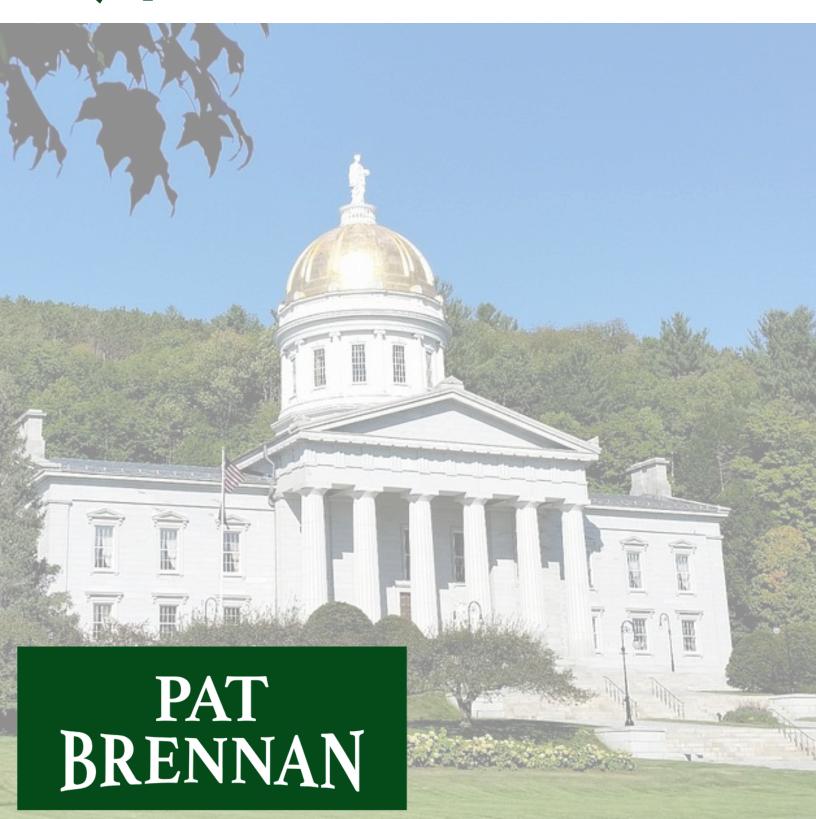
SESSION REVIEW

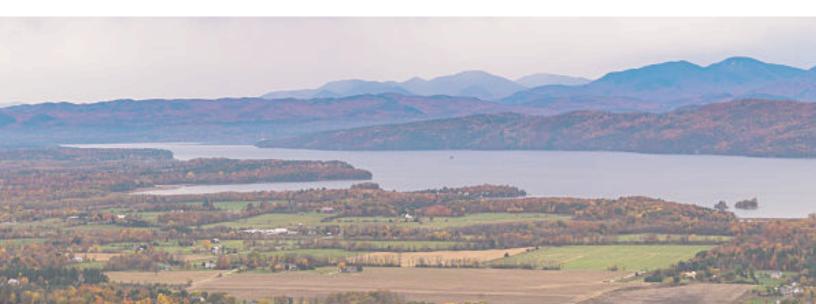


FOREWORD

Last year, Vermonters sent a clear message. You elected common-sense legislators to bring balance back to Montpelier, forcing the Democratic-led Legislature to work more closely with Governor Scott in actually governing a more prosperous Vermont. That change reshaped the conversation under the Golden Dome, from the chamber to the cafe.

When I entered the Senate, I was wide-eyed—but ready. I had listened carefully to what I heard on the campaign trail, and I knew what Vermonters were expecting from their elected officials: practical solutions, fiscal responsibility, and a government that works for Vermonters—not against them.

We fought hard this session to hold the line against new taxes and fees. While we still have more work ahead of us, we delivered real results, from tax relief to education reform to housing investments. And perhaps most importantly, we showed that when Vermonters demand accountability, change is possible.



FOREWORD CONTINUED

The 2024 election didn't solve Vermont's affordability crisis overnight—nor did this single legislative session. Many of the same Vermonters who felt financially pinched in 2024 likely still feel that anxiety today.

