XX	H30	$5,769	$6,513	$7,257	$8,000	$8,744	$18,273	0

Survey Template

deferral survey pdf.pdf

Good afternoon,

Thank you for taking the time to talk with us regarding your program. Briefly, we are reaching out states that have and have had programs for a study we are working on.

1. Can you briefly outline your program
2. How long has the property tax deferral program been in place?
    a. Does your program target specific groups or areas?
    b. What prompted the state to take on this type of program?
    c. Have you found that it has been successful or are there any areas that need to be addressed?
    d. What type of reach out does the state have?
3. How many currently participate in your state?
    a. How many tax dollars deferred on average?
    b. Can the homeowner defer the full amount of their property taxes?
4. How many people participating continue their deferment for longer than one year?
    a. Until they sell?
    b. Pass away?
    c. Does your state have a mechanism in place to alert the change of status?
5. How is the tax deferral program funded?
6. How is the program managed on a state, county, or city level?
7. What type of requirements are there for participation?
    a. Age, Income, Assets, Veteran Status, Disability
8. What applications must be completed to participate?
9. Are there certain deadlines that must be met for applying to participate?
10. What interest rate is applied to deferred taxes?
    a. Is it simple or compound?
11. Does the Homeowner need to reapply each year?
    a. If they do not reapply, or are ineligible, when/how do they begin paying back the deferred taxes?
12. If a participant's house is still under an escrowed mortgage, are they responsible for communicating their participation in the tax deferral program to their servicer? or is there a requirement that the mortgage agree to the program?
13. What about reverse mortgages – can homeowners who participate in these types of programs eligible?
14. Are there any aspects of the tax deferral program that have recently changed/will be changing soon?

Interviews Conducted

State	Contact Name	Interviewed or Surveyed	Notes
Arizona	Darren Rasmussen	Zoom Interview	Handled at county level
California	Jennifer Curtis	Survey	Informed they were working on it (9.22) Followed up 10.4
Florida	Robert Blick	Survey	Survey Complete
Idaho	Pamela Walters	Zoom Interview	Interview complete
Illinois	Abbie Rennolds/ Aaron Allen	Surveyed	Survey Complete
Maine	Rachel (No last name)	Surveyed	Unable to answer questions since program is expected to go in place 2022 but details are not fully figured out yet - reached out for general discussion/collab (9.28)
Massachusetts	Vanessa Weathers	Surveyed	Currently waiting for survey results. Hoping to receive first week of October
Michigan	Sean Mulchay	Needs to be county level (summer only)	Handled at county level
Minnesota	Jared Swanson	Zoom Interview	Interview complete
Oregon	Amber South	reached back out 10.4	Received response directing to dep. Of revenue website for any information - Requested further communication/references to who might be able to offer more insight (10.4)
Tennessee	Beth Heathcock	Zoom Interview	Only in Davidson county - reached out to tax dep…waiting to find hear back
State of Texas	Max Miller	Responded 9.14	Local only - would need to choose municipalities
State of Utah	Joshua Nielsen	Surveyed-9/28/2021	Responded 9.29 - Survey returned...offered to speak further if needed
State of Washington	Ras Roberts	Contacted 9.21	Followed up 9.27
State of Wyoming	Brian Judkins (state level)	Surveyed (state)	county level program, not very descriptive answers
State of Wyoming	Jennifer Simmers (Teton County	Contacted Teton County 9.27	county level program, not very descriptive answers

