

Senior Tax Assistance Programs [Cumberland & York County]

ALL INFORMATION TAKEN FROM EACH CITY/TOWN'S OFFICIAL WEBSITE

State Program [information taken from Portland's official city website]

“The State Property Tax Deferral Program, a lifeline loan program that covers the annual property tax bills of eligible Maine seniors age 65 and older who cannot afford to pay them on their own, has been expanded by the Legislature in LD 258 for applications filed after January 1, 2024. It doubles the income limit to \$80,000 and also raises asset limits. Taxes must be paid back when the home is sold or becomes part of an estate. **Note: This is a State program and is not administered by the City of Portland**”

In 2021, the Maine Legislature reinstated this property tax deferral program to help seniors and the fully disabled stay in their homes and age in place. For qualified and approved applicants, the State of Maine will pay the property taxes each year. The state will place a lien on the property and all deferred taxes (and accrued interest) are repaid to the state when the property is sold or the applicant passes away.

To qualify:

- An owner of the property **must** be 65 years of age or have a permanent disability that prevents an individual from being employed.
- An applicant or applicants **must** be the deeded property owner and **must** be receiving a Homestead Exemption.
- Applicants **must** have an income of less than \$80,000 and liquid assets of less than \$50,000 (or \$75,000 if a joint application).
- The property **must have no** municipal liens for unpaid property taxes filed against it at the time of application.
- Applications must be filed with the Assessor's Office between **January 1 and April 1** each year. Applications are forwarded to Maine Revenue Services who review the application and make the determination for acceptance and approval. Access the [Maine Property Tax Deferral Program Applications and Instructions \(PDF\)](#).
- View a [taxpayer FAQ](#). Questions on this program can be referred to Maine Property Services, Property Tax Division via email or at 207-592-3816.

CUMBERLAND COUNTY

Portland

PORTLAND SENIOR TAX EQUITY PROGRAM (P-STEP)

This local program, voted on and approved by the Portland City Council in 2017, provides tax relief to low-income seniors in Portland by providing property tax or rent rebates for qualified applicants. Read through a [program overview and frequently asked questions \(PDF\)](#).

In summary:

- Applicants **must** be 62 years of age or older.
- Applicants **must** have received a [Maine Property Tax Fairness Credit](#) in the tax year of the P-STEP application. This credit is claimed when you file your Maine Individual Income Tax using Form 1040ME and Schedule PTFC/STFC. If you do not qualify or did not receive a rebate under the State program, you will not be eligible for the City P-STEP. The City will request confirmation from the State of Maine for rebates received.
- A new application must be filed every year that you are eligible for the program. Applications can be found here: [PSTEP Application](#)
- The 2023 tax year application period runs from **January 1, 2024 through July, 31 2024**.
- Access the P-STEP Application Form (available in the beginning of the year) with the Treasury Division at treasury@portlandmaine.gov or call them at 207-874-8853. (**NOTE:** The Treasury Division will automatically send a new application to those that qualified for last year.

South Portland

The City offers a rebate of residential property tax payments for eligible residents who are at least 65 years old. To qualify, you first must be qualified to receive a tax credit under the provisions of **the State of Maine Residents Property Tax Fairness Credit Program** for the most recent calendar year.

Also, at the time of application, you must have owned or rented a homestead in the City for the entire two years prior to the date of application and been a resident of the City for at least seven out of ten preceding years.

1. Applications must be filed starting January 1 until April 30 each year. Note that applications must be received on or before **April 30 each year**.
2. Please remember that you must complete an application every year in order to participate in the program.
3. Any credits/refunds will be applied to your current tax bill. If your taxes are paid in full, or you are a renter, then you would receive a check.

Eligibility for **the State of Maine Residents Property Tax Fairness Credit Program**:

Homeowners or renters who meet all of the following requirements:

1. Were Maine residents during any part of the tax year;
2. Owned or rented a home in Maine during any part of the tax year and lived in that home during the year as a primary residence;

3. Paid property tax* or rent on the primary residence in Maine during the tax year;
4. Meet certain income and property tax and/or rent paid limitations during the tax year;
and
5. Are not married filing separately.

Westbrook

Westbrook's Senior Property Tax Assistance Program may reimburse eligible participants a portion of their current-year tax payment. This program is aimed to provide additional tax relief to seniors in our community, both homeowners and renters. Qualified applicants may receive up to \$1,000 in credit.

