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DEPARTMENT OF  
ASSESSMENTS & TAXATION

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**E50C**

**Department of Assessments and Taxation**

**Response to Operating Budget Analysis**

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**House Public Safety & Administration Subcommittee Hearing: February 20, 2019**

**Senate Health & Human Services Subcommittee Hearing: March 1, 2019**

Thanks to the dedication and hard work of the Department's staff, a continued focus on improved customer service by management, and inspired leadership by the Governor's team, 2018 was an excellent year for the Maryland State Department of Assessments and Taxation (SDAT). SDAT's Real Property and Taxpayer Services teams realized significant accomplishments and related efficiencies in 2018, bolstered by SDAT's Office of Information Technology's modernization efforts. Some of these key accomplishments include:

**Charter Services:**

- **New Maryland Business Express:** SDAT spearheaded the Hogan administration's new Maryland Business Express (located at [businessexpress.maryland.gov](http://businessexpress.maryland.gov)), which has consolidated hundreds of state resources spread across 13 state agencies to make it easier than ever for aspiring entrepreneurs and existing business owners to plan, start, manage, and grow their business. Since its launch in March 2018, the site has won 7 national awards.
- **New Online Filings:** Customers can now file Articles of Cancellation, Articles of Incorporation for religious entities, and submit a resolution to change their business' resident agent and principal office entirely online.
- **Submit Prior Year Filings Online:** Up to 10 years of unfiled Annual Reports and Business Personal Property Tax Returns may now be filed online to help businesses return to good standing status.
- **New Scanning Process:** A new partnership with Wells Fargo has dramatically increased scanning and processing times, allowing documents to be more readily available online.

**Tax Credit Programs:**

- **Significant Tax Savings:** The Homestead, Homeowners', and Renters' Tax Credit Programs help save Marylanders more than \$265 million in taxes each year.
- **Homeowners' Tax Credit Awareness Campaign:** Mailed more than 77,000 postcards to low-income Maryland homeowners who may be eligible for the Homeowners' Tax Credit, but have not applied. Applications received increased by 9% from CY16 to CY17.

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- **Homestead Tax Credit Awareness Campaign:** 68% of potentially eligible homeowners have been approved for the homestead credit and application instructions were included in all 696,947 reassessment notices.
- **New MOU to Assist Low-Income Marylanders:** SDAT signed a Memorandum of Understanding (MOU) with Benefits Data Trust to promote its tax credit programs and assist applicants in completing their applications.
- **New Scanning Process:** We are planning to expand our existing scanning contract with Wells Fargo to include tax credit applications beginning in March 2019, speeding the time from submission to grant.

### **Real Property:**

- **Assessment Metrics Remain Strong:** Assessment metrics continue to fall well within industry standards measuring accuracy: assessment-to-sales ratio, coefficient of dispersion, and price-related differential.
- **Enterprise Zone Tax Credit Program:** Our Department worked with Commerce to create the Enterprise Zone Pipeline Report for better budget projections, and coordinated with zone administrators throughout the state regarding the new certification letter and how to determine most appropriate dates for certification based on development schedules of applicants.
- **Ellicott City Flood Assistance:** Our Howard County office and Headquarters staff assisted property owners during the aftermath, abating more than \$17,657,800 million in assessed value giving relief to 69 properties. After the disaster, a report on Damaged Property was created and provided to DLS.
- **New Partnerships:** We revised SDAT's Agricultural Use application to assist with the Maryland Department of Agriculture's Nutrient Management Program, and partnered with Maryland Land Records to create an electronic exchange of deeds statewide.

### **Office of Information Technology**

- **New Tax Credit Online Program (Project SEAN):** Began working with Deloitte to redevelop three mainframe applications (Renters' Tax Credits, Homeowners' Tax Credits, and Homestead Tax Credits), allowing Marylanders to submit tax credit applications entirely online.
- **Technological Achievements:**
  - 658 Computers were upgraded from Windows 7 to Windows 10.
  - Implemented encryption on copiers for scanned documents sent *via* email.
  - Worked with NIC Maryland to implement numerous enhancements to Maryland Business Express for entrepreneurs and business owners.
  - Streamlined and rebranded dozens of existing forms and applications.