CoreLogic Compliance	AnneMartinsen	Zoom Interview-10/8/2021	Anne was able to scan the procedure document and identify servicers current practices regarding deferrals.
Carrington	Mike Ceppetelli	Zoom Interview-11/3/2021	Reviewed the program to solicit servicer interest in securitization of the loans.
SLS	Natasha Williams	Zoom Interview-10/28/2021	Discussed Lending and Securitizing interest and options.
SLS	Rick Ravensborg	Zoom Interview-10/28/2021	Discussed Lending and Securitizing interest and options.
Chase	Ryan Edwards	Zoom Interview-11/4/2021	Discussed Lending and Securitizing interest and options.
US Bank	RJ Salalansang	Zoom Interview-11/4/2021	Discussed Lending and Securitizing interest and options.
Rocket Mortgage	Brenda Goulds	Zoom Interview-11/1/2021	Discussed Lending and Securitizing interest and options.
Flagstar	Travonda Drew	Zoom Interview-11/1/2021	Discussed Lending and Securitizing interest and options.
Bank of America	Frank Duda	Zoom Interview-11/4/2021	Discussed Lending and Securitizing interest and options.
Chase	Michael Popuolorum	Zoom Interview-11/4/2021	Discussed Lending and Securitizing interest and options.
Carrington	Nolan Turner	Zoom Interview-11/3/2021	Discussed Lending and Securitizing interest and options.
Carrington	Wes Iseley	Zoom Interview-11/3/2021	Discussed Lending and Securitizing interest and options.
Carrington	Tom Huddleston	Zoom Interview-11/3/2021	Discussed Lending and Securitizing interest and options.
CoreLogic Doc Prep	Sapin Barfra	Zoom Interview-11/8/2021	Discussed a turn-Key solution for documents and recording services/fees for the program/ solution for
CoreLogic Public Policy	Pete Carroll	Zoom Interview-9/11/2021	
CoreLogic Staff Augmentation	Christine Cruso	Zoom Interview-11/4/2021	Review of how the major servicers handle deferrals in their procedures currently. It's a mixed bag as many allow them outright and some refuse to honor them based on the mortgage agreement.

CoreLogic Staff Augmentation	Jason Benavidez	Zoom Interview-11/4/2021	Review of how the major servicers handle deferrals in their procedures currently. It's a mixed bag as many allow them outright and some refuse to honor them based on the mortgage agreement.
CoreLogic Staff Augmentation	Ken Stiles	Zoom Interview-11/4/2021	Review of how the major servicers handle deferrals in their procedures currently. It's a mixed bag as many allow them outright and some refuse to honor them based on the mortgage agreement.
CoreLogic TSG-Labs	Mark Wikoff	Zoom Interview-10/29/2021	Program description and forms review for Designing and Framing Estimate
CoreLogic Economist	Selma Hepp	Zoom Interview 11/12/2021	Introduced the program and gathered insight on participation rate and factor economic factors that could influence the participation.

