The University of Vermont

Vermont Legislative Research Service

https://www.uvm.edu/cas/polisci/vermont-legislative-research-service-vlrs

Property Tax Credit Programs in States with High Tax Burdens

In our report, we examine the existing property tax credit programs based on taxpayers' ability to pay in New York, Hawaii, Maine, California, and Connecticut. These states have the highest tax burdens in the United States, all with tax burdens over 10%. The representative who requested this research sought information about property tax credit programs in states with tax burdens similar to Vermont's 11.12%.[1]

New York

School Tax Relief Program

The School Tax Relief (STAR) program offers property tax relief to residents of New York. Eligible and enrolled members of the STAR program receive annual benefits as either a credit or an exemption. The STAR Credit is for new residents to New York or those who have just switched from the STAR Exemption. The STAR Exemption is for residents who had received the exemption starting before 2015 as the benefit is not available to anyone who purchased their home after 2015. Residents are only eligible for this exemption if they requested the exemption before 2015. The STAR Credit residents receive a check or direct deposit from the state for their property tax relief and STAR Exemption residents receive a reduction on their school tax bill.[2]

To be eligible for the STAR program the residents must own a home in New York, and it must be their primary residence. The gross household income for the owners and their spouses must not exceed $500,000 for the STAR credit. There is an enhanced STAR benefit available for those above 65 years of age with a lower total household income limit of $110,750.[3]

Real Property Tax Credit

The Real Property Tax Credit is a form of relief offered to homeowners whose gross household income is $18,000 or less. This credit is also available to renters that pay property taxes on the rented property. Eligibility requires that residents occupy the same New York residence for six or more months, they must be a New York resident for the entire tax year, they could not be claimed as a dependent on another taxpayer's federal income tax return, their residence must not

---

[1] Tax Foundation, "Facts & Figures 2025: How Does Your State Compare?" accessed December 8, 2025. https://taxfoundation.org/data/all/state/2025-state-tax-data/

[2] Department of Taxation and Finance, *STAR Frequently Asked Questions*, November 21, 2025. https://www.tax.ny.gov/star/faqs.htm#starprogram

[3] Department of Taxation and Finance, *STAR Frequently Asked Questions*.

be exempt from property tax, and the market value of all real property owned cannot exceed $85,000.[4] If all members of the household are under 65 years of age, the credit can be up to $75. If there is at least one household member who is 65 years of age or older, the credit can be up to $375. This relief can be claimed by completing the *Claim for Real Property Tax Credit* form and submitting it along with the resident's personal income tax return. Homeowners and lessees can be individually eligible even if another resident on the lease requests the credit. [5]

Hawaii

Real Property Tax Credit

Hawaii's Real Property Tax Credit provides qualifying residents with a tax credit equal to the amount owed for the 2025-2026 tax year that exceeds 3% of the residents' combined gross income. Eligibility requires:

- "a home exemption in effect on the property when applying and during the tax year July 1, 2026 through June 30, 2027";
- any titleholders of the property must not own any property elsewhere; and,
- the combined total gross income of all owners for 2024 must not exceed $80,000.[6]

Applicants must submit this credit application each year.

County Specific Programs

The Maui, Honolulu, Hawaii, and Kauai counties in Hawaii offer specific property tax relief programs.

Maui County: The Maui County Home Exemption is a tax relief program that reduces the taxable value of a residence by $300,000 and reclassifies the property to a lower tax rate. To be eligible for this benefit, the resident must occupy the Maui property for more than 270 days per year. The resident must file their State of Hawaii income tax with the enrolled property's address in Maui County.[7]

The Maui Circuit Breaker Tax Credit provides a credit up to $8,200 if property taxes exceed 2% of the resident's income. To qualify, the total household income must not exceed $126,000, and the county must assess the resident's gross building value as $1,300,000 or less.[8]

Honolulu County: The Honolulu County Home Exemption is a relief program that reduces a property's taxable assessed value. For those eligible below 65 years of age, the exemption

---

[4] Department of Taxation and Finance, *Real Property Tax Credit*, August 22, 2025. https://www.tax.ny.gov/pit/credits/real_property_tax_credit.htm

[5] Department of Taxation and Finance, *Real Property Tax Credit*.

