



STATE OF MAINE  
DEPARTMENT OF PROFESSIONAL  
AND FINANCIAL REGULATION  
BUREAU OF CONSUMER CREDIT PROTECTION  
35 STATE HOUSE STATION  
AUGUSTA, MAINE  
04333-0035

Janet T. Mills  
GOVERNOR

Linda Conti  
Superintendent

**Testimony of Linda Conti, Superintendent**

**Bureau of Consumer Credit Protection**

**In Favor of LD 2048**

**“An Act to Amend the Content of Notices Provided with Respect to Tax Liens on  
Certain Property.”**

**Before the Committee on Taxation**

**Tuesday, February 13, 2024; 1:00 PM  
Room 127, State House**

Senator Gratwick, Representative Perry, and Members of the Committee  
on Taxation:

I am Linda Conti and I serve as the Superintendent of the Bureau of  
Consumer Credit Protection (BCCP). I would like to thank Rep. Perry for  
sponsoring this bill on behalf of the BCCP and the Department of Professional and  
Financial Regulation.

The required notice of municipal tax liens to the Bureau, while well  
intentioned, has proved more confusing than helpful for residents and  
unnecessarily burdensome for Bureau staff.

When this requirement was originally created, the Bureau of Consumer  
Credit had the funds to contract with housing counselors to assist consumers facing  
foreclosure due to the effects of the financial crisis of 2008. The intent was to  
attach this tax lien foreclosure assistance on to that existing program. However,  
due to the reduction in foreclosures, the funding source for the housing counselor  
assistance program was not adequate to continue the contracts with housing  
counselors.



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Additionally, very few of the calls have been from people who could benefit from applying for a tax abatement. In those few instances, we refer the caller to Pinetree Legal for assistance with the abatement process.

Finally, many of the municipalities have formatted the tax notices in a manner that is not clear to the homeowner. Often the BCCP name and address are more prominent than that of the municipality and sometimes the BCCP phone number is the only phone number on the notice. As a result, taxpayers are contacting the Bureau instead of the municipality with questions about how to pay their property taxes. BCCP staff must refer the caller back to the municipality for assistance.

Bureau staff are overwhelmed, and the callers are frustrated. In addition, many municipalities did not adjust the way their form was laid out when BCCP was added to the tax lien notice. As a result, BCCP's name and address is often displayed in the address window instead of the taxpayer's name and address. When BCCP inevitably receives the tax notice intended for the property owner, BCCP staff then has to contact the municipality to advise of the receipt of the notices and then return the notices to the municipality for re-issue.

It would be more efficient, and less frustrating for taxpayers, to eliminate the Bureau from the notice requirement. Thank you for your time and I would be happy to answer any questions now or at the work session.