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- **New Technology Projects:**

- Cabling installed ahead of schedule at 300 West Preston & 301 West Preston Headquarters locations for VOIP implementation in 2019.
- Created a system to allow Maryland's Workers' Compensation Commission to access business entities' information *via* DB2Connect.
- Developed a process to receive monthly MVA files to support audit efforts.
- Worked with DoIT to pilot a new security baseline firewall rule review.

**Human Resources:**

- **Successful Employee Training Programs:** The Department implemented new training programs on sexual harassment prevention, bullying, and EEO civility.

**Customer Service and Employee Appreciation:**

- **Increased Customer Satisfaction Surveys:** SDAT continues to promote customer feedback, either by paper or online, and saw the number of customer satisfaction surveys received nearly double to 1,367; 87.5% of which were either somewhat or very satisfied with the service received.
- **Increased use of Press Releases and Social Media:** Doubled the number of press releases to 14 in FY18, and increased the number of social media posts from one per week to one per day. SDAT's email distribution lists now exceed 120,000 subscribers.
- **Employee Appreciation Committee:** The Department created an employee appreciation committee to improve morale and raise money for charity.
  - An average of 94 "Super Star Shout-out" cards were distributed to employees each month who received positive feedback from customers.
  - Governor's Citations for customer service presented to 6 team members.
  - SDAT Connection Newsletter created and distributed monthly.
  - More than \$12,000 raised for the Maryland Charity Campaign.

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In its analysis, DLS asks the Department to comment on its Property Tax Credit Programs, and Real Property hiring initiatives.

## **1. Changes in SDAT's Property Tax Credit Programs and Related Awareness Campaigns**

The Department mainly administers five property tax credit programs—Homeowners', Renters', Homestead, Enterprise Zone, and BRAC Zone property tax credits—which have seen an increase in expenditures from \$78 million in FY17, to \$94 million in FY18, to an anticipated \$97 million in FY19.

### **a. Homeowners', Renters', and Homestead Property Tax Credits**

Over the past few years, many members of the general assembly and the public have expressed increased interest about the Homeowners', Renters', and Homestead Property Tax Credit programs, and how SDAT can better advertise those credits.

Currently, SDAT sends complimentary applications to any homeowner or renter who received a credit the prior year. The Department also works with real estate and settlement agents to ensure information on these credits is discussed at closing, and mails complimentary homestead applications to every new homeowner. Starting in 2016, the Department created an email distribution list where Marylanders can pick what SDAT topics they would like to stay informed of. The total list now includes more than 120,000 unique email addresses, 31,000 of which receive timely reminders to submit their tax credit applications as well as other information regarding SDAT's property tax programs. In 2018, the Department also signed a Memorandum of Understanding (MOU) with Benefits Data Trust to promote its tax credit programs and help applicants complete their applications. The Department is always available to attend, and routinely participates in, various community events throughout the state to provide more information on these property tax credits.

In 2016, legislation created the Homeowners' Property Tax Credit Awareness Campaign, which requires SDAT to work with the Comptroller to identify all residential properties valued at less than \$300,000 and flagged as owner-occupied, and send those homeowners an annual postcard to apply for the Homeowners' Property Tax Credit. In 2017, the Department mailed 133,828 postcards and in 2018 mailed 77,544 postcards. The initial mailing led to a 9% increase in applications received. As DLS mentions, an increase in property values and/or a decline in incomes will also lead to an increase in the average credit received, and SDAT's annual reassessments have seen relatively steady growth of property values amounting to 3% per year.

In 2017, legislation also created the Homestead Property Tax Credit Awareness Campaign, which requires the Department to send notices to any homeowner whose property was flagged as their principal

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residence, but had failed to file an application for the credit. SDAT incorporated this notice into its annual reassessment notice, which is mailed to between almost 700,000 and 800,000 property owners every year. The first notice was mailed in January 2019, and although it is too soon to comment on an increase in applications received, the Department has observed a significant increase in customer inquiries regarding this credit. Out of the 1.5 million residential accounts coded as owner-occupied, 487,739 (32%) have not applied for this tax credit, although that doesn't mean they all would receive it.

