



Connecticut's Taxes Are Competitive With Tri-State Neighbors F. Wade Gibson¹

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In February's budget address, Governor Malloy stressed the importance of "maintain[ing] a competitive advantage over our neighboring states" on tax levels.² While there is little evidence taxes would actually induce residents to move,³ New York's highest income tax rate will drop back to 6.85% under a recent budget deal,⁴ compared with the 6.7% Malloy has proposed for income over \$1 million.⁵ The two are close.⁶

However, state income tax rates do not tell the whole story. We are not at imminent risk of millionaire flight. Looking at state and local taxes more broadly, Connecticut is a bargain for seven-figure earners compared to our Tri-State neighbors. Our sales tax, although a small portion of wealthy individuals' income, is lower than New York and New Jersey's, and property taxes in our Gold Coast towns are considerably less, often not even half.

On the income tax, Connecticut does not tax all of our wealthy residents—many work in New York City and thus pay taxes on their earnings there, not only New York State taxes, but also nearly 4% in City income taxes.⁷ Therefore, while Governor Cuomo has dropped his state's income tax rate within range of Connecticut's, New York City's pushes the total tax much higher for those who work there, higher in fact than New Jersey's 8.97% rate.

On the sales tax, Connecticut also fares well. The 6.25% rate Governor Malloy has proposed falls short of New Jersey's statewide 7% and New York's combined state, county, and city rate of 7 to 8.875%.⁸

On the property tax, however, Connecticut really separates itself. Property taxes in our Gold Coast towns are substantially lower than across the border in New York and New Jersey. According to the U.S. Census, Westchester County has the nation's highest property taxes, and seven of the remaining top ten counties are in North Jersey.⁹

Given New York's income tax cuts, Westchester vs. Fairfield County property taxes become the key comparison. The two are directly adjacent, so high earners can move and keep the same job. Looking at data from the Multiple Listing Service (MLS), however, makes clear a move from Connecticut would cost dearly.

MLS is the standard property database for realtors. Its property tax figures are what prospective homebuyers see, and these figures show large differences between Connecticut and New York. A comparison of homes for sale over \$3 million in Greenwich and New Canaan vs. wealthy New York towns across the border—Scarsdale, Rye, Purchase, and Chappaqua—reveals sizable differences.¹⁰

Whether one calculates taxes as a proportion of offering price or square footage, whether one calculates mean or median, Connecticut is a relative bargain. New York taxes range from 69% to 232% higher than in Greenwich, and

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between 36% and 115% higher than in New Canaan, depending on the New York town and whether one compares mean or median measures for price or square footage (see Appendix for full details).

These differences are not trivial. Annual taxes on the median Greenwich home cost about \$35,000 less than for the median in Purchase, New York—for about the same square footage in both. For someone with, say, \$1.7 million in taxable earnings, that is like a 2% additional income tax, rivaling New Jersey levels.

Table 1. Property Tax Are Much Lower in Wealthy Connecticut Towns Than in Comparable and Nearby New York Towns

	Connecticut		New York			
	Greenwich	New Canaan	Scarsdale	Rye	Purchase	Chappaqua
Median Taxes/Square Foot	\$4.10	\$5.39	\$11.49	\$9.15	\$7.35	\$9.59
Median Taxes/Price	\$0.0051	\$0.0089	\$0.0152	\$0.0130	\$0.0165	\$0.0168
Mean Taxes/Square Foot	\$4.57	\$5.52	\$11.85	\$9.98	\$7.74	\$10.60
Mean Taxes/Price	\$0.0053	\$0.0089	\$0.0153	\$0.0127	\$0.0156	\$0.0166

In conclusion, looking at all of the major taxes wealthy individuals may consider in choosing where to live, it is clear that Connecticut taxes less than its Tri-State neighbors—not only on the income tax, but on the sales and property taxes as well. And our high earners know that—when you are so fortunate, you have good tax advisers.

² Governor Dannel Malloy, “Fiscal Year 2012-2013 Budget Address,” Feb. 16, 2011, available at <http://www.ct.gov/malloy/cwp/view.asp?A=11&Q=474024>.

³ See, e.g., Karen Smith Conway and Jonathan Rork, *State “Death” Taxes and Elderly Migration: The Chicken or the Egg?* 59 NATIONAL TAX JOURNAL 97 (2006); Cristobal Young and Charles Varner, *Millionaire Migration and State Taxation of Top Incomes: Evidence from a Natural Experiment*, 64 NATIONAL TAX JOURNAL, forthcoming.

⁴ Nicholas Confessore and Thomas Kaplan, *N.Y. Budget Deal Cuts Aid to Schools and Health Care*, NEW YORK TIMES, Mar. 27, 2011, available at http://www.nytimes.com/2011/03/28/nyregion/28budget.html?_r=1&pagewanted=1.

⁵ Christopher Keating and Daniela Altimari, *Malloy Proposes Income, Sales, Gasoline, Alcohol, Cigarette Tax Increases*, HARTFORD COURANT, Feb. 14, 2011, available at http://articles.courant.com/2011-02-14/news/hc-malloy-taxes-0215-20110214_1_income-tax-sales-tax-tax-rates.