[6] Department of Budget and Fiscal Services, *Real Property Tax Credit for Homeowners*, September 30, 2025. https://www.honolulu.gov/bfs/wp-content/uploads/sites/62/2025/07/2026-2027-Real-Property-Tax-Credit-Information-Brochure-Final.pdf

[7] County of Maui, *FAQs*. Accessed December 8, 2025. https://www.mauicounty.gov/faq.aspx?qid=900

[8] County of Maui, Treasury Division, *Form 3.48.800, Circuit Breaker Tax Credit Application*, August 1, 2025. https://www.mauicounty.gov/DocumentCenter/View/8169/Circuit-Breaker-Tax-Credit-Instructions--Application?bidId=

reduces the property's taxable assessed value by $120,000. For those above 65 years of age, the exemption is $160,000. To be eligible for this exemption, the homeowner or lessee must occupy the home for more than 270 days a year. Lessees must have at least a five-year lease term and must agree to pay all property taxes during the term to qualify. The resident must file their State of Hawaii income tax form with the enrolled property's address in Honolulu County. [9]

The Honolulu Real Property Tax Credit for Homeowners provides a credit for property taxes that exceed 3% of the resident's income. To be eligible for this credit, the home must be the primary residence and the only property the resident owns. The resident must have a home exemption in effect on the property at the time they apply for this credit.[10]

Hawaii County: The Hawaii County Home Exemption is a tax relief program that reduces a property's taxable assessed value. The exemption value is scaled by age. The exemption scale is:

- Eligible residents under 60 years of age receive an exemption of $50,000,
- Eligible residents between 60 to 64 years of age receive an exemption of $85,000,
- Eligible residents between 65 to 69 years of age receive an exemption of $90,000,
- Eligible residents between 70 to 74 years of age receive an exemption of $105,000,
- And eligible residents 75 years of age or older receive an exemption of $110,000.[11]

To be eligible, the homeowner or lessee must occupy the property for more than 200 days of the year. For lessees to qualify, the lease term must be at least 10 years, and they must pay the property taxes on the rental property. Residents must file their State of Hawaii income tax with the enrolled property's address in Hawaii County.[12]

Kauai County: The Kauai Home Exemption offers an exemption of $220,000 to those who qualify. This exemption is available to homeowners and lessees. It is deducted from the taxable value of the property. For residents between 60 to 70 years of age, the amount is $240,000, and for those 70 years of age or older, the exemption is $260,000. Eligibility requires that the resident must occupy a home in Kauai Country for more than 271 days of the year, and they must file their State of Hawaii income tax with the enrolled property's address in Kauai County.[13]

---

[9] Department of Budget and Fiscal Services, "FAQ", *City and County of Honolulu*. https://realproperty.honolulu.gov/help-resources/faq/#exemptions

[10] Department of Budget and Fiscal Services, "Real Property Tax Credit for Homeowners," *City and County of Honolulu*. https://www.honolulu.gov/bfs/wp-content/uploads/sites/62/2025/07/2026-2027-Real-Property-Tax-Credit-Information-Brochure-Final.pdf

[11] County of Hawai'i, Real Property Tax Division, *Form 19-71*, *Claim for Home Exemption*, March 2025. https://hawaiipropertytax.com/wp-content/uploads/sites/114/2025/08/RP-Form-19-71-Claim-For-Home-Exemption-04.25.pdf

[12] County of Hawai'i, *Claim for Home Exemption*.

[13] County of Kauai, *Claim for Home Exemption*, accessed December 5, 2025. https://www.kauai.gov/Government/Departments-Agencies/Finance/Real-Property-Tax/Assessment/ExemptionTax-Relief-Information#section-4

The county bills a Refuse Collection Fee, for the service of collecting resident's waste, on the resident's Real Property Tax bill.[14] The Additional Home Exemption Based on Income program provides an additional $120,000 exemption and reduces the Refuse Collection Fee by 50%. To qualify for this program, the residents must also qualify for the home exemption, and the gross income of all occupants cannot exceed 8% of the Kauai median household income. [15]

The Very Low-Income Tax Credit is a credit equal to the value of the resident's taxes that exceed 3% of their eligible income. Eligibility requires that the resident must have a current Kauai Home Exemption and the household income must not exceed 50% of Kauai's median household income.[16]

Maine

Property Tax Fairness Credit

All Maine residents can receive a return of a portion of their property tax or rent paid during the tax year through the Property Tax Fairness Credit.[17] This refund will be returned as part of their Maine individual income tax return even if they do not owe Maine income tax.[18] If their property tax credit exceeds the amount of income tax due for that year, the state refunds the excess.