As noted by DLS, in 2016 the maximum credit under the Renters' Property Tax Credit program was increased from \$750 to \$1,000. Unlike with the Homeowners' and Homestead Property Tax Credits, the Department cannot as easily identify potential renters who have not applied for this tax credit. To spread awareness about the renters' tax credit, the Department relies on its general public outreach initiatives: its email distribution list and notices sent to media outlets, direct mail to certain constituencies, complimentary applications sent to prior year recipients, outreach to the real estate community, and participation in community events. So far during the 2019 general assembly session, there has also been one bill introduced (SB835) that would greatly expand the number of renters eligible for this credit.

In the next few months, the Department will also complete its new tax credit application processing system for these three credits. This new system will not only allow for applications to be submitted electronically, but will decrease processing times for all applications from a season-high of two to three months, to under one month. It will also allow applicants to log into an online portal and view exactly where their application is in the approval process.

#### **b. Enterprise Zones**

As more Enterprise Zones have been created across the State, that program's expenditures have increased by roughly 25%. As recommended by this committee in 2018, SDAT and Commerce developed an Enterprise Zone pipeline report to more accurately project any funding increases related to this program for FY20. This pipeline report has been particularly useful and was developed into an ongoing reporting process. As suggested, SDAT will work with DLS to include this information in any baseline estimates.

Although the effects may not be observed for a number of years, the implementation of Opportunity Zones is also likely to lead to increased general fund expenditures depending on legislation that may be passed this year. At least three bills have been introduced thus far that offer property tax credits to businesses in Opportunity Zones: one that mirrors the existing enterprise program statute (HB1163/SB795), a second that adds those zones to the existing RISE program statute (HB1260/SB581), and a third that adds those zones to the existing Businesses that Create New Jobs program statute (SB663).

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### **c. BRAC Zone**

The BRAC program is capped at its appropriation, but the legislature nearly tripled that appropriation from FY17 to FY18. The BRAC program sunsets after FY19 so there is no appropriation beginning in FY20.

## **2. Real Property Hiring Initiatives:**

The increasing vacancy level over the past year has been due to a number of reasons, including unexpected leave in our HR program (only 5 members on staff) and certain unanticipated periods where a large number of employees leave State service (SDAT's Montgomery County office lost 8 assessors in one month). These staffing concerns are most prominent in the Real Property Program; 45 assessors left the agency in FY18, compared to 30 in FY17, and 25 in FY16.

SDAT is working diligently to fill these positions. DLS notes that on February 1, 2019 there was only one assessor and one office clerk listing on the state's online job portal, however that doesn't accurately reflect our hiring efforts. Many of the job openings are comparable positions and job postings produce dozens of applications. To save time, the Department revisits these lists to fill subsequent openings, which it has found to be an effective method for hiring certain positions. We are currently using shared lists to fill 15 positions.

SDAT's real property staffing efforts since October 2018 describe the current situation. In October, there were 55 vacancies, and since then the Department has hired 29 new employees, and promoted another 12 to fill a total of 41 of the 55 vacancies. However, during that same time period 21 real property employees have left SDAT, which brings the total vacancy count from 55 in October to 47 today. The Department has already begun preparing a hiring pipeline as suggested in DLS' budget analysis, and would be happy to prepare that report as described to include the number of new hires, the number of staff to leave state service, the number of positions posted, the number of qualifying applications received, the length of time from posting of each position to the acceptance of an offer of employment, and a description of the agency's hiring efforts.

In November 2018, the Department also identified a vacant PIN to hire a dedicated recruitment specialist in Human Resources; the final interview for that position was during the 2<sup>nd</sup> week of February and we expect a new employee to start by the end of February or early March. As we increase our HR staff by 20%, this additional recruiter will allow us to make significant gains in decreasing the Department's vacancy rate.

As DLS notes, SDAT's hiring attempts have also been stymied by more competitive salaries in surrounding jurisdictions and the private sector after a few years of experience. As the economy



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improves, real property staff are finding better opportunities outside of state government. The Department is in the process of conducting a comparative analysis of surrounding jurisdictions on staff salaries, to provide to DBM in an upcoming FY21 Annual Salary Request for relevant positions. The Department is also hoping that statewide salary increases in January, April, and July of this year will help attract more candidates and retain experienced ones.