Sample of CoreLogic Data

Sample Data.pdf

CLIP	FIPS Code	County	APN	Owner Occupancy Code	Situs City	2018 Tax Amount	2019 Tax Amount	2020 Tax Amount	18 & 19 Average	Tax Growth Cap	Tax Year 2020 Tax in Excess of Cap	3 Years of data?	Meets Deferral Threshold	Deferrable Amount
3237755577	8013	Boulder	R0000002	O	BOULDER	$4,410.26	$4,915.04	$4,991.42	$4,662.65	$4,849.16	$142.26	YES	TRUE	$142.26
3775950915	8013	Boulder	R0000003	O	BOULDER	$4,408.34	$4,792.48	$4,866.94	$4,600.41	$4,784.43	$82.51	YES	FALSE	$0.00
9565525884	8013	Boulder	R0000005	O	BOULDER	$4,330.32	$4,421.16	$4,489.86	$4,375.74	$4,550.77	-$60.91	YES	FALSE	$0.00
4905657847	8013	Boulder	R0000006	O	BOULDER	$5,651.88	$6,350.40	$6,449.08	$6,001.14	$6,241.19	$207.89	YES	TRUE	$207.89
3424941647	8013	Boulder	R0000007	O	BOULDER	$7,613.30	$8,774.78	$8,911.14	$8,194.04	$8,521.80	$389.34	YES	TRUE	$389.34
3774838878	8013	Boulder	R0000008	O	BOULDER	$3,433.32	$4,720.80	$4,794.16	$4,077.06	$4,240.14	$554.02	YES	TRUE	$554.02
2198916496	8013	Boulder	R0000009	O	BOULDER	$8,128.22	$9,208.66	$9,351.76	$8,668.44	$9,015.18	$336.58	YES	TRUE	$336.58
8280014588	8013	Boulder	R0000010	O	BOULDER	$5,656.22	$6,372.42	$6,471.44	$6,014.32	$6,254.89	$216.55	YES	TRUE	$216.55
2727693472	8013	Boulder	R0000011	O	BOULDER	$5,186.22	$5,578.80	$5,665.48	$5,382.51	$5,597.81	$67.67	YES	FALSE	$0.00
4199688321	8013	Boulder	R0000012	O	BOULDER	$7,487.76	$7,238.36	$7,350.86	$7,363.06	$7,657.58	-$306.72	YES	FALSE	$0.00
4413592570	8013	Boulder	R0000017	O	BOULDER	$4,036.32	$4,248.88	$4,314.90	$4,142.60	$4,308.30	$6.60	YES	FALSE	$0.00
3726668959	8013	Boulder	R0000018	O	BOULDER	$3,844.72	$4,188.26	$4,253.36	$4,016.49	$4,177.15	$76.21	YES	FALSE	$0.00
3774778944	8013	Boulder	R0000019	O	BOULDER	$3,375.24	$4,239.10	$4,304.98	$3,807.17	$3,959.46	$345.52	YES	TRUE	$345.52
2342187643	8013	Boulder	R0000021	O	BOULDER	$8,226.26	$8,967.30	$9,106.64	$8,596.78	$8,940.65	$165.99	YES	TRUE	$165.99
4418448819	8013	Boulder	R0000023	O	BOULDER	$5,779.24	$6,419.56	$6,519.32	$6,099.40	$6,343.38	$175.94	YES	TRUE	$175.94
5243014769	8013	Boulder	R0000024	O	BOULDER	$6,284.88	$0.00	$6,986.76	$3,142.44	$3,268.14	$3,718.62	NO	TRUE	$0.00
3751648993	8013	Boulder	R0000025	O	BOULDER	$6,500.24	$7,215.06	$7,327.18	$6,857.65	$7,131.96	$195.22	YES	TRUE	$195.22
8816288862	8013	Boulder	R0000026	O	BOULDER	$7,740.58	$8,170.50	$8,297.48	$7,955.54	$8,273.76	$23.72	YES	FALSE	$0.00
7463118077	8013	Boulder	R0000028	O	BOULDER	$0.00	$0.00	$12,500.36	$0.00	$0.00	$12,500.36	NO	TRUE	$0.00
1022005880	8013	Boulder	R0000029	O	BOULDER	$3,839.08	$4,443.78	$4,512.84	$4,141.43	$4,307.09	$205.75	YES	TRUE	$205.75
6182820788	8013	Boulder	R0000030	O	BOULDER	$4,791.04	$5,347.12	$5,430.22	$5,069.08	$5,271.84	$158.38	YES	TRUE	$158.38