Period

An application is required every year. To qualify for reimbursement during Westbrook's FY 2024 tax year, applications must be submitted between July 1, 2023 - June 1, 2024. Eligibility determination will be based in part upon an individual's state tax filing from 2022.

Eligibility

The Westbrook Senior Property Tax Assistance Program is governed by the Westbrook Code of Ordinances Chapter 286, Article I, and is available to Westbrook residents who meet the following criteria:

- Age 65+
- Have received the Maine Property Tax Fairness Credit in the prior tax year (2022)
- Have lived in Westbrook for at least ten (10) years
- Are either a homeowner or renter in Westbrook
- Have no delinquent taxes owed

Baldwin

NO INFORMATION AVAILABLE FOR SENIOR TAX CREDIT PROGRAMS/ORDINANCES

Bridgton

Senior Tax Assistance

The purpose of this ordinance is to establish a program to provide property tax assistance to persons 70 years of age and over who have resided in the Town of Bridgton for at least twenty (20) continuous years. Under this program, the Town of Bridgton will provide refund payments to those individuals who maintain a homestead in the Town of Bridgton and meet the criteria established by this ordinance.

Criteria for participation:

In order to participate in the property tax assistance program, an applicant shall demonstrate all of the following:

- The applicant shall be 70 years of age or more at the time of application.
- The applicant shall have a homestead in the Town of Bridgton at the time of the application and for the entire year prior to the date of application.
- The applicant has been a resident of the Town of Bridgton for at least twenty (20) continuous years immediately preceding the date of application for participation in the Program.
- The applicant shall meet the application and eligibility criteria set forth in §§1.4 and 1.5 of this ordinance.

Brunswick

The Property Tax Assistance Ordinance was adopted by the Town Council on December 3, 2018, amended by the Council on December 6, 2021, and amended again on February 5, 2024. This program is designed to provide financial assistance to renters and property taxpayers who have resided in Brunswick for at least 10 years and are age 65 or older. Applications for the program will be available in January, and are due on November 1st each year.

Qualifications:

To qualify for participation in the property tax assistance program, an applicant must demonstrate all of the following:

- That the applicant has a homestead in the Town of Brunswick at the time of application and for ten (10) continuous years prior to the date of application.
- That the applicant has received a tax credit under the provisions of the State of Maine Residents
- Property Tax Fairness Credit Program.
- That the applicant is age sixty-eight (68)sixty-five (65) years or older as of the application deadline of November 1.
- Additionally, if the applicant is a property owner: That the applicant has applied for and received the homestead exemption for the year for which the rebate is requested.
- That the applicant has paid property taxes due as of the application deadline of November 1.

Cape Elizabeth

Senior Tax Relief Program:

- For residents 65 years and older
- Must be a property owner in Cape Elizabeth for at least 10 years
- Must be already receiving Homestead Exemption
- Federal Gross Income must be \$60,000 or less
- Benefit Cap is \$500
- Taxes exceed 5% of Federal Adjusted Gross Income

Chebeague Island

NO INFORMATION AVAILABLE FOR SENIOR TAX CREDIT PROGRAMS/ORDINANCES

Cumberland

The purpose of this program is to provide property tax assistance to residents 70 years of age and over who reside in the Town of Cumberland. Under this program, the Town of Cumberland will provide refund payments to those individuals who maintain a homestead in the Town of Cumberland and meet the established criteria. Applications for the program are available in late July of each year and Town Officials meet with eligible applicants in August.

Eligibility:

- 70 years of age or older
- Homestead in the Town of Cumberland
- Resident of the Town of Cumberland for at least 10 years
- Combined household income does not exceed \$91,000

Falmouth

The Town of Falmouth is offering a **Senior Property Tax Assistance** program beginning August 2, 2023. The program has the following eligibility criteria:

- Age 62 or older
- Household income below \$60,000 per year
- Current resident of Falmouth (owner or renter)
- Refunds will be determined based on the number of valid applications received. Recipients will be refunded a proportional share of the available program funds based on income level. Eligible property tax used to calculate the discount is based on actual property tax paid for homeowners and 15% of annual rent for renters. Eligible property tax is compared to 4% of resident income in the benefit calculation. The total amount budgeted for this program in Fiscal year 2024 is \$90,000.

