

Kat Taylor
Oral Testimony

Wednesday, January 14, 2026

My name is Kat Taylor, I am a resident and property owner in Argyle, an Unorganized Township in Penobscot County about 20 miles north of Bangor. I am testifying today in support of ***LD 382 An Act to Provide Fair and Predictable Property Taxation for Landowners in the Unorganized Territory*** because of the recent drastic property tax increases in Maine's Unorganized Townships and Territories for the **second time in five years**.

It's sad to see such low attendance at a hearing that affects the UT's. We are the overlooked people. The **9,000 permanent residents that live in the UT's do not live in camps**. More and more small towns are de-organizing because they can no longer afford the cost of being a municipality. This means more rural Mainers will not receive the benefits of a municipality and we will fall through the cracks of legislative efforts directed mainly at the urban areas.

When we deorganize we lose our collective voice when facing legislation that affects us and land use decisions. We already have to drive longer distances over substandard roads for work, school (& activities), supplies, medical treatment and to participate in political processes such as public hearings and voting. Some of us lack affordable high speed internet that would allow remote participation to some of these services. We suffer the most frequent power outages and are the last to get power restored.

Basing assessments on the costly price of building materials due to high demand and short supplies, and a volatile real estate market where property values can fluctuate wildly, due to the pandemic hangover or a housing shortage, which is partly due to the recent trend of seasonal rentals, is not equitable.

Maine people are suffering, standing in line at food banks, applying for benefits (sometimes for the first time) with uncertain futures. Suicide is increasing in the elderly who have only the shelter of their homes for sanctuary which may now become unaffordable.

Can you really claim not to know why suicide and drug abuse is on the rise?

Our young people leave the state to find property they can afford since land in the UT's is assessed based on outrageous real estate prices. Or we become renters filling the pockets of developers who have no investment in Maine other than monetary.

To prey on the most marginalized of our citizens when they are the ones needing help the most is tone deaf, heartless and downright cruel. The 2026 election year political promises of "affordability" fall on deaf ears when people are literally taxed near to death since they may lose their homes, go into debt or have to do without essential needs just to pay their property taxes.

The effects of this tax increase have far reaching consequences.

What will the ripple effect be with folks who pay their property taxes through their bank that holds the mortgage on their property? What about renters who will get an increase in their rent because their landlord gets this sudden tax increase? What happens when fiscally prudent people save money all year for winter fuel now see that money evaporate to pay a higher tax bill in the fall?

What will happen with agencies who offer low-income people fuel assistance, food stamps or MaineCare when they are overwhelmed with applications and can offer less support due to demand and lack of government support?

The entire process of property assessment needs to be reformed. Property values should be based on actual property attributes, not by a one size fits all approach.

UT's need to be assessed differently from municipalities and their taxes used to cover only UT costs which are minimal. The Municipal Cost Component covers Fiscal Administration, Education, Forest Fire Protection, DHHS General Assistance, Maine Revenue Service and Land Use Planning Commission.

Note over the last six years Fire Protection and General Assistance costs have dropped while Administrative Services have increased. Given the current state of Penobscot county's coffers we are not getting our money's worth.

MUNICIPAL COST COMPONENTS BUDGETS BEFORE COUNTY TAXES AND OVERLAY

Six Year Comparison Ending June 30, 2026

	2021	2022	% Increase (-)Decrease	2023	% Increase (-)Decrease	2024	% Increase (-)Decrease	2025	% Increase (-)Decrease	2026	% Increase (-)Decrease
State Agencies											
Fiscal Administrator	\$ 245,718	\$ 268,965	9.5	\$ 272,457	1.3	\$ 280,153	2.8	\$ 284,273	1.5	\$ 286,996	1.0
Education	12,923,626	12,997,237	0.6	12,962,563	(0.3)	14,103,141	8.8	15,658,904	11.0	16,289,568	4.0
Forest Fire Protection	150,000	150,000	-	150,000	-	130,000	(13.3)	120,000	(7.7)	120,000	-
DHHS - General Assistance	65,000	65,000	-	60,000	(7.7)	60,000	-	55,000	(8.3)	55,000	-
Maine Revenue Service	1,175,334	1,226,503	4.4	1,224,615	(0.2)	1,269,048	3.6	1,430,283	12.7	1,389,510	(2.9)
LUPC - Operations	599,144	608,825	1.6	616,833	1.3	643,573	4.3	727,923	13.1	799,806	9.9
Subtotal of State Agency	15,158,822	15,316,530	1.0	15,286,468	(0.2)	16,485,915	7.8	18,276,383	10.9	18,940,880	3.6

(2025-26 Municipal Cost Component – page 7)

Perhaps we should be using criteria like:

- Does the township have a grocery store, post office, community center, public park/water access, town hall, school (busing), access to public transit, town office, animal control, police, medical and fire services?
- How far is the closest municipality that offers these services?
- Does the area have affordable high speed internet?
- How often does the power go out and how long does it take to be restored?
- In what condition are the roads, bridges, culverts and ramps (and distance) to highways and how often are they maintained? Is there snow removal?
- Is there curbside pickup for trash, recycling, spring and fall pickup for large items? If not, how far is the nearest facility and how much does it cost to participate?
- How close are they to a landfill with all its toxic elements?
- Are the landowners generational, not ever intending to sell but passing down their land to their surviving family, like our farms, camps, woodlots and working waterfronts?

Using criteria like these would give a truer assessment of property value. After all, they are some of the things our taxes pay for. I'm sure the UT landowners can come up with

more if you take the time to ask and listen. Instead we are relying on the asking price of real estate agents eager to make headlines in out pricing their competitors and people with deep pockets who will pay over what is sensible because they do not care what happens to the surrounding land values.

A fundamental difference between local rural residents and our urban counterparts is that we do not value our land as a financial investment, for us it is a legacy.

Lowering the mill rate to give the illusion of property tax “affordability” is an archaic method of taxation based on pulp and lumber mills and does nothing to reduce the overpriced Just Value keeping local Mainers, or Mainers returning from working elsewhere, from affording property in Maine.

Keeping valuations high in tumultuous times leaves open the possibility of the MRS raising taxes or mill rates when they need more money to cover the incompetence of our county officials in balancing a budget. You have only to look at the Municipal Cost Components for the last 6 years to see the decline in Penobscot County’s ability to balance a checkbook.

Someone must be held accountable.

Rural Mainers are losing our last resort to live in places where we have deep roots. A reckoning is coming in the next election where the residents of CD2 will vote to maintain our way of life, and perhaps our very survival, by electing those who will stand by us.

Where will you stand?

Respectfully,

Kat Taylor
Argyle Township
Generational Landowner

Kat Taylor
Argyle Twp.
LD 382

This is additional testimony I meant to deliver orally given the 3 minute rule.
Also sent as a Word document to include graphics.

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