8371700368	8013	Boulder	R0000032	O	BOULDER	$10,359.26	$10,909.90	$11,079.44	$10,634.58	$11,059.96	$19.48	YES	FALSE	$0.00
4337313295	8013	Boulder	R0000033	O	BOULDER	$3,839.08	$4,068.72	$4,131.94	$3,953.90	$4,112.06	$19.88	YES	FALSE	$0.00
3422057968	8013	Boulder	R0000034	O	BOULDER	$6,015.76	$6,539.72	$6,641.36	$6,277.74	$6,528.85	$112.51	YES	TRUE	$112.51
8736557677	8013	Boulder	R0000035	O	BOULDER	$3,543.78	$3,868.90	$3,929.02	$3,706.34	$3,854.59	$74.43	YES	FALSE	$0.00
8409415810	8013	Boulder	R0000036	O	BOULDER	$11,077.14	$11,558.32	$11,115.56	$11,317.73	$11,770.44	-$654.88	YES	FALSE	$0.00
5561771416	8013	Boulder	R0000037	O	BOULDER	$4,088.78	$4,450.56	$4,519.72	$4,269.67	$4,440.46	$79.26	YES	FALSE	$0.00
3757421537	8013	Boulder	R0000039	O	BOULDER	$6,679.36	$6,711.32	$6,815.62	$6,695.34	$6,963.15	-$147.53	YES	FALSE	$0.00
6180916976	8013	Boulder	R0000041	O	BOULDER	$15,496.16	$16,910.92	$17,173.72	$16,203.54	$16,851.68	$322.04	YES	TRUE	$322.04
5249295120	8013	Boulder	R0000042	O	BOULDER	$4,736.76	$5,340.44	$5,423.42	$5,038.60	$5,240.14	$183.28	YES	TRUE	$183.28
3126728041	8013	Boulder	R0000043	O	BOULDER	$3,498.86	$3,590.08	$4,085.88	$3,544.47	$3,686.25	$399.63	YES	TRUE	$399.63
2416331000	8013	Boulder	R0000044	O	BOULDER	$4,835.34	$7,557.06	$7,674.50	$6,196.20	$6,444.05	$1,230.45	YES	TRUE	$1,230.45
1089310783	8013	Boulder	R0000046	O	BOULDER	$4,203.64	$4,580.40	$4,651.58	$4,392.02	$4,567.70	$83.88	YES	FALSE	$0.00
6778200244	8013	Boulder	R0000047	O	BOULDER	$5,191.76	$5,413.30	$4,875.04	$5,302.53	$5,514.63	-$639.59	YES	FALSE	$0.00
8334560068	8013	Boulder	R0000048	O	BOULDER	$0.00	$0.00	$5,667.32	$0.00	$0.00	$5,667.32	NO	TRUE	$0.00
3451052325	8013	Boulder	R0000049	O	BOULDER	$4,613.14	$4,957.38	$5,034.42	$4,785.26	$4,976.67	$57.75	YES	FALSE	$0.00
3480472752	8013	Boulder	R0000050	O	BOULDER	$10,018.44	$11,460.34	$11,638.44	$10,739.39	$11,168.97	$469.47	YES	TRUE	$469.47
3124138950	8013	Boulder	R0000052	O	BOULDER	$10,424.80	$13,223.46	$13,428.96	$11,824.13	$12,297.10	$1,131.86	YES	TRUE	$1,131.86
3104459868	8013	Boulder	R0000060	O	BOULDER	$8,308.64	$8,549.28	$8,682.12	$8,428.96	$8,766.12	-$84.00	YES	FALSE	$0.00
8911500737	8013	Boulder	R0000061	O	BOULDER	$8,387.88	$9,136.30	$9,278.30	$8,762.09	$9,112.57	$165.73	YES	TRUE	$165.73
1961565985	8013	Boulder	R0000062	O	BOULDER	$7,694.98	$8,781.46	$8,917.94	$8,238.22	$8,567.75	$350.19	YES	TRUE	$350.19
3934306171	8013	Boulder	R0000063	O	BOULDER	$6,229.30	$6,998.72	$7,107.48	$6,614.01	$6,878.57	$228.91	YES	TRUE	$228.91
8431559407	8013	Boulder	R0000064	O	BOULDER	$6,465.22	$7,248.14	$7,360.78	$6,856.68	$7,130.95	$229.83	YES	TRUE	$229.83
2369666336	8013	Boulder	R0000065	O	BOULDER	$6,884.76	$7,734.22	$7,854.42	$7,309.49	$7,601.87	$252.55	YES	TRUE	$252.55
3122440054	8013	Boulder	R0000066	O	BOULDER	$7,299.28	$8,243.44	$8,371.54	$7,771.36	$8,082.21	$289.33	YES	TRUE	$289.33