⁶ New Jersey’s top rate, at 8.97% after Governor Christie’s tax cuts, is not so close. DIVISION OF TAXATION, NEW JERSEY DEPARTMENT OF THE TREASURY, 2010 NJ-1040 TAX RATE SCHEDULES, available at <http://www.state.nj.us/treasury/taxation/taxtables.shtml>.

⁷ NEW YORK CITY FINANCE, NEW YORK CITY PERSONAL INCOME TAX RATES, available at http://www.nyc.gov/html/dof/html/services/business_tax_nys_income.shtml.

⁸ Malloy Proposes Income, Sales, Gasoline, Alcohol, Cigarette Tax Increases, *supra* note 5; NEW JERSEY DEPARTMENT OF THE TREASURY, NEW JERSEY SALES TAX RATES AND BOUNDARIES, available at <http://www.state.nj.us/treasury/taxation/salestax.shtml>; NEW YORK STATE DEPARTMENT OF TAXATION AND FINANCE, PUBLICATION 718: NEW YORK STATE SALES AND USE TAX RATES BY JURISDICTION, available at http://www.tax.ny.gov/pubs_and_bulls/tg_bulletins/st/sales_tax_rate_publications.htm.

⁹ Based on data from the U.S. CENSUS BUREAU, 2009 AMERICAN COMMUNITY SURVEY, available at <http://www.census.gov/acs/www/>.

¹⁰ Available at www.mls.com. Accessed March 17, 2011.

Appendix

We searched the MLS database for single-family homes for sale over \$3 million, excluding lots, condos, and homes that did not list property taxes (virtually all of them newly built). That yielded 281 homes, 60 in New York and 221 in Connecticut.

For 32 of the 182 Greenwich homes, square footage is not reported. These homes are not included in the taxes/SF figures, although they are in taxes/price, on which they do not differ significantly from the other homes in Greenwich. Other towns' data include square footage for all homes.

Lot size varies among homes and among towns as well, with New Canaan and Chappaqua averaging about four acres/home and Scarsdale averaging about one. Lot size, however, does not fundamentally alter the Connecticut vs. New York comparison. To the extent it does, it actually makes Connecticut taxes/SF seem higher since our lot sizes tend to be larger, which translates into higher taxes for the same square-footage home.

The full summary results, as well as the raw data, are below.

Summary Results

Median

	Greenwich	New Canaan	Scarsdale	Rye	Purchase	Chappaqua
Taxes/SF	\$4.10	\$5.39	\$11.49	\$9.15	\$7.35	\$9.59
Taxes/Price	\$0.0051	\$0.0089	\$0.0152	\$0.0130	\$0.0165	\$0.0168
Taxes	\$33,362	\$42,657	\$70,231	\$61,891	\$71,855	\$67,111
Square Feet	8,316	8,208	6,013	5,958	8,713	7,317
Lot Acres	2.69	4.00	1.09	1.52	2.32	4.17
Price	\$5,995,000	\$4,600,000	\$4,095,000	\$4,722,500	\$4,247,500	\$4,350,000

Taxes/SF % higher than Greenwich	180%	123%	79%	134%
Taxes/Price % higher than Greenwich	201%	156%	225%	232%
Taxes/SF % higher than New Canaan	113%	70%	36%	78%
Taxes/Price % higher than New Canaan	71%	46%	85%	89%

Mean

	Greenwich	New Canaan	Scarsdale	Rye	Purchase	Chappaqua
Taxes/SF	\$4.57	\$5.52	\$11.85	\$9.98	\$7.74	\$10.60

Taxes/Price	\$0.0053	\$0.0089	\$0.0153	\$0.0127	\$0.0156	\$0.0166
Taxes	\$40,019	\$46,287	\$77,974	\$62,896	\$73,580	\$97,246
Square Feet	8,830	8,258	6,488	6,695	9,770	8,574
Lot Acres	3.73	4.07	1.45	1.82	2.61	15.09
Price	\$8,239,478	\$5,306,205	\$5,397,812	\$5,207,429	\$5,007,858	\$6,646,700

Taxes/SF % higher than Greenwich	159%	119%	69%	132%
Taxes/Price % higher than Greenwich	191%	142%	196%	215%
Taxes/SF % higher than New Canaan	115%	81%	40%	92%
Taxes/Price % higher than New Canaan	71%	42%	74%	86%