Freeport

Property Tax Assistance

The purpose of this article is to establish a program to provide property tax assistance to persons who have reached their Social Security full retirement age and reside in the Town of Freeport. Under this program, the Town of Freeport will provide refund payments to individuals

who have maintained a homestead in the Town of Freeport for the immediately preceding five (5) years and meet the criteria established by this article.

Criteria for Participation:

To participate in the property tax assistance program, an applicant shall demonstrate all of the following:

- The applicant shall have reached their Social Security Full Retirement Age at the time of application;
- The applicant has been a resident with a homestead within the Town of Freeport for at least five (5) years immediately preceding the date of application for participation in the Program;
- The applicant shall meet the application and eligibility criteria set forth in Section 4 and Section 5 of this article; and
- The maximum family household income (MFHI) shall be no more than 250% of the Federal Poverty Level for the year in which the tax is committed.
- In addition, in order to participate in the property tax assistance program, the applicant household must not have more than \$500,000 in combined assets, not including their primary residence.

Determination of Eligibility and Rebate Amount

Eligibility under this article is designed to provide greater benefits proportionally to applicants with lower income in relation to their benefit base. Eligible applicants will receive a benefit totaling the amounts set forth as follows, provided that the cumulative maximum benefit allowed shall not be more than be \$750:

- The total amount of any increase to the applicant's benefit base from the most recent tax year to the current tax year (maximum \$200); and
- Benefits based on the applicant's total household income as defined by Section 2 Definitions – in the corresponding amount as set forth below, based upon the applicant's total gross income as a percent of the established Federal Poverty Level, rounded to the nearest percent:
 - i. 226-250%, the applicant will receive \$300;
 - ii. 200-225%, the applicant will receive \$400; or
 - iii. Less than 200%, the applicant will receive \$550.

Frye Island

NO INFORMATION AVAILABLE FOR SENIOR TAX CREDIT PROGRAMS/ORDINANCES

Gorham

Property Tax Assistance

Purpose: The purpose of this article is to establish a program to provide property tax assistance to persons 65 years of age and over who reside in the Town of Gorham. Under this program, the Town of Gorham will provide refund payments to those individuals who maintain a homestead in the Town of Gorham and meet the criteria established by this article

Notes:

- Must be have owned property in the town for at least 9 years
- Benefits based on a calculation of the applicant's benefit base as a percentage of their income [(Benefit/Income) x 100 = Benefit base as percent of income.]
- Eligibility under this article is designed to provide greater benefits proportionally to applicants with lower income in relation to their benefit base. Applicants with income greater than an amount equal to 90% of the current United States Department of Housing and Urban Development metropolitan area median family income shall not be eligible for benefits under this article.
- Only one applicant is permitted per household

Gray

Senior Tax Assistance

This chapter is adopted pursuant to the authority vested in the legislative body of a municipality by 36 M.R.S. § 6232. The purpose of this chapter is to establish a program to provide property tax assistance to persons sixty-five (65) years of age and over who reside in the Town of Gray. Under this program, the Town of Gray will provide assistance payments to those individuals who maintain a homestead in the Town of Gray and meet the criteria established by this chapter.

Requirements:

- The applicant shall be 65 years of age or older at the time of application.
- If the applicant is the property owner, they shall have a homestead in the Town of Gray at the time of the application and for the entire year prior to the date of application.
- Rental applicants shall provide a copy of their lease or rental agreement.
- The applicant has been a resident of the Town of Gray for at least 10 years immediately preceding the date of application for participation in the Program.
- A property owner applicant shall own no more than one residential property at the time of application. A rental applicant shall own no real residential property at the time of application.
- The applicant shall meet the application and eligibility criteria set forth in §§ 4 and 5 of this chapter.

Notes:

- Notwithstanding the following formulas, the maximum assistance payment allowed under this chapter shall be \$500. The assistance payment shall be the lesser of the following amounts: 1. Fifty percent (50%) of the amount by which the applicant's

benefit base exceeds 5% of the applicant's household income. (Benefit Base - 5% of Household Income) / 2 = assistance payment 2. An amount proportional to the available monies as approved by the Town Council in the Town's annual budget and the assistance payments calculated for each application received for that tax year, calculated as a percentage of the assistance payment for which the applicant is eligible in § 5(E)(1). SECTION 305.6 — LIMITATIONS ON

- Only one applicant per household

Harpswell

There is no “Senior” Property Tax Assistance Ordinance for the Town of Harpswell, but there is a general Property Tax Assistance Ordinance.