Colorado Census Data(3)

ESTIMATES, JULY 1, 2019, (V2019)

Population

Population estimates, July 1, 2019, (V2019) 5,758,736
Population estimates base, April 1, 2010, (V2019) 5,029,319
Population, percent change - April 1, 2010 (estimates base) to July 1, 2019, (V2019) 14.5%
Population, Census, April 1, 2020 5,773,714
Population, Census, April 1, 2010 5,029,196

Age and Sex

Persons under 5 years, percent 5.8%
Persons under 18 years, percent 21.9%
Persons 65 years and over, percent 14.6%
Female persons, percent 49.6%

Race and Hispanic Origin

White alone, percent 86.9%
Black or African American alone, percent(a) 4.6%
American Indian and Alaska Native alone, percent(a) 1.6%
Asian alone, percent(a) 3.5%
Native Hawaiian and Other Pacific Islander alone, percent(a) 0.2%
Two or More Races, percent 3.1%
Hispanic or Latino, percent(b) 21.8%
White alone, not Hispanic or Latino, percent 67.7%

Population Characteristics

Veterans, 2015-2019 373,795
Foreign born persons, percent, 2015-2019 9.7%

Housing

Housing units, July 1, 2019, (V2019) 2,464,164
Owner-occupied housing unit rate, 2015-2019 65.2%
Median value of owner-occupied housing units, 2015-2019 $343,300
Median selected monthly owner costs -with a mortgage, 2015-2019 $1,744
Median selected monthly owner costs -without a mortgage, 2015-2019 $474
Median gross rent, 2015-2019 $1,271
Building permits, 2020 40,469

Families & Living Arrangements

Households, 2015-2019 2,148,994

Persons per household, 2015-2019 2.56

Living in same house 1 year ago, percent of persons age 1 year+, 2015-2019 82.0%

Language other than English spoken at home, percent of persons age 5 years+, 2015-2019 16.9%

Computer and Internet Use

Households with a computer, percent, 2015-2019 93.9%

Households with a broadband Internet subscription, percent, 2015-2019 87.6%

Education

High school graduate or higher, percent of persons age 25 years+, 2015-2019 91.7%

Bachelor's degree or higher, percent of persons age 25 years+, 2015-2019 40.9%

Health

With a disability, under age 65 years, percent, 2015-2019 7.2%

Persons without health insurance, under age 65 years, percent 9.3%

Economy

In civilian labor force, total, percent of population age 16 years+, 2015-2019 67.6%

In civilian labor force, female, percent of population age 16 years+, 2015-2019 62.7%

Total accommodation and food services sales, 2012 ($1,000)(c) 13,617,654

Total health care and social assistance receipts/revenue, 2012 ($1,000)(c) 29,488,161

Total manufacturers shipments, 2012 ($1,000)(c) 50,447,098

Total retail sales, 2012 ($1,000)(c) 67,815,200

Total retail sales per capita, 2012(c) $13,073

Transportation

Mean travel time to work (minutes), workers age 16 years+, 2015-2019 25.8

Income and Poverty

Median household income (in 2019 dollars), 2015-2019 $72,331

Per capita income in past 12 months (in 2019 dollars), 2015-2019 $38,226

Persons in poverty, percent 9.3%

Businesses

Total employer establishments, 2019 174,258

Total employment, 2019 2,473,192

Total annual payroll, 2019 ($1,000) 142,461,322

Total employment, percent change, 2018-2019 2.0%

Total nonemployer establishments, 2018 535,299

All firms, 2012 547,352

Men-owned firms, 2012 284,554

Women-owned firms, 2012	194,508
Minority-owned firms, 2012	85,849
Nonminority-owned firms, 2012	442,365
Veteran-owned firms, 2012	51,722
Nonveteran-owned firms, 2012	469,524

Geography

Population per square mile, 2010	48.5
Land area in square miles, 2010	103,641.89
FIPS Code	8

Tax Deferral Summary

Tax Deferral Summary.pdf

References

(1) Colorado Department of Treasury. Senior and Veteran Programs (2020)

(2) Colorado Fiscal Year Pay (Admin Assistant III- Class Code G3A4 -minimum pay $3671-$5219 salary range)

(3) United States 2019 Cencus Data

(4) City of Philadelphia Real Estate Tax deferral program https://www.phila.gov/services/payments-assistance-taxes/income-based-assistance-programs/real-estate-tax-deferral-program/