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**Written testimony neither for nor against LD 37, An Act to Amend the Laws Governing Property Tax Stabilization for Senior Citizens to Eliminate the Requirement for an Annual Application, LD 89, An Act to Clarify Eligibility for Property Tax Stabilization for Individuals 65 Years of Age or Older, LD 130, An Act to Eliminate Senior Citizen Property Tax Stabilization and Expand the Homestead Property Tax Exemption and LD 529, An Act to Remove the Annual Filing Requirement in the Property Tax Stabilization Laws**

Senator Grohoski, Representative Perry, and members of the Taxation Committee, my name is Nichole Stenberg and I serve as the Tax Assessor for the Town of Oakland, here in Kennebec County. Thank you for the opportunity to provide testimony for your consideration.

Like many assessors throughout the State of Maine, the workload in my office increased drastically this past year due to the Property Tax Stabilization for Senior Citizens program. The Town of Oakland has received and processed over 450 applications. To say that this has been an arduous task to complete would be an understatement. We have spent countless hours researching deeds, verifying ownerships and homestead qualifications with other municipalities, and most importantly explaining this new program to taxpayers.

Though I certainly became very proficient at explaining the qualifications necessary for the program itself, many of these conversations with taxpayers centered around other issues entirely; Namely, why this is not a targeted program for those who truly need relief and concern over who will be paying for the program, now and in the future.

I heard over and over from the very taxpayers in my town that this program will help that they cannot understand why there was no means testing associated with it. To be frank, some were offended that millionaires who can clearly afford their taxes would also qualify for and receive a larger tax benefit over time than those who are struggling to pay the bills.

When the conversation of funding for the program arose, some taxpayers showed concern over the State continuing to fully fund the program when it "gets too expensive for them". There is a real fear that the program will at some point in the future simply be canceled and their tax bills will then increase drastically, causing them to have to scramble to make up that difference.

Next, I would like to speak to the actual administrative issues that are rampant in this program. Firstly, under current law, a taxpayer does not actually have to have received the homestead exemption, but have been qualified for it at some point for 10 years the past. In some instances, it is almost impossible for an assessor to determine this with certainty. Another issue, under current law, if a taxpayer has enrolled in this program and builds an addition to their home, they would pay no additional taxes for that value added for the addition.

Similarly, if a taxpayer buys abutting property and combines it with their homestead under one deed, they would see no increase in their taxes. The list could go on and on.

Lastly, while the issue of property taxes making it difficult for some seniors to stay in their homes is a persistent one often talked about in the media and Legislature, I would point out that there are already programs in place to target property tax relief to citizens; The Homestead Exemption, The Property Tax Fairness Credit and the Elderly Property Tax Deferral Programs. Expanding one or all of these programs, that have a proven track record and are relatively easy to administer could address these issues without all of the complications and administrative headaches of a new program.

In closing, if it is the conclusion of the Legislature that this program should continue, I urge you to consider some form of means testing as well lessening of administrative issues in the current program. I do believe that simplification in removing the annual application as in LD's 37 and 529 is a step in the right direction. To that end, I think that LD 89 would create more complications than current law.

I would, however, urge you to consider the bill that will be coming to you sponsored by Representative Terry that was drafted by the Maine Municipal Association which like LD 130 expands the existing Homestead Exemption for seniors, but also includes means testing.

Thank you for your time in consideration of my testimony today.

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