The eligibility requirements for Maine's Property Tax Fairness Credit requires the property to be the resident's primary residence, the resident cannot be married filing separately, and the resident must meet certain limitations during the tax year.[19] The limitations are a maximum income of between $61,250 and $97,500 depending on filing status, or a maximum income of $100,000 if over 65 years of age. The property tax on the primary residence must be greater than 4% of the resident's total income, or rent must be more than 26.67% of the resident's total income.[20] The maximum tax credit for those over 65 years of age is $4,000.[21] For those under 65 years of age the minimum tax credit is $2,450 and the maximum credit is $3,900. The value of the credit the resident receives depends on whether the individual is unmarried, head of household, married filing jointly, or a qualifying surviving spouse.[22]

---

[14] Kauai County Public Works Department, *Refuse Collection*, accessed November 23, 2025. https://www.kauai.gov/Government/Departments-Agencies/Public-Works/Solid-Waste/Refuse-Collection

[15] County of Kauai, *Additional Home Exemption Based on Owner-Occupant's Income*, accessed December 5, 2025. https://www.kauai.gov/Government/Departments-Agencies/Finance/Real-Property-Tax/Assessment/ExemptionTax-Relief-Information#section-5

[16] County of Kauai, *Very Low-Income Tax Credit*, accessed December 5, 2025. https://www.kauai.gov/Government/Departments-Agencies/Finance/Real-Property-Tax/Assessment/ExemptionTax-Relief-Information#section-6

[17] Maine Revenue Services, "Property Tax Fairness Credit Summary," *Department of Administrative and Financial Services,* accessed November 23, 2025. https://www.maine.gov/revenue/taxes/tax-relief-credits-programs/income-tax-credits/property-tax-fairness-credit

[18] Maine Revenue Services, "Property Tax Fairness Credit Summary."

[19] Maine Revenue Services, "Property Tax Fairness Credit Summary."

[20] State of Maine, Maine Revenue Services, *Form 1040ME Schedule PTFC/STFC, Maine Individual Income Tax Return,* 2024.

[21] Maine Revenue Services, *Form 1040ME Schedule PTFC/STFC.*

[22] Maine Revenue Services, *Form 1040ME Schedule PTFC/STFC.*

Business Equipment Tax Programs

Maine offers two tax relief programs that reduce taxation of business equipment through exemptions and reimbursement.

Business Equipment Tax Exemption: This program is a 100% property tax exemption for eligible property that is first subject to tax on or after April 1, 2008.[23] The Maine Revenue Service defines eligible property as tangible personal property that is used or held exclusively for a business purpose, is subject to an allowance for depreciation, and was placed in service in Maine after April 1, 2007 and subject to tax assessment on or after April 1, 2008.[24] Other eligible equipment includes repair or replacement parts or equipment to eligible business equipment and inventory parts. Applicants must file a Business Equipment Tax Exemption application by May 1 of each year even if there are no changes in their eligible business equipment. A municipality which has exempted equipment under the Business Equipment Tax Exemption can recover 50% of the lost property tax revenue lost due to exemption from the State.[25]

Business Equipment Tax Reimbursement Program: This program reimburses taxpayers for property taxes paid on eligible property that is tangible personal property used or held exclusively for business purposes, is subject to an allowance for depreciation, and is placed in service in Maine on or after April 2, 1995, and before April 1, 2007.[26] Other eligible equipment includes repair or replacement parts or equipment to eligible business equipment and inventory parts.[27] Eligible property includes certain property located at retail sales facilities and used primarily in retail sales activity. Eligible facilities must have an interior customer selling space of less than 100,000 square feet. Businesses whose Maine-based operation derives less than 50% of annual revenue from sales subject to Maine sales tax are exempt from this space restriction. Retail property located in sales facilities with less than 100,000 square feet of interior customer selling space is eligible even if placed in service after April 1, 2007.[28] Those seeking reimbursement must file an annual Business Equipment Tax Reimbursement program application with the Maine Revenue Service.[29]

Maine Current Land Use Programs

The State of Maine offers current use programs that offer a reduction in assessed value that establishes a valuation of property at its current use rather than market value. This reassessment offers a decrease in total property taxes owed on enrolled land.[30]