Purpose: The purpose of this Ordinance is to establish a program pursuant to Chapter 907-A of Title 36 of the Maine Revised Statutes to provide property tax assistance to qualifying persons who reside in the Town of Harpswell. Under this program, the Town of Harpswell will provide supplemental cash refund payments to those individuals who qualify as Harpswell resident beneficiaries of the State of Maine Residents Property Tax Fairness Credit pursuant to Chapter 822 of Title 36 of the Maine Revised Statutes, as may be amended from time to time, and meet the criteria established by this Ordinance.

Qualifications:

1. That the applicant has a homestead in the Town of Harpswell at the time of application and for the entire year prior to the date of application.
2. That the applicant has received a tax credit under the provisions of the State of Maine Residents Property Tax Fairness Credit Program.
3. That the applicant has paid property taxes in full for the year for which the refund is requested.

Harrison

NO INFORMATION AVAILABLE FOR SENIOR TAX CREDIT PROGRAMS/ORDINANCES

Long Island

NO INFORMATION AVAILABLE FOR SENIOR TAX CREDIT PROGRAMS/ORDINANCES

*only mentions State program

Naples

NO INFORMATION AVAILABLE FOR SENIOR TAX CREDIT PROGRAMS/ORDINANCES

*only mentions State program

New Gloucester

NO INFORMATION AVAILABLE FOR SENIOR TAX CREDIT PROGRAMS/ORDINANCES

North Yarmouth

The purpose of this Ordinance is to establish a program to provide property tax assistance to persons 70 years of age and over, whose household income is \$50,000 or less, who reside in the Town of North Yarmouth. Under this program, the Town of North Yarmouth will provide a tax benefit to those individuals who qualify as North Yarmouth resident beneficiaries of the Municipal Property Tax Assistance Program (“Program”) pursuant to Chapter 907-A of Title 36 of the Maine Revised Statutes and meet the criteria established by this Ordinance.

Criteria for Applying:

- The applicant shall be 70 years of age or more at the time of application.
- The applicant shall have a homestead in the Town of North Yarmouth at the time of the application and for the entire year prior to the date of application.
- The applicant has been a resident of the Town of North Yarmouth for at least 10 years immediately preceding the date of application for participation in the Program.
- For applications filed on or after July 1, 2025, applicants must demonstrate that they have received a tax credit under the provisions of the State of Maine Property Tax Fairness Credit Program, in accordance with 36 M.R.S. § 5219-KK.

Notes:

– Eligible applicants may qualify for benefits based on a calculation of the applicant’s benefit base as a percentage of their household income under the following formula: $[(\text{benefit base}/\text{household income}) \times 100 = \text{benefit base as a percentage of household income.}]$

Pownal

The Purpose of this Ordinance is to establish a program pursuant to Chapter 907-A of Title 36 of the Maine Revised Statutes to provide property tax assistance to qualifying persons who reside in the Town of Pownal. Under this program, the Town of Pownal will provide supplemental cash refund payments or credits to those individuals who qualify as Pownal resident beneficiaries of the State of Maine Residents Property Tax Fairness Credit pursuant to Chapter 822 of Title 36 of Maine Revised Statutes, as may be amended from time to time, and meet the criteria established by this Ordinance.

Criteria for Participation:

In order to participate in the Property Tax Assistance Program, an applicant must demonstrate all of the following:

- That the applicant has lived in the homestead for at least 10 years as of the date of application.
- That the applicant has received a tax credit under the provisions of the State of Maine Residents Property Tax Fairness Credit Program.
- That the Applicant is at least 70 Years of age as of the date of application.

Eligibility:

If the Administrative Assistant determines that the applicant is eligible to participate in the Program, he/she shall determine the total amount of such eligibility. Eligibility shall be in the amount of:

- a. A maximum award of \$500.00; or
- b. An equal share of available monies in the program fund divided by the total number of qualifying applicants with the maximum award to be capped at \$500.00.

