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Date: (Filing No. H- )

**TAXATION**

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**STATE OF MAINE  
HOUSE OF REPRESENTATIVES  
128TH LEGISLATURE  
SECOND REGULAR SESSION**

COMMITTEE AMENDMENT “ ” to H.P. 1124, L.D. 1629, Bill, “An Act To Protect the Elderly from Tax Lien Foreclosures”

Amend the bill by striking out the title and substituting the following:

**'An Act To Protect Homeowners from Tax Lien Foreclosure'**

Amend the bill by inserting after the title and before the enacting clause the following:

**'Mandate preamble.** This measure requires one or more local units of government to expand or modify activities so as to necessitate additional expenditures from local revenues but does not provide funding for at least 90% of those expenditures. Pursuant to the Constitution of Maine, Article IX, Section 21, 2/3 of all of the members elected to each House have determined it necessary to enact this measure.'

Amend the bill by striking out everything after the enacting clause and before the summary and inserting the following:

**'Sec. 1. 36 MRSA §942,** as amended by PL 2009, c. 489, §§2 and 3, is further amended by inserting after the 4th paragraph a new paragraph to read:

Within 30 days after recording a tax lien certificate in the registry of deeds for property that constitutes a homestead for which a property tax exemption is claimed under subchapter 4-B, the municipal treasurer shall provide written notice to the person named on the tax lien mortgage that that person may be eligible to file an application for tax abatement under section 841, subsection 2, indicating that the municipality, upon request, will assist the person in requesting an abatement and provide information regarding the procedures for making such a request. The notice must also indicate that the person may seek assistance from the Department of Professional and Financial Regulation, Bureau of Consumer Credit Protection regarding options for finding an advisor who can help the person work with the municipality to avoid tax lien foreclosure and provide information regarding ways to contact the bureau. The Department of Professional and Financial Regulation, Bureau of Consumer Credit Protection, by July 15th annually, shall provide to a statewide organization representing municipalities

**COMMITTEE AMENDMENT**

1 information regarding assistance in avoiding tax lien foreclosure to assist municipalities  
2 in providing the information required in the notice.

3 **Sec. 2. 36 MRSA §1281**, as amended by PL 1991, c. 846, §12, is further amended  
4 by inserting at the end a new paragraph to read:

5 Within 30 days after recording a tax lien certificate in the registry of deeds for  
6 property that constitutes a homestead for which a property tax exemption is claimed  
7 under chapter 105, subchapter 4-B, the State Tax Assessor shall provide written notice to  
8 the owner named on the tax lien mortgage that that owner may be eligible to file an  
9 application for tax abatement under section 841, subsection 2, indicating that the State  
10 Tax Assessor, upon request, will assist the owner in requesting an abatement and provide  
11 information regarding the procedures for making such a request. The notice must also  
12 indicate that the owner may seek assistance from the Department of Professional and  
13 Financial Regulation, Bureau of Consumer Credit Protection regarding options for  
14 finding an advisor who can help the owner work with the State Tax Assessor to avoid tax  
15 lien foreclosure and provide information regarding ways to contact the bureau. The  
16 Department of Professional and Financial Regulation, Bureau of Consumer Credit  
17 Protection, by July 15th annually, shall provide to a statewide organization representing  
18 municipalities and to the State Tax Assessor information regarding assistance in avoiding  
19 tax lien foreclosure to assist municipalities and the State Tax Assessor in providing the  
20 information required in the notice.'

21 **SUMMARY**

22 This amendment is the majority report of the committee and replaces the bill. The  
23 amendment requires a municipal treasurer or the State Tax Assessor, with regard to  
24 property in the unorganized territory, within 30 days after recording a tax lien certificate  
25 in the registry of deeds to notify the person named on a tax lien mortgage of the right to  
26 apply for an abatement and the availability of assistance in applying for an abatement  
27 from the municipal treasurer or the State Tax Assessor. The amendment also requires  
28 that the notification include information about the availability of assistance to avoid tax  
29 lien foreclosure from the Department of Professional and Financial Regulation, Bureau of  
30 Consumer Credit Protection.

31 **FISCAL NOTE REQUIRED**

32 **(See attached)**