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May 1, 2025

Testimony in Support of LD 1770 An Act to Provide Immediate and Long-term Property Tax Relief to Maine Households

Greetings Senator Grohoski, Representative Cloutier, and members of the Committee on Taxation. My name is Bridget Quinn, Associate State Director of Advocacy and Outreach for AARP Maine.

AARP is the nation's largest nonprofit, nonpartisan organization dedicated to empowering Americans 50 and older to choose how they live as they age. On behalf of our nearly 200,000 members statewide, thank you for the opportunity to share testimony today. Today I am testifying in support of LD 1770.

A 2024 survey of Mainers age 45+ conducted by AARP found that most Maine residents 45-plus say staying in their homes as they get older (88%) and being able to afford the cost of owning their home (86%) is very important to them. Nearly all Maine residents 45-plus think increasing property taxes (89%) and utility costs (89%) would impact their ability to remain in their home as they age.

Property tax levels in Maine are among the highest in the US by several metrics, including having the highest rank in property taxes as a percent of personal income. The chart included at the end of my testimony shares that Maine's per capita property tax is \$2,835 when the U.S. average is \$1898. This would place Maine at 7th in the nation with highest property taxes.

AARP is fighting to keep property taxes affordable so that older Americans can continue living in their homes and communities – where they want to be – for as long as possible. Though we know property tax relief must be a calculated policy lever. It is important to balance targeted property tax relief with localities' needs for adequate revenue to support essential programs and services that help residents live safely and with dignity. For these reasons AARP believes property tax relief should be equitable, targeted, and cost-effective.

LD 1770 balances these needs, target relief to those who need it most while ensuring adequate revenue for our municipalities. LD 1770 provides an update to Maine's Property Tax Fairness Credit program. Sometimes referred to as a circuit breaker. AARP supports circuit breaker tax relief programs because they reduce the property tax burden on

homeowners and renters with low and moderate incomes. Circuit breaker programs protect taxpayers from a property tax “overload” just like an electric circuit breaker: when a property tax bill exceeds a certain percentage of a taxpayer’s income, the circuit breaker reduces property taxes in excess of this “overload” level. The increases in the maximum credit amounts are reasonable and ramping up relief efforts by improving the existing circuit breaker program – which is an efficient tool to target property tax relief to those with the greatest need.

LD 1770 also establishes the Real Estate Property Tax Relief Task Force. We are supportive of the Task Force position representing the interests and needs of older adults. With the establishment of this Task Force, we recommend that they focus their efforts of relief towards building upon the existing relief programs – circuit breaker, deferral, flat dollar homestead exemption already in effect.

Thank you for the opportunity to testify. We urge this committee support LD 1770. If you have any questions for me I can be reached at bquinn@aarpp.org or at 207-272-8563.

Bridget Quinn
AARP Maine

Selected Maine Property Tax Statistics, 2021

	Maine	U.S. Average	Rank - (1 is highest)
Per capita property tax	\$2,835	\$1,898	7
Property tax % of personal income	5.3%	3.1%	1
Property tax as a % of state-local revenue	23.4%	15.5%	3
Median owner-occupied home value	\$212,100	\$244,900	27
Median property tax for owner-occupied home	\$2,722	\$2,690	20
Effective tax rate for median owner-occupied home	1.3%	1.1%	16