Raw Data

Listing Number	Taxes	Town	Lot Acres	Sq. Feet	Bedrms.	Price	Tax/Price	Tax/SF
3106736	\$178,455	Scarsdale	2.540	9,160	7	\$12,750,000	\$0.014	\$19.482
3025606	\$89,170	Scarsdale	4.830	7,876	10	\$11,500,000	\$0.008	\$11.322
3011358	\$137,357	Scarsdale	1.234	8,366	6	\$7,500,000	\$0.018	\$16.418
3103807	\$106,644	Scarsdale	1.386	8,249	6	\$6,900,000	\$0.015	\$12.928
3106145	\$81,966	Scarsdale	2.623	5,000	8	\$5,395,000	\$0.015	\$16.393
3103594	\$62,000	Scarsdale	0.396	8,000	6	\$5,195,000	\$0.012	\$7.750
3104778	\$68,900	Scarsdale	1.071	5,481	6	\$4,650,000	\$0.015	\$12.571
3104893	\$56,000	Scarsdale	1.117	5,415	5	\$4,195,000	\$0.013	\$10.342
3025057	\$35,556	Scarsdale	0.630	6,544	6	\$3,995,000	\$0.009	\$5.433
3022659	\$72,288	Scarsdale	2.020	7,000	7	\$3,950,000	\$0.018	\$10.327
3031113	\$59,261	Scarsdale	0.793	7,200	6	\$3,595,000	\$0.016	\$8.231
3029554	\$42,493	Scarsdale	1.001	4,226	5	\$3,499,999	\$0.012	\$10.055
3035569	\$71,562	Scarsdale	0.467	5,384	6	\$3,400,000	\$0.021	\$13.292
3103242	\$50,416	Scarsdale	1.960	5,427	6	\$3,295,000	\$0.015	\$9.290
3101181	\$58,420	Scarsdale	0.580	5,015	6	\$3,295,000	\$0.018	\$11.649
3007711	\$77,099	Scarsdale	0.620	5,461	8	\$3,250,000	\$0.024	\$14.118
3029444	\$66,869	Rye	2.372	5,088	3	\$7,900,000	\$0.008	\$13.142
3033649	\$97,525	Rye	2.150	5,550	6	\$7,150,000	\$0.014	\$17.572
3100498	\$56,494	Rye	4.171	7,904	8	\$6,999,000	\$0.008	\$7.148
3107364	\$76,000	Rye	2.000	12,500	7	\$6,985,000	\$0.011	\$6.080
3015573	\$74,091	Rye	1.200	6,800	6	\$6,395,000	\$0.012	\$10.896
3036651	\$45,307	Rye	1.780	5,432	6	\$5,500,000	\$0.008	\$8.341
3100181	\$68,331	Rye	0.980	5,342	4	\$5,195,000	\$0.013	\$12.791
3037688	\$56,144	Rye	1.650	9,489	6	\$4,250,000	\$0.013	\$5.917
3030958	\$59,500	Rye	1.386	6,350	6	\$4,200,000	\$0.014	\$9.370
3037803	\$64,282	Rye	1.174	7,193	7	\$3,995,000	\$0.016	\$8.937
3103598	\$57,153	Rye	0.758	5,135	7	\$3,850,000	\$0.015	\$11.130
3032032	\$70,817	Rye	4.360	5,565	5	\$3,595,000	\$0.020	\$12.725
3016482	\$44,512	Rye	0.911	4,998	5	\$3,495,000	\$0.013	\$8.906
3106075	\$43,513	Rye	0.554	6,380	6	\$3,395,000	\$0.013	\$6.820