Raymond

NO INFORMATION AVAILABLE FOR SENIOR TAX CREDIT PROGRAMS/ORDINANCES

Scarborough

NO INFORMATION AVAILABLE FOR SENIOR TAX CREDIT PROGRAMS/ORDINANCES

Sebago

NO INFORMATION AVAILABLE FOR SENIOR TAX CREDIT PROGRAMS/ORDINANCES

Standish

NO INFORMATION AVAILABLE FOR SENIOR TAX CREDIT PROGRAMS/ORDINANCES

Windham

Senior Property Tax Assistance

Purpose: The purpose of this article is to establish a program to provide property tax assistance to persons 65 years of age and over who reside in the Town of Windham. Under this program, the Town of Windham will provide refund payments to those individuals who maintain a homestead in the Town of Windham and meet the criteria established by this article.

Qualifications:

You MAY be eligible for a property tax refund of up to \$700, if you:

- are at least sixty-five (65) years old at the time of application;

- have a home (owned or rented) in Windham that you have lived in for the whole year prior to the time of application;
- have been a Windham resident for at least the last ten (10) years;
- have paid property taxes in Windham (due October 2, 2023 & April 1, 2024), or rent in Windham on your home for at least a year; and
- have an annual household income LESS THAN \$63,750
- or are 100% disabled, with Social Security Administration document verification, and meet all eligibility requirements excluding age.

The maximum benefit is \$700, but could be less depending on your actual property taxes and your annual household income.

Notes:

- Property taxes paid by a qualifying applicant during the tax year on the qualifying applicant's homestead or rent constituting property taxes paid by the resident individual during the tax year on a homestead not exceeding \$3,225
- Eligibility shall be the lesser of the following amounts:
 - Fifty percent of the amount by which the benefit base (taxes paid not to exceed \$3,225[2]) exceeds 4% of the applicant's household income (not to exceed 50% of the current HUD MFI for the Portland metropolitan area).[3]
 - This amount is calculated annually. See § 209-2, Definitions.
 - To demonstrate, the fiscal year 2017-2018 HUD median family income (MFI) for the Portland, Maine, HUD Metro FMR area was \$90,100, which would make the maximum income limit for eligibility \$45,050.
 - $(\text{Benefit base} - 4\% \text{ of Income}) / 2 = \text{Benefit Amount}$.
 - An amount proportional to the available monies as approved by the Town Council in the Town's annual budget and the applications received for that application year, calculated as a percentage of the benefit amount for which the applicant is eligible in § 209-5A.

Yarmouth

In an effort to help seniors stay in their homes, in 2016, the Town of Yarmouth launched a program to provide property-tax assistance to residents who are 67 years old and over and have lived in Yarmouth for at least 10 years. (Town of Council, Ordinance Chapter 507).

Eligibility:

To be eligible for the program, you must meet all the following qualifications:

- 67 years of age or older as of filing deadline of 4/30/24 (April 30, 1957)
- Homestead in the Town of Yarmouth
- Resident of the Town of Yarmouth for at least 10 years

- Combined household income does not exceed \$107,550

Notes:

- Refund only applies to the principal residence whether owned or rented.
- One applicant per household - eligibility shall be determined based on total household income.
- Total Income will be the same as calculated on the applicant's IRS Income Tax Return form.

YORK COUNTY

Biddeford

NO INFORMATION AVAILABLE FOR SENIOR TAX CREDIT PROGRAMS/ORDINANCES

*only mentions State program

Saco

The City of Saco's Senior Tax Assistance Program is a senior property tax relief credit program that replaces the prior Senior Tax Work-off and Senior Tax Assistance Match Programs.

Applicants must meet the following qualifications:

- 65 years of age or older prior to the application deadline.
- Have been living in Saco for 10 consecutive years (as a homeowner or renter).
- Recipient of a Maine Property Tax Fairness Credit.
- If a property owner has applied for a Homestead exemption.
- Has paid property taxes due through the application deadline.

If applicants meet all requirements, they qualify for a Senior Tax Assistance Credit of up to the amount of the state credit. At no time will the credit issued exceed the amount of the applicant's property tax bill, less the state credit.

How Tax Assistance is Determined:

If the program administrator determines the applicant is eligible to participate in the program, he/she shall determine the tax rebate. The rebate shall be the lesser of the following amounts but in no case shall the City's rebate exceed the property taxes or rent paid in the preceding calendar year, less the state property tax credit.