It is a testament to our team's diligence and professionalism that despite the high turnover, SDAT continues to exceed nationally accepted statistical standards of assessment. Those studies are published on our website. The main impact of this temporarily-elevated vacancy rate has been slightly longer-than preferred wait-times for our customers in certain respects. However, our customer service responses in the real property program, continue to exceed 90% satisfied, even though these measures were taken during appeal season when many customers are appealing property assessments they feel were made in error.

SDAT's Charter team has been less impacted by vacancy rate issues, and continues to decrease processing times, due in part to IT improvements, workflow improvements, and promotion of online filing. That stated, we are in the process of reorganizing the Charter supervisor positions and responsibilities in an effort to build a more efficient and effective leadership structure in that program, which will greatly improve our ability to acquire and retain talented employees.

**Table I**  
**FY17 and FY18 Homeowners' Tax Credit Statistics**

Jurisdiction	FY17 number of applications received	FY17 number of credits issued	FY17 total credit issued	FY17 average credit	FY18 number of applications received	FY18 number of credits issued	FY18 total credit issued	FY18 average credit
Allegany	1,264	848	\$594,603.64	\$701.18	1,275	869	\$612,797.43	\$705.18
Anne Arundel	4,784	2,808	\$2,958,871.10	\$1,053.00	4,866	3,041	\$3,243,893.57	\$1,066.72
Baltimore City	12,212	8,380	\$13,376,028.71	\$1,596.18	12,586	9,568	\$15,359,621.56	\$1,605.31
Baltimore	11,308	6,996	\$7,895,394.62	\$1,128.56	11,490	7,577	\$8,606,388.02	\$1,135.86
Calvert	1,121	644	\$818,319.44	\$1,270.68	1,151	762	\$970,857.16	\$1,274.09
Caroline	653	461	\$468,294.51	\$1,015.82	668	473	\$480,445.60	\$1,015.74
Carroll	2,443	1,712	\$2,242,934.59	\$1,310.13	2,474	1,854	\$2,414,448.64	\$1,302.29
Cecil	1,153	842	\$990,960.36	\$1,176.91	1,191	875	\$1,032,733.56	\$1,180.27
Charles	1,786	1,132	\$1,499,664.49	\$1,324.79	1,813	1,177	\$1,552,058.55	\$1,318.66
Dorchester	660	419	\$399,196.56	\$952.74	674	464	\$450,471.96	\$970.84
Frederick	3,599	2,415	\$3,408,112.26	\$1,411.23	3,671	2,480	\$3,497,494.57	\$1,410.28
Garrett	646	428	\$307,719.87	\$718.97	655	434	\$309,272.51	\$712.61
Harford	3,211	2,144	\$2,674,441.07	\$1,247.41	3,280	2,388	\$3,012,492.23	\$1,261.51
Howard	2,482	1,680	\$3,106,797.81	\$1,849.28	2,516	1,890	\$3,479,233.29	\$1,840.86
Kent	424	260	\$296,834.01	\$1,141.67	436	302	\$338,052.53	\$1,119.38
Montgomery	6,696	3,629	\$4,943,280.19	\$1,362.16	6,788	3,856	\$5,238,047.19	\$1,358.41
Prince George's	6,617	3,465	\$5,674,992.19	\$1,637.80	6,861	4,406	\$7,093,217.88	\$1,609.90
Queen Anne's	580	370	\$429,916.36	\$1,161.94	594	411	\$481,471.96	\$1,171.46
St. Mary's	1,052	660	\$838,778.71	\$1,270.88	1,082	731	\$916,633.66	\$1,253.94
Somerset	356	248	\$184,021.80	\$742.02	364	269	\$198,683.99	\$738.60
Talbot	209	108	\$87,114.49	\$806.62	216	113	\$89,219.14	\$789.55
Washington	2,186	1,458	\$1,440,435.44	\$987.95	2,231	1,570	\$1,544,304.55	\$983.63
Wicomico	976	615	\$522,506.52	\$849.60	1,000	676	\$580,509.55	\$858.74
Worcester	711	437	\$465,143.98	\$1,064.40	734	505	\$539,210.49	\$1,067.74
Statewide	67,129	42,159	\$55,624,362.72	\$1,319.39	68,616	46,691	\$62,041,559.59	\$1,328.77