3010694	\$124,032	Purchase	4.699	16,211	9	\$9,750,000	\$0.013	\$7.651
3011646	\$74,954	Purchase	2.140	13,831	7	\$8,950,000	\$0.008	\$5.419
2904295	\$128,364	Purchase	3.290	14,368	7	\$7,900,000	\$0.016	\$8.934
3032238	\$74,784	Purchase	7.890	13,149	7	\$7,500,000	\$0.010	\$5.687
3022610	\$71,739	Purchase	2.512	7,455	6	\$6,750,000	\$0.011	\$9.623
3107564	\$84,860	Purchase	2.500	13,700	6	\$4,890,000	\$0.017	\$6.194
3026703	\$71,107	Purchase	2.002	9,672	7	\$4,750,000	\$0.015	\$7.352
3013447	\$79,231	Purchase	2.560	7,200	8	\$4,495,000	\$0.018	\$11.004
3013435	\$56,109	Purchase	2.720	9,163	6	\$4,450,000	\$0.013	\$6.123
3101934	\$74,168	Purchase	2.144	7,800	7	\$4,395,000	\$0.017	\$9.509
3105622	\$82,928	Purchase	1.009	7,600	6	\$4,100,000	\$0.020	\$10.912
3105505	\$66,094	Purchase	1.613	8,104	5	\$3,950,000	\$0.017	\$8.156
3032025	\$52,100	Purchase	1.020	9,000	5	\$3,900,000	\$0.013	\$5.789
3106526	\$71,971	Purchase	2.869	7,632	7	\$3,895,000	\$0.018	\$9.430
2935548	\$77,987	Purchase	3.880	7,942	8	\$3,850,000	\$0.020	\$9.820
3024644	\$45,000	Purchase	1.010	7,900	7	\$3,450,000	\$0.013	\$5.696
3104468	\$48,054	Purchase	3.576	6,536	7	\$3,299,000	\$0.015	\$7.352
3106088	\$67,366	Purchase	1.560	9,498	8	\$3,295,000	\$0.020	\$7.093
3034295	\$57,834	Purchase	1.773	8,425	7	\$3,295,000	\$0.018	\$6.865
3031224	\$62,923	Purchase	1.450	10,207	6	\$3,293,150	\$0.019	\$6.165
3004317	\$76,208	Port Chester	0.410	9,000	5	\$5,990,000	\$0.013	\$8.468
3021497	\$302,043	Chappaqua	87.000	20,000	6	\$27,500,000	\$0.011	\$15.102
3011655	\$138,079	Chappaqua	10.544	8,355	5	\$6,399,000	\$0.022	\$16.527
3019733	\$66,275	Chappaqua	2.635	6,990	5	\$4,985,000	\$0.013	\$9.481
3028918	\$82,180	Chappaqua	22.800	6,267	4	\$4,500,000	\$0.018	\$13.113
3016822	\$67,946	Chappaqua	3.400	7,658	7	\$4,500,000	\$0.015	\$8.873
3030331	\$40,032	Chappaqua	4.567	6,391	9	\$4,200,000	\$0.010	\$6.264
3029874	\$87,347	Chappaqua	3.780	8,997	5	\$3,895,000	\$0.022	\$9.708
3007730	\$59,745	Chappaqua	11.400	7,223	9	\$3,875,000	\$0.015	\$8.271
3106934	\$63,175	Chappaqua	2.659	7,410	5	\$3,425,000	\$0.018	\$8.526
3000704	\$65,640	Chappaqua	2.110	6,450	5	\$3,188,000	\$0.021	\$10.177
98467111	\$111,036	New Canaan	3.400	13,297	8	\$10,999,000	\$0.010	\$8.350
98466775	\$68,547	New Canaan	6.430	9,244	7	\$10,900,000	\$0.006	\$7.415
98487447	\$70,992	New Canaan	14.840	7,436	8	\$9,995,000	\$0.007	\$9.547
98490729	\$66,226	New Canaan	4.360	9,622	6	\$8,395,000	\$0.008	\$6.883
98481729	\$74,258	New Canaan	5.130	10,375	6	\$7,495,000	\$0.010	\$7.157
98478393	\$54,843	New Canaan	4.310	9,704	6	\$7,250,000	\$0.008	\$5.652
98488857	\$50,388	New Canaan	2.930	8,870	6	\$6,895,000	\$0.007	\$5.681
98467515	\$28,470	New Canaan	4.000	8,735	6	\$6,795,000	\$0.004	\$3.259
98477547	\$68,503	New Canaan	5.370	10,364	4	\$6,495,000	\$0.011	\$6.610
98456071	\$42,661	New Canaan	3.090	10,078	6	\$5,995,000	\$0.007	\$4.233
98466232	\$53,428	New Canaan	4.000	8,590	5	\$5,995,000	\$0.009	\$6.220
98461370	\$69,799	New Canaan	5.000	10,310	5	\$5,795,000	\$0.012	\$6.770
98481140	\$40,387	New Canaan	4.360	9,700	5	\$5,695,000	\$0.007	\$4.164
98484199	\$55,709	New Canaan	4.000	9,581	6	\$5,525,000	\$0.010	\$5.815
98478640	\$32,430	New Canaan	4.200	6,207	5	\$5,500,000	\$0.006	\$5.225
98491540	\$56,288	New Canaan	4.000	8,063	5	\$5,495,000	\$0.010	\$6.981
98487157	\$53,835	New Canaan	10.020	5,979	4	\$4,995,000	\$0.011	\$9.004
98485437	\$35,896	New Canaan	6.930	7,154	7	\$4,850,000	\$0.007	\$5.018
98449775	\$42,084	New Canaan	4.000	8,738	6	\$4,750,000	\$0.009	\$4.816
98480933	\$44,563	New Canaan	3.810	7,315	6	\$4,600,000	\$0.010	\$6.092
98488850	\$32,069	New Canaan	1.620	7,188	5	\$4,595,000	\$0.007	\$4.461
98455662	\$57,739	New Canaan	6.050	8,974	6	\$4,500,000	\$0.013	\$6.434
98449888	\$45,047	New Canaan	2.000	8,262	6	\$4,495,000	\$0.010	\$5.452