---

[23] Maine Revenue Services Property Tax Division, *Business Equipment Tax Exemption,* September 23, 2025. https://www.maine.gov/revenue/sites/maine.gov.revenue/files/inline-files/bull28.pdf
[24] Maine Revenue Services Property Tax Division, *Business Equipment Tax Exemption.*
[25] Maine Revenue Services Property Tax Division, *Business Equipment Tax Exemption.*
[26] Maine Revenue Services Property Tax Division, *Business Equipment Tax Reimbursement,* September 5, 2025. https://www.maine.gov/revenue/sites/maine.gov.revenue/files/inline-files/Bulletin_no.27_final.pdf
[27] Maine Revenue Services Property Tax Division, *Business Equipment Tax Reimbursement.*
[28] Maine Revenue Services Property Tax Division, *Business Equipment Tax Reimbursement.*
[29] Maine Revenue Services Property Tax Division, *Business Equipment Tax Reimbursement.*
[30] Maine Revenue Services, *Current Land Use Programs*. Accessed November 23, 2025. https://www.maine.gov/revenue/taxes/tax-relief-credits-programs/property-tax-relief-programs/land-use-programs

Farmland: Eligible land must be at least five continuous acres in their parcel used for farming, agriculture, or horticulture. The parcel must contribute at least $2,000 gross income from farming activities annually.[31] The Maine Department of Agriculture prepares a valuation guide for municipalities which is based on suggested values using a correlation from income stream and market data attributable to agricultural enterprise.[32]

Open Space: To qualify as open space, the parcel must be preserved or restricted in use to provide a public benefit such as public recreation, scenic resources, game management, or wildlife habitat.[33] Eligible land has no minimum acreage with this program. A municipal assessor determines the value of the parcel based on the sale price it would be worth in the open market if it remained in the specific open space category under which it qualifies for the benefit. If an assessor is unable to determine value by this method, they reduce the fair market value of the parcel by the cumulative percentage reduction the land is eligible for by its categorization. These percentage reductions are: 20% for Ordinary Open Space, 30% for Permanently Protected, 20% for Forever Wild, 25% for Public Access, and 10% for Managed Forest. The Forever Wild and Managed Forest reductions cannot be combined.[34]

Tree Growth: Eligible land must be at least 10 acres of forested land for commercial harvesting. Applicants for the exemption must submit a prepared forest management and harvest plan and a sworn statement to uphold the management and harvest plan with the application.[35] The State Tax Assessor determines the valuation per acre for each forest type by county each year.[36]

Working Waterfront: Eligible land is a portion of a parcel of land abutting tidal waters or located in the intertidal zone with more than 50% of use relating to providing access to or support for commercial fishing and aquaculture activities.[37] Working waterfront land where more than 90% is used as a working waterfront is eligible for a 20% reduction from just value. Working waterfront land where more than 50% is used as working waterfront is eligible for a 10% reduction from just value. Working waterfront land that is permanently protected from a change in use is eligible for an additional 30% reduction.[38]

California

Disaster Relief

Residents can apply to have the taxable value of properties which have sustained substantial damage or have been destroyed by a disaster as declared by the state or federal government reassessed to reflect the damage. Claims must be filed within one year of the date of the

---

[31] Maine Revenue Services, *Current Land Use Programs.*
[32] Maine Revenue Services, *Current Land Use Programs.*
[33] Maine Revenue Services, *Current Land Use Programs.*
[34] Maine Revenue Services, *Current Land Use Programs.*
[35] Maine Revenue Services, *Current Land Use Programs.*
[36] Maine Revenue Services, "Tree Growth Tax Law Valuations," *Department of Administrative and Financial Services,* April 8, 2025. https://www.maine.gov/revenue/sites/maine.gov.revenue/files/inline-files/2025 Rule 202_final.pdf
[37] Maine Revenue Services, *Current Land Use Programs.*
[38] Maine Revenue Services, *Current Land Use Programs.*

destruction.[39] The reduced value remains until the property is repaired, restored, or reconstructed. If the disaster occurs in an area where the governor has placed a state of emergency, the taxpayer can seek to transfer their base year value to a comparable replacement property. The replacement property must be in the same county and acquired or constructed within five years of the disaster.[40] The taxable value may be transferred to a qualified replacement residence in another county if purchased or constructed three years after the disaster and located in a county which allows taxable value transfers.[41]