**Table II****Homeowners' Tax Credit Applications Received by Calendar Year**

County	Received CY16	State Credit CY16	Received CY17	State Credit CY17	Received CY18	State Credit CY18
Allegany	1,100	593,477.11	1,263	614,480.73	1,128	574,349.22
Anne Arundel	4,463	3,170,256.58	4,782	3,241,403.22	4,487	3,054,155.33
Baltimore City	11,939	14,742,386.58	12,448	15,441,995.24	11,686	14,796,777.92
Baltimore Co.	10,335	8,320,232.17	11,243	8,648,242.57	10,878	8,544,606.27
Calvert	1,105	961,813.70	1,149	981,874.99	1,054	864,677.80
Caroline	592	442,745.50	668	481,575.35	637	455,109.75
Carroll	2,272	2,357,464.24	2,455	2,396,680.40	2,250	2,284,732.62
Cecil	1,024	903,090.58	1,189	1,035,395.93	1,119	986,801.11
Charles	1,679	1,499,342.93	1,794	1,549,446.14	1,730	1,555,615.50
Dorchester	593	461,362.89	665	449,806.66	614	439,616.68
Frederick	3,444	3,225,859.04	3,654	3,491,533.65	3,735	3,425,766.96
Garrett	589	313,333.76	652	310,275.97	582	297,467.97
Harford	3,105	3,033,438.10	3,255	3,014,884.43	3,106	2,877,595.65
Howard	2,354	3,464,830.39	2,488	3,493,226.51	2,340	3,442,033.65
Kent	387	352,665.70	436	338,149.05	397	334,647.90
Montgomery	6,316	5,605,519.61	6,731	5,281,810.41	6,338	4,984,484.92
Prince George's	5,674	6,650,548.52	6,770	7,154,065.02	6,517	7,287,033.80
Queen Anne's	526	468,435.04	592	481,392.36	543	426,853.10
St. Mary's	897	880,366.82	1,061	925,185.43	1,095	870,385.00
Somerset	335	214,047.57	366	199,885.80	337	184,619.85
Talbot	156	82,791.06	215	89,023.86	227	100,529.60
Washington	2,055	1,548,354.86	2,219	1,532,101.11	2,058	1,477,885.62
Wicomico	820	544,724.70	984	582,554.87	938	601,185.73
Worcester	635	499,965.00	724	538,973.39	718	523,394.44
<b>Total</b>	<b>62,395</b>	<b>60,337,052.45</b>	<b>67,803</b>	<b>62,273,963.09</b>	<b>64,514</b>	<b>60,390,326.39</b>

\*\*\***Note:** The Homeowners' Tax Credit Awareness Campaign mailers began in CY17. In year 1, applications received increased by 9% and total credits disbursed increased by 3%.

**Table III**  
**CY16, CY17, and CY18 Homestead Tax Credit Statistics**

<b>Jurisdiction</b>	<b>Number of applications received</b>	<b>Number of applications approved</b>
CY 2016	44,167	41,505
CY 2017	51,704	49,177
CY 2018	43,842	36,892

**Table IV****Homestead Tax Credit Statistics as of 2019**

<b>County</b>	<b>Accounts approved for the credit</b>	<b>Accounts receiving the credit</b>	<b>Owner-occupied accounts that have not applied for the credit</b>
Allegany	9,950	686	8,207
Anne Arundel	119,459	98,616	36,463
Baltimore City	83,461	39,304	30,638
Baltimore	157,916	61,613	52,527
Calvert	15,983	66	10,161
Caroline	6,186	946	2,535
Carroll	35,787	3,661	15,308
Cecil	17,849	2,479	8,087
Charles	23,829	1,297	21,511
Dorchester	5,808	330	2,713
Frederick	42,982	5,926	28,248
Garrett	5,828	668	2,687
Harford	48,128	1,682	25,041
Howard	62,412	10,348	20,953
Kent	4,047	650	1,559
Montgomery	154,588	2,906	102,400
Prince George's	133,062	121,890	70,035
Queen Anne's	11,107	2,511	4,735
St. Mary's	19,795	1,186	9,495
Somerset	2,617	24	2,881
Talbot	9,189	7,905	1,932
Washington	21,936	1,192	14,521
Wicomico	11,408	2,431	11,065
Worcester	12,073	6,052	4,037
<b>Totals:</b>	<b>1,015,400</b>	<b>374,369</b>	<b>487,739</b>