98460282	\$42,657	New Canaan	4.120	7,412	5	\$4,295,000	\$0.010	\$5.755
98465205	\$36,234	New Canaan	2.110	7,113	5	\$4,295,000	\$0.008	\$5.094
98469318	\$34,071	New Canaan	4.000	7,194	7	\$4,200,000	\$0.008	\$4.736
98476773	\$23,362	New Canaan	4.030	5,792	6	\$3,999,000	\$0.006	\$4.033
98490712	\$49,377	New Canaan	2.000	8,695	7	\$3,995,000	\$0.012	\$5.679
98410309	\$47,887	New Canaan	4.200	7,434	6	\$3,750,000	\$0.013	\$6.442
98492614	\$38,125	New Canaan	2.530	7,816	6	\$3,699,000	\$0.010	\$4.878
98488838	\$37,554	New Canaan	2.840	6,962	5	\$3,695,000	\$0.010	\$5.394
98436416	\$37,006	New Canaan	2.800	8,720	6	\$3,650,000	\$0.010	\$4.244
98406393	\$27,290	New Canaan	2.000	8,208	5	\$3,645,000	\$0.007	\$3.325
98483469	\$37,763	New Canaan	3.220	8,944	6	\$3,495,000	\$0.011	\$4.222
98466721	\$38,300	New Canaan	2.590	8,066	5	\$3,450,000	\$0.011	\$4.748
98478347	\$24,242	New Canaan	2.130	7,293	5	\$3,350,000	\$0.007	\$3.324
98470057	\$20,085	New Canaan	2.680	4,819	5	\$3,195,000	\$0.006	\$4.168
98460071	\$37,435	New Canaan	2.170	7,452	5	\$3,150,000	\$0.012	\$5.023
98488583	\$18,603	New Canaan	1.290	6,351	5	\$3,075,000	\$0.006	\$2.929
77626	\$176,359	Greenwich	4.260	20,777	6	\$42,500,000	\$0.004	\$8.488
70819	\$80,820	Greenwich	27.000	3,807	6	\$39,000,000	\$0.002	\$21.229
77026	\$92,483	Greenwich	14.480	14,131	5	\$36,500,000	\$0.003	\$6.545
76267	\$108,922	Greenwich	21.910	16,963	7	\$23,500,000	\$0.005	\$6.421
78285	\$142,777	Greenwich	6.650	9,173	9	\$21,000,000	\$0.007	\$15.565
77981	\$94,921	Greenwich	2.190	14,967	8	\$20,000,000	\$0.005	\$6.342
75032	\$84,546	Greenwich	1.310	10,132	7	\$18,999,999	\$0.004	\$8.344
77310	\$73,094	Greenwich	4.700	12,000	6	\$18,900,000	\$0.004	\$6.091
78559	\$76,906	Greenwich	14.850	14,470	6	\$18,900,000	\$0.004	\$5.315
77759	\$38,918	Greenwich	4.800		7	\$18,000,000	\$0.002	
78090	\$70,175	Greenwich	14.260	10,140	10	\$18,000,000	\$0.004	\$6.921
69079	\$137,798	Greenwich	21.900	21,083	8	\$17,500,000	\$0.008	\$6.536
78054	\$75,080	Greenwich	9.430	9,791	6	\$17,500,000	\$0.004	\$7.668
78541	\$77,145	Greenwich	13.570	12,204	6	\$17,500,000	\$0.004	\$6.321
76286	\$81,416	Greenwich	12.180	12,189	7	\$16,995,000	\$0.005	\$6.679
75403	\$49,564	Greenwich	4.430	10,174	5	\$16,495,000	\$0.003	\$4.872
77813	\$80,975	Greenwich	13.340		7	\$16,250,000	\$0.005	
77919	\$52,240	Greenwich	10.990	5,126	7	\$16,000,000	\$0.003	\$10.191
78048	\$66,190	Greenwich	3.400	13,207	6	\$15,900,000	\$0.004	\$5.012
78528	\$67,378	Greenwich	2.000	10,465	5	\$15,900,000	\$0.004	\$6.438
77328	\$70,492	Greenwich	4.090	14,465	8	\$15,750,000	\$0.004	\$4.873
75327	\$53,592	Greenwich	4.250		8	\$14,900,000	\$0.004	
77393	\$57,977	Greenwich	3.440		5	\$14,750,000	\$0.004	
77498	\$75,984	Greenwich	4.000	14,532	7	\$14,750,000	\$0.005	\$5.229
73322	\$69,589	Greenwich	2.500	16,378	7	\$13,999,000	\$0.005	\$4.249
76025	\$99,687	Greenwich	8.630	13,380	7	\$13,950,000	\$0.007	\$7.450
78360	\$76,034	Greenwich	4.550	16,912	6	\$13,950,000	\$0.005	\$4.496
76190	\$43,852	Greenwich	5.780		6	\$13,500,000	\$0.003	
76351	\$54,465	Greenwich	7.380	8,889	5	\$13,000,000	\$0.004	\$6.127
77308	\$51,554	Greenwich	4.100	10,724	8	\$12,950,000	\$0.004	\$4.807
76574	\$43,571	Greenwich	4.760	11,004	7	\$12,000,000	\$0.004	\$3.960
74990	\$41,155	Greenwich	3.120		9	\$11,999,000	\$0.003	
78144	\$72,048	Greenwich	4.650	14,454	7	\$11,625,000	\$0.006	\$4.985
76036	\$61,987	Greenwich	1.550	5,576	5	\$11,500,000	\$0.005	\$11.117
78322	\$50,340	Greenwich		10,375	8	\$11,200,000	\$0.004	\$4.852
74152	\$42,419	Greenwich	2.690		6	\$10,999,999	\$0.004	
77252	\$44,021	Greenwich	3.220	14,150	6	\$10,995,000	\$0.004	\$3.111
77953	\$56,843	Greenwich	3.970		7	\$10,795,000	\$0.005	