Over 55 and Disabled Citizens Relief

Those over 55 or severely and permanently disabled may transfer the taxable value of their principal residence to a replacement residence if purchased or constructed within two years of the sale of the original property.[42] A person may use this tax relief program a maximum of three times. If the full cash value of the replacement home exceeds the full cash value of the original property, the California State Board of Equalization adds the difference to the transferred base year value.[43]

Parent-Child and Grandparent-Grandchild Exclusions

The purchase or transfer of a family home or farm between parents and children is not subject to reassessment. Eligible properties must continue as the principal residence of the transferee.[44] This exclusion applies to grandparents and grandchildren when both qualifying parents are deceased, and the state limits the transfer to a value cap which is the sum of the property's factored base year value plus $1,000,000. This amount is subject to adjustment on February 16 of each year.[45]

Home Improvement Exclusions

The State of California offers property tax exclusion programs for certain home improvement measures.

New Construction Exclusion for Disabled Access: Residents can apply to exempt from increases in property taxation on any construction to make an existing dwelling more accessible to a severely and permanently disabled person who is a permanent resident of the dwelling. This applies to constructions that residents completed after June 6, 1990. The exemption does not apply to accessibility improvements and features customary for comparable properties not occupied by disabled persons.[46]

---

[39] California State Board of Equalization, *California Property Tax: An Overview,* March 2025. https://boe.ca.gov/proptaxes/pdf/pub29.pdf
[40] California State Board of Equalization, *California Property Tax: An Overview.*
[41] California State Board of Equalization, *California Property Tax: An Overview.*
[42] California State Board of Equalization, *California Property Tax: An Overview.*
[43] California State Board of Equalization, *California Property Tax: An Overview.*
[44] California State Board of Equalization, *California Property Tax: An Overview.*
[45] California State Board of Equalization, *California Property Tax: An Overview.*
[46] California State Board of Equalization, *California Property Tax: An Overview.*

Solar New Construction Exclusion: The construction or addition of active solar energy systems is excluded from new construction and not subject to property taxation. This exclusion lasts until the property changes ownership. Eligible solar energy systems do not include solar swimming pool heaters or hot tub heaters. This exclusion is scheduled to end on January 1, 2027.[47]

Connecticut

Property Tax Credit Against State Income Tax

Connecticut offers an income tax credit for property taxes paid on the resident's owned primary residence, motor vehicle, or both. The maximum credit offered is $300 per tax return.[48] The credit amount is based on the amount of property tax owed by the resident and the resident's income. The current requirement to qualify for this income tax credit is $47,000 for unmarried residents and $70,500 for married residents filing jointly.[49]

Homeowners' Elderly and Disabled Circuit Breaker Tax Relief Program

Circuit breaker tax relief programs cap the resident's property tax so it does not exceed a set percentage of their eligible income.[50] The Homeowners' Elderly and Disabled Circuit Breaker Tax Relief Program is a property tax credit program for Connecticut homeowners who are elderly (65 and older) or with a total disability (per Social Security), and whose annual incomes do not exceed certain limits.[51] These residents must have lived in Connecticut for a minimum of one year.[52] Income requirements for this program are updated every year. As of 2025, the requirement to qualify for this program is an annual income of $55,100 or less for married residents and $45,200 or less for unmarried residents.[53] The local assessor calculates the credit amount. The local tax collector applies this amount to the resident's Real Property Tax bill.[54]

To apply, residents must file an Application for Tax Credits: Elderly and Totally Disabled Homeowner, between February 1 and May 15 every two years, within their town of residence. Residents must provide their Social Security 1099 Form, or its equivalent, and a federal income tax return if filed by the resident. If the resident did not file a federal income tax return, end of