**Table V**  
**Renters' Tax Credit**  
**Comparison of FY17 and FY18**

County	FY17 Number of Applications Received	FY17 Number of Credits Issued	FY17 Total Credit Amount	FY17 Average Credit	FY18 Number of Applications Received	FY17 Number of Credits Issued	FY18 Total Credit Amount	FY18 Average Credit
Allegany	147	117	\$ 26,341.83	\$ 225.14	147	120	\$ 28,540.35	\$ 237.84
Anne Arundel	412	262	\$ 134,619.37	\$ 513.81	413	275	\$ 140,430.05	\$ 510.65
Baltimore City	4,761	3,508	\$ 1,172,705.84	\$ 334.29	4,772	3,653	\$ 1,245,675.61	\$ 341.00
Baltimore	2,251	1,578	\$ 707,189.81	\$ 448.16	2,260	1,670	\$ 748,460.52	\$ 448.18
Calvert	37	25	\$ 15,525.34	\$ 621.01	37	26	\$ 16,178.06	\$ 622.23
Caroline	68	40	\$ 8,629.92	\$ 215.75	68	44	\$ 10,397.95	\$ 236.32
Carroll	212	152	\$ 62,852.80	\$ 413.51	212	156	\$ 65,640.78	\$ 420.77
Cecil	142	91	\$ 34,753.64	\$ 381.91	143	97	\$ 39,568.89	\$ 407.93
Charles	239	183	\$ 87,335.09	\$ 477.24	242	189	\$ 89,858.20	\$ 475.44
Dorchester	229	165	\$ 73,170.73	\$ 443.46	230	174	\$ 76,849.23	\$ 441.66
Frederick	149	91	\$ 47,952.78	\$ 526.95	150	103	\$ 56,272.70	\$ 546.34
Garrett	18	12	\$ 2,380.07	\$ 198.34	18	12	\$ 2,380.07	\$ 198.34
Harford	240	148	\$ 57,766.17	\$ 390.31	241	159	\$ 62,614.21	\$ 393.80
Howard	421	305	\$ 152,917.06	\$ 501.37	421	338	\$ 172,480.63	\$ 510.30
Kent	42	31	\$ 12,651.82	\$ 408.12	42	33	\$ 13,824.18	\$ 418.91
Montgomery	794	472	\$ 187,362.53	\$ 396.95	803	548	\$ 225,885.32	\$ 412.20
Prince George's	943	624	\$ 296,102.52	\$ 474.52	946	698	\$ 339,486.15	\$ 486.37
Queen Anne's	34	19	\$ 6,008.90	\$ 316.26	34	21	\$ 7,024.39	\$ 334.49
St. Mary's	85	54	\$ 20,709.72	\$ 383.51	85	61	\$ 26,020.72	\$ 426.57
Somerset	79	51	\$ 26,978.72	\$ 528.99	79	51	\$ 26,978.72	\$ 528.99
Talbot	56	34	\$ 15,457.65	\$ 454.64	56	34	\$ 15,457.65	\$ 454.64
Washington	234	158	\$ 65,049.98	\$ 411.71	238	166	\$ 69,918.91	\$ 421.20
Wicomico	288	201	\$ 84,269.00	\$ 419.25	287	207	\$ 87,559.94	\$ 422.99
Worcester	90	67	\$ 24,311.22	\$ 362.85	90	68	\$ 25,079.15	\$ 368.81
<b>TOTAL</b>	<b>11,971</b>	<b>8,388</b>	<b>\$ 3,323,042.51</b>	<b>\$ 396.17</b>	<b>12,014</b>	<b>8,903</b>	<b>\$ 3,592,582.38</b>	<b>\$ 403.52</b>