When the Legislature reconvenes, I will again be ready to diginto the work that has to be done. I will continue urging my colleagues to resist the temptation to "kick the can" on the challenges we face. Vermonters deserve a government that works as hard as they do—and that's exactly what I plan to deliver.

As your State Senator, I was proud to be part of a caucus that didn't just block bad policy—we helped shape good ones.

From education reform to tax relief, housing investments, and public safety improvements, we moved the needle in Vermont forward in a practical and meaningful way. It wasn't easy. It wasn't perfect. But it was necessary. And our work must continue.

Respectfully,

Pat Brennan



ON THE ISSUES

HOUSING INVESTMENTS: CHIP BILL AND BEYOND

REAL TAX RELIEF FOR SENIORS, VETERANS, AND FAMILIES

EDUCATION REFORM & PROPERTY TAX RELIEF

LOWER HEALTH CARE
COSTS AND RURAL
SUPPORT

HOUSING

Housing Investments: CHIP Bill

Vermont's housing crisis is well-documented and has only worsened post-pandemic. We've all heard from Vermonters struggling to find homes they can afford near where they work on roads they can reliably drive on.

This year the legislature passed the Community Housing Incentive Program (CHIP)—a comprehensive approach that unlocks major investment while streamlining the permitting process.



Gov. Phil Scott signs CHIP bill in Fair Haven, 7/17/25

CHIP Impact:

- Supports middle-income housing and workforce development
- Streamlines permitting and reduces bureaucratic delays
- Prioritizes infrastructure investments in high-need communities
- Leverages federal funds and private investment to expand supply

For years, I and others have pushed for changes that would enable real housing growth, and this year we succeeded. CHIP removes regulatory barriers and shifts state priorities toward building housing that working Vermonters can actually afford.

TAX RELIEF



Real Tax Relief for Seniors, Veterans, and Families

Vermont remains one of the most heavily taxed states in the nation, especially for those on fixed incomes. This year, we made real strides to reverse that trend by passing S.51, a bill that has been years in the making.

The legislation expands income tax exemptions for military retirees, an issue that has long been championed by Governor Scott. It also includes new relief for seniors and low- to middle-income working families, recognizing the financial pressures Vermonters face from rising costs of living.

S.51:

- Increases the exemption threshold for military retirement income
- Provides income tax relief to seniors on fixed incomes
- Expands the earned income tax credit for working families
- Accomplished without raising income tax rates on any Vermonter

This bill was about fairness and long-overdue respect for people who have given back to their communities and country. We changed the conversation this year: **instead of debating which taxes to raise, we focused on where we could deliver relief.** I hope we continue in this way next year.

RURALVT

Lower Health Care Costs, Rural Support, & Agriculture

High healthcare costs remain one of the most pressing affordability issues in Vermont. We advanced policies this year that will begin to reduce insurance premiums for small businesses and families through expanded subsidies and improved risk pooling mechanisms.

Health & Rural Legislation:

- Expanded subsidies for small-business health plans and exchange-based plans
- Stabilized insurance premiums through state reinsurance program reforms
- Passed strengthened Right to Farm protections for agricultural operations
- Provided technical assistance and legal clarity for farmbased businesses



These changes weren't flashy, but my hope is that they matter. They protect the economic backbone of Vermont—our small towns, farms, and family businesses—and ensure that affordability initiatives extend beyond our cities, like Burlington.



EDUCATION

Education Reform & Property Tax Relief

A large part of the session was devoted to the passage of H.454, a transformative overhaul of Vermont's education funding system.

For years, communities have voiced frustration over a complex, opaque system that left taxpayers feeling overburdened and unheard. H.454 replaces the outdated pupil weighting formula with a foundation-based model, aiming to deliver a clearer approach to funding schools. This shift ensures funding aligns with student needs and provides municipalities with predictable tax expectations.



H.454:

- Transitions to a foundation-based funding model, replacing pupil weighting
- Allocates a base student amount (\$15,033 in FY25 dollars) with weighted adjustments for poverty, English language learners, and special education
- Offers additional grants for small schools (<100 students) or sparse areas
- Projects property tax decreases for 225 towns, including all in the Grand Isle District, with an estimated \$17.5M in tax savings over five years

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