---

[47] California State Board of Equalization, *California Property Tax: An Overview.*
[48] Office of Legislative Research, *Mandatory Property Tax Relief for Homeowners*, August 2, 2024. https://cga.ct.gov/2024/rpt/pdf/2024-R-0126.pdf
[49] Connecticut Department of Revenue Service, *Property Tax Credit Table*, March 21, 2016. https://portal.ct.gov/-/media/drs/forms/1-2015/incometax/propcredittablescorrectedpdf.pdf?rev=3aa645d69e83493890088c426f758163-&hash=D8ACA26E476934F8F6B4A237F032B5DF
[50] Office of Legislative Research, *Mandatory Property Tax Relief for Homeowners.*
[51] State of Connecticut Office of Policy and Management, *Homeowners - Elderly/Disabled (Circuit Breaker) Tax Relief Program.* Accessed November 23, 2025. https://portal.ct.gov/opm/igpp/grants/tax-relief-grants/homeowners--elderlydisabled-circuit-breaker-tax-relief-program - :~:text=State law provides a property,February 1 and May 15th
[52] Office of Legislative Research, *Mandatory Property Tax Relief for Homeowners.*
[53] Office of Legislative Research, *Mandatory Property Tax Relief for Homeowners.*
[54] Office of Legislative Research, *Mandatory Property Tax Relief for Homeowners.*

the year income forms must be provided with the Social Security 1099 Form.[55] The credit amount is up to $1,250 for married residents and up to $1,000 for unmarried residents.[56]

Tax Credits and Exemptions for Veterans

Connecticut's property tax system includes tax relief programs for veteran residents with qualifying service, disabilities, or income.

Basic Veteran's Exemption: Connecticut offers a basic property tax exemption of $1,000 for resident veterans who were members of the Armed Forces for a minimum of 90 days during war time. To apply, the resident must be honorably discharged and file their discharge certificate (DD-214) with their town of residence before October 1.[57] For a basic property tax exemption, residents do not need to refile the DD-214.[58]

Disabled Veteran's Exemption: Connecticut offers a property tax exemption between $2,000 and $3,500 for resident veterans with a disability rating of at least 10%, awarded by the Department of Veteran's Affairs. This exemption is an increase to the basic property tax exemption. The amount increase is based on disability rating percent.[59] The assessor increases the exemption amount if the resident has specific service-connected disabilities. These disabilities must result from enemy action, disease, or accidents during their service. The award amount is dependent on the extent of the disability, and ranges from $5,000 to $10,000.[60]

Income-Based Veteran's Tax Credit: Connecticut offers an income-based tax credit for veterans and disabled veterans who are eligible for the basic veteran's exemption and meet certain income limits.[61] To qualify, a veteran's income must be at or below the Office of Policy and Management income thresholds. As of 2025, the thresholds are $43,000 for unmarried veterans and $53,400 for married veterans. For veterans with a 100% disability rating, the income threshold is between $18,000 for unmarried veterans and $21,000 for married veterans.[62] The credit offered is equal to twice the amount offered to a veteran by their basic exemption. If a veteran receives an exemption for a severe service-connected disability, that amount is added to their credit. If the income of a veteran is above the Office of Policy and Management threshold, their tax credit will equal 50% of their basic veteran's exemption and severe service-connected disability exemption amount if applicable.[63]

---

[55] State of Connecticut Office of Policy and Management, *Homeowners – Elderly/Disabled Circuit Breaker Tax Relief Program.*
[56] State of Connecticut Office of Policy and Management, *Homeowners – Elderly/Disabled Circuit Breaker Tax Relief Program.*
[57] State of Connecticut Office of Policy and Management, *Additional Veteran's Tax Relief Program*. Accessed November 23, 2025. https://portal.ct.gov/opm/igpp/grants/tax-relief-grants/additional-veterans-tax-relief-program
[58] Office of Legislative Research, *Mandatory Property Tax Relief for Homeowners.*
[59] Office of Legislative Research, *Mandatory Property Tax Relief for Homeowners.*
[60] Office of Legislative Research, *Mandatory Property Tax Relief for Homeowners.*
[61] State of Connecticut Office of Policy and Management, *Additional Veterans Tax Relief Program.*
[62] Office of Legislative Research, *Mandatory Property Tax Relief for Homeowners*.
[63] Office of Legislative Research, *Mandatory Property Tax Relief for Homeowners*.

This report was completed on December 15, 2025, by Amanda Smith, Giovanna Allen, and Emily Garcia under the supervision of VLRS Director, Dr. Anthony "Jack" Gierzynski and VLRS Deputy Director, Dr. Jonathan "Doc" Bradley in response to a request from Representative Kimball.

Contact: Professor Anthony "Jack" Gierzynski, 517 Old Mill, The University of Vermont, Burlington, VT 05405, phone 802-656-7973, email agierzyn@uvm.edu.