78435	\$35,831	Greenwich	2.080		5	\$10,750,000	\$0.003	
68752	\$53,470	Greenwich	2.000		7	\$10,495,000	\$0.005	
75755	\$58,299	Greenwich	2.000	12,800	6	\$10,495,000	\$0.006	\$4.555
77934	\$48,309	Greenwich	2.250		7	\$10,375,000	\$0.005	
77751	\$43,116	Greenwich	0.900	8,071	6	\$10,250,000	\$0.004	\$5.342
78166	\$37,614	Greenwich	2.170	9,466	6	\$10,250,000	\$0.004	\$3.974
77295	\$53,035	Greenwich	4.000		7	\$9,995,000	\$0.005	
76471	\$59,502	Greenwich	3.750	13,324	8	\$9,950,000	\$0.006	\$4.466
77758	\$47,518	Greenwich	5.240	11,756	6	\$9,950,000	\$0.005	\$4.042
78352	\$72,101	Greenwich	4.850	12,376	7	\$9,950,000	\$0.007	\$5.826
77696	\$38,739	Greenwich	1.520		5	\$9,850,000	\$0.004	
77691	\$39,149	Greenwich	1.180	8,709	6	\$9,750,000	\$0.004	\$4.495
70262	\$54,740	Greenwich	2.430	10,514	8	\$9,500,000	\$0.006	\$5.206
68755	\$44,358	Greenwich	4.000	12,190	6	\$9,395,000	\$0.005	\$3.639
76463	\$39,576	Greenwich	1.080	6,926	6	\$8,995,000	\$0.004	\$5.714
77571	\$49,922	Greenwich	2.870	11,831	7	\$8,995,000	\$0.006	\$4.220
76745	\$36,439	Greenwich	1.000		9	\$8,975,000	\$0.004	
77074	\$19,977	Greenwich	5.000	11,500	7	\$8,900,000	\$0.002	\$1.737
77731	\$71,688	Greenwich	2.690	9,335	5	\$8,870,000	\$0.008	\$7.679
77755	\$34,981	Greenwich	2.350		6	\$8,750,000	\$0.004	
78222	\$46,294	Greenwich	5.000	12,000	6	\$8,500,000	\$0.005	\$3.858
77537	\$39,457	Greenwich	2.280	5,834	6	\$7,995,000	\$0.005	\$6.763
78134	\$53,303	Greenwich	2.080	13,000	6	\$7,995,000	\$0.007	\$4.100
77094	\$28,826	Greenwich	2.630		5	\$7,950,000	\$0.004	
77662	\$19,306	Greenwich	2.080	9,420	6	\$7,950,000	\$0.002	\$2.049
78431	\$30,343	Greenwich	0.700	8,001	5	\$7,950,000	\$0.004	\$3.792
78486	\$42,350	Greenwich	4.000	13,473	6	\$7,950,000	\$0.005	\$3.143
76608	\$51,099	Greenwich	4.000	10,088	6	\$7,900,000	\$0.006	\$5.065
75760	\$41,834	Greenwich	7.590	9,139	6	\$7,750,000	\$0.005	\$4.578
78034	\$43,175	Greenwich	4.000	10,006	8	\$7,675,000	\$0.006	\$4.315
76532	\$33,360	Greenwich	5.000	9,043	6	\$7,590,000	\$0.004	\$3.689
70886	\$32,650	Greenwich	2.940	6,493	7	\$7,450,000	\$0.004	\$5.028
76230	\$32,424	Greenwich	1.820	6,408	6	\$7,450,000	\$0.004	\$5.060
78313	\$33,819	Greenwich	3.000	10,947	7	\$7,350,000	\$0.005	\$3.089
75480	\$35,314	Greenwich	3.400	7,886	6	\$7,295,000	\$0.005	\$4.478
75972	\$62,553	Greenwich	6.610		5	\$7,150,000	\$0.009	
78515	\$43,469	Greenwich	1.700	7,129	6	\$7,149,000	\$0.006	\$6.097
77969	\$32,806	Greenwich	0.800		6	\$6,995,000	\$0.005	
77087	\$15,159	Greenwich	1.070	9,000	7	\$6,900,000	\$0.002	\$1.684
78051	\$44,896	Greenwich	4.300		6	\$6,895,000	\$0.007	
76423	\$33,205	Greenwich	1.760	10,000	5	\$6,595,000	\$0.005	\$3.321
77647	\$32,674	Greenwich	5.850	11,055	6	\$6,500,000	\$0.005	\$2.956
76867	\$26,566	Greenwich	2.250	7,323	7	\$6,495,000	\$0.004	\$3.628
75770	\$39,960	Greenwich	4.250	9,496	6	\$6,425,000	\$0.006	\$4.208
76424	\$35,685	Greenwich	2.070	9,050	6	\$6,395,000	\$0.006	\$3.943
78416	\$35,815	Greenwich	2.500	9,781	6	\$6,350,000	\$0.006	\$3.662
73974	\$38,030	Greenwich	5.100	9,441	7	\$6,300,000	\$0.006	\$4.028
77771	\$34,658	Greenwich	2.010	7,078	5	\$6,299,000	\$0.006	\$4.897
73370	\$42,281	Greenwich	2.010	9,600	6	\$5,995,000	\$0.007	\$4.404
75198	\$31,566	Greenwich	2.450	7,067	6	\$5,995,000	\$0.005	\$4.467
75224	\$26,816	Greenwich	1.500	8,808	5	\$5,995,000	\$0.004	\$3.045
75389	\$31,058	Greenwich	1.540	9,800	6	\$5,995,000	\$0.005	\$3.169
77296	\$44,532	Greenwich	4.190	11,406	6	\$5,995,000	\$0.007	\$3.904
77570	\$26,516	Greenwich	2.000	7,363	7	\$5,995,000	\$0.004	\$3.601

76125	\$25,780	Greenwich	2.020	7,139	6	\$5,995,000	\$0.004	\$3.611
77906	\$36,820	Greenwich	4.000		6	\$5,975,000	\$0.006	
71308	\$30,499	Greenwich	1.630	10,000	6	\$5,950,000	\$0.005	\$3.050
76581	\$24,657	Greenwich	4.890	6,203	4	\$5,950,000	\$0.004	\$3.975
78301	\$29,839	Greenwich	0.880	9,860	7	\$5,900,000	\$0.005	\$3.026
78389	\$27,171	Greenwich	1.280	7,020	5	\$5,895,000	\$0.005	\$3.871
77102	\$30,553	Greenwich	4.040		6	\$5,850,000	\$0.005	
77693	\$28,331	Greenwich	2.700		6	\$5,800,000	\$0.005	
76282	\$41,427	Greenwich	4.000	11,647	6	\$5,775,000	\$0.007	\$3.557
78259	\$28,167	Greenwich	3.080	5,382	7	\$5,625,000	\$0.005	\$5.234
77993	\$28,907	Greenwich	1.270	8,210	6	\$5,495,000	\$0.005	\$3.521
78529	\$28,795	Greenwich	1.000	7,000	6	\$5,495,000	\$0.005	\$4.114
75204	\$22,826	Greenwich	1.100	6,362	5	\$5,490,000	\$0.004	\$3.588
76765	\$22,865	Greenwich	2.180	7,207	7	\$5,490,000	\$0.004	\$3.173
77674	\$26,086	Greenwich	1.000	6,156	6	\$5,400,000	\$0.005	\$4.237
77604	\$27,200	Greenwich	4.100		5	\$5,350,000	\$0.005	
72165	\$41,385	Greenwich	1.010	6,226	5	\$5,295,000	\$0.008	\$6.647
78203	\$33,363	Greenwich		6,985	5	\$5,295,000	\$0.006	\$4.776
75194	\$21,654	Greenwich	1.100	6,257	5	\$5,295,000	\$0.004	\$3.461
78446	\$31,461	Greenwich	4.100	7,100	5	\$5,295,000	\$0.006	\$4.431
77435	\$27,428	Greenwich	2.010	7,036	5	\$5,275,000	\$0.005	\$3.898
78193	\$28,168	Greenwich	2.500	4,370	5	\$5,250,000	\$0.005	\$6.446
78436	\$19,302	Greenwich	5.000		6	\$5,000,000	\$0.004	
68995	\$46,857	Greenwich	4.000	12,650	5	\$4,999,999	\$0.009	\$3.704
76746	\$24,077	Greenwich	1.000	7,500	4	\$4,999,000	\$0.005	\$3.210
74446	\$27,236	Greenwich	1.100	9,200	5	\$4,995,000	\$0.005	\$2.960
76288	\$35,251	Greenwich	2.000	7,573	5	\$4,995,000	\$0.007	\$4.655
77006	\$21,053	Greenwich	0.730	5,585	6	\$4,995,000	\$0.004	\$3.770
77506	\$33,557	Greenwich	2.140	8,353	6	\$4,995,000	\$0.007	\$4.017
77879	\$27,957	Greenwich	2.880		7	\$4,995,000	\$0.006	
77217	\$33,838	Greenwich	4.030	9,094	5	\$4,975,000	\$0.007	\$3.721
78429	\$27,740	Greenwich	1.400	5,546	5	\$4,975,000	\$0.006	\$5.002
75828	\$42,895	Greenwich	4.010	10,400	7	\$4,950,000	\$0.009	\$4.125
75888	\$23,032	Greenwich	4.880	4,557	4	\$4,950,000	\$0.005	\$5.054
76893	\$45,836	Greenwich	3.170	9,093	5	\$4,950,000	\$0.009	\$5.041
78123	\$36,836	Greenwich	2.710	7,346	6	\$4,950,000	\$0.007	\$5.014
78505	\$32,998	Greenwich	4.510	4,822	5	\$4,950,000	\$0.007	\$6.843
73936	\$12,182	Greenwich	0.310	4,143	5	\$4,895,000	\$0.002	\$2.940
78229	\$25,467	Greenwich	1.920	7,431	4	\$4,895,000	\$0.005	\$3.427
73564	\$19,457	Greenwich	1.310	6,234	4	\$4,875,000	\$0.004	\$3.121
74411	\$24,321	Greenwich	0.880		7	\$4,850,000	\$0.005	
76259	\$27,040	Greenwich	2.000	7,490	5	\$4,850,000	\$0.006	\$3.610
76244	\$35,908	Greenwich	5.630	6,347	6	\$4,750,000	\$0.008	\$5.657
76876	\$34,035	Greenwich	8.380	5,165	5	\$4,650,000	\$0.007	\$6.590
78653	\$17,806	Greenwich		5,378	6	\$4,600,000	\$0.004	\$3.311
78265	\$23,378	Greenwich	1.060	5,811	5	\$4,550,000	\$0.005	\$4.023
78594	\$26,437	Greenwich	2.360	9,719	6	\$4,550,000	\$0.006	\$2.720
77230	\$18,854	Greenwich	1.550		5	\$4,495,000	\$0.004	
78663	\$24,371	Greenwich	2.410	8,200	5	\$4,495,000	\$0.005	\$2.972
78198	\$14,339	Greenwich	0.140	5,312	4	\$4,475,000	\$0.003	\$2.699
78425	\$29,330	Greenwich	4.000	8,362	5	\$4,395,000	\$0.007	\$3.508
78532	\$23,768	Greenwich	2.000	6,201	5	\$4,300,000	\$0.006	\$3.833
77639	\$24,420	Greenwich	0.940	9,179	5	\$4,295,000	\$0.006	\$2.660
78595	\$20,243	Greenwich	0.580	8,022	5	\$4,295,000	\$0.005	\$2.523

76666	\$14,905	Greenwich	0.190	5,300	4	\$4,195,000	\$0.004	\$2.812
78583	\$18,760	Greenwich	4.230		6	\$4,195,000	\$0.004	
78629	\$29,730	Greenwich	2.700	7,919	4	\$4,150,000	\$0.007	\$3.754
78518	\$20,788	Greenwich	1.000	8,316	6	\$4,090,000	\$0.005	\$2.500
78237	\$25,851	Greenwich	2.220	8,812	6	\$4,075,000	\$0.006	\$2.934
71302	\$22,109	Greenwich	4.000	8,339	4	\$3,995,000	\$0.006	\$2.651
77344	\$26,873	Greenwich	5.100	7,653	6	\$3,995,000	\$0.007	\$3.511
69190	\$19,084	Greenwich	4.340	9,701	5	\$3,950,000	\$0.005	\$1.967
76964	\$27,053	Greenwich	6.500	9,267	6	\$3,950,000	\$0.007	\$2.919
77505	\$21,252	Greenwich	1.300	4,662	6	\$3,950,000	\$0.005	\$4.559
78136	\$19,586	Greenwich	1.620	5,081	5	\$3,950,000	\$0.005	\$3.855
78578	\$17,530	Greenwich	1.250	7,306	4	\$3,875,000	\$0.005	\$2.399
78643	\$23,229	Greenwich	3.260	7,397	5	\$3,795,000	\$0.006	\$3.140
76073	\$26,239	Greenwich	2.070	6,508	5	\$3,790,000	\$0.007	\$4.032
75153	\$22,707	Greenwich	2.000	4,974	5	\$3,775,000	\$0.006	\$4.565
78100	\$10,921	Greenwich	0.270	6,572	5	\$3,775,000	\$0.003	\$1.662
77773	\$18,921	Greenwich	2.000		5	\$3,725,000	\$0.005	
77573	\$19,570	Greenwich	2.010	5,840	4	\$3,700,000	\$0.005	\$3.351
75494	\$18,531	Greenwich	2.000	8,300	6	\$3,600,000	\$0.005	\$2.233
74632	\$25,779	Greenwich	2.680	4,678	4	\$3,595,000	\$0.007	\$5.511
77723	\$14,202	Greenwich	0.240	3,392	4	\$3,595,000	\$0.004	\$4.187
78343	\$27,588	Greenwich	2.060	4,707	5	\$3,575,000	\$0.008	\$5.861
76165	\$46,318	Greenwich	5.530	6,166	8	\$3,495,000	\$0.013	\$7.512
77910	\$23,568	Greenwich	2.050	4,535	5	\$3,495,000	\$0.007	\$5.197
74274	\$15,972	Greenwich	4.000	5,926	4	\$3,450,000	\$0.005	\$2.695
78162	\$21,042	Greenwich	4.620	7,034	4	\$3,450,000	\$0.006	\$2.991
78427	\$23,366	Greenwich	2.040	7,062	7	\$3,395,000	\$0.007	\$3.309
78169	\$13,079	Greenwich	0.400	6,690	5	\$3,350,000	\$0.004	\$1.955
78319	\$31,474	Greenwich	7.230	7,233	6	\$3,350,000	\$0.009	\$4.351
78590	\$14,800	Greenwich	4.000		4	\$3,350,000	\$0.004	
78646	\$14,240	Greenwich	1.380	6,464	5	\$3,295,000	\$0.004	\$2.203
73297	\$26,667	Greenwich	4.010	6,456	6	\$3,275,000	\$0.008	\$4.131
77322	\$18,028	Greenwich	2.330	4,070	4	\$3,200,000	\$0.006	\$4.429
78555	\$14,397	Greenwich	1.290		6	\$3,200,000	\$0.004	
78117	\$19,187	Greenwich	4.240	6,358	5	\$3,199,995	\$0.006	\$3.018
78323	\$33,442	Greenwich	4.010	10,166	7	\$3,195,000	\$0.010	\$3.290