1. The amount of the credit qualified for under the property tax fairness credit program; or
2. A pro rata share of the funds appropriated by City Council for that fiscal year.

Acton

NO INFORMATION AVAILABLE FOR SENIOR TAX CREDIT PROGRAMS/ORDINANCES

Alfred

NO INFORMATION AVAILABLE FOR SENIOR TAX CREDIT PROGRAMS/ORDINANCES

*No program specifically for seniors but there is a form available for Property Tax Deferral for residents who qualify

*There is only a form, there is no explanation of the program

Arundel

NO INFORMATION AVAILABLE FOR SENIOR TAX CREDIT PROGRAMS/ORDINANCES

*only mentions State program

Berwick

Property Tax Assistance Ordinance

Provides property tax assistance to persons 70 years of age and over who reside in the Town of Berwick. Under this program, the Town of Berwick will provide supplemental refund payments to those individuals who qualify as Berwick resident beneficiaries of the State of Maine Residents Property Tax Program pursuant to Chapter 907 of Title 36 of the Maine Revised Statutes and meet the criteria established by this Ordinance.

Criteria:

- Must be at least 70 years of age at the time of application
- Must have a homestead in the Town of Berwick at the time of application and for an entire year prior to the date of application
- Must have received a refund under the provisions of Chapter 907 of 36 M.R.S.A
- Must be a resident of the Town of Berwick for at least 10 years at the time of the application

Determination of Eligibility:

The lesser of the following amounts:

- The amount of the refund awarded by the State under Chapter 907 of 36 M.R.S.A
- Available monies in the Town Circuit Breaker fund
- \$500

Buxton

NO INFORMATION AVAILABLE FOR SENIOR TAX CREDIT PROGRAMS/ORDINANCES

*only mentions State program

Cornish

NO INFORMATION AVAILABLE FOR SENIOR TAX CREDIT PROGRAMS/ORDINANCES

*only mentions State program

Dayton

NO INFORMATION AVAILABLE FOR SENIOR TAX CREDIT PROGRAMS/ORDINANCES

Eliot

SENIOR PROPERTY TAX ASSISTANCE PROGRAM

The purpose of this article is to establish a program pursuant to 36 M.R.S.A. ch. 907-A to provide property tax assistance to qualifying persons who reside in the town. Under this program, the town may provide tax rebate and rental rebate payments to those individuals who meet the criteria established by this article.

Criteria for participation:

To qualify for participation in the property tax assistance program, an applicant must demonstrate all of the following:

- That the applicant has a homestead in the town at the time of application and for ten continuous years prior to the date of application.
- That the applicant has received a tax credit under the provisions of the State of Maine Residents Property Tax Fairness Credit Program.
- That the applicant is age 70 years or older as of the application deadline of November 1.
- Additionally, if the applicant is a property owner: that the applicant has applied for and received the homestead exemption for the year for which the rebate is requested.
- That the applicant has paid property taxes in full through the date of application.

Determination of rebate:

If the program administrator determines that the applicant is eligible to participate in the program, he/she shall determine the rebate. The rebate shall be the lesser of the following amounts, but in no case shall the town's rebate exceed the property taxes or rent paid in the preceding calendar year, less the state property tax fairness credit:

- The amount of credit qualified for under the property tax fairness credit program; or
- A pro rata share of available monies in the program fund based on the calculated amount of the rebate.

Hollis

NO INFORMATION AVAILABLE FOR SENIOR TAX CREDIT PROGRAMS/ORDINANCES

Kennebunk

Purpose: The purpose of this Ordinance is to establish a program (the “Program”) to provide property tax assistance to persons 62 years of age and over who reside in the Town of Kennebunk. Under this Program, the Town of Kennebunk will provide supplemental tax credit to those individuals who qualify as Kennebunk resident beneficiaries of the State of Maine Residents Property Tax Program pursuant to 36 M.R.S.A. 5219-KK of the Maine Revised Statutes and who meet the criteria established by this Ordinance.

Criteria for Participation:

- The applicant shall be 62 years of age or more at the time of application.
- The applicant shall have a homestead in the Town of Kennebunk at the time of the application and for the entire year prior to the date of application.
- The applicant has received a refund under the provisions of 36 M.R.S.A. 5219- KK State (“Property Tax Fairness Credit”).
- The applicant shall have applied for the Maine Homestead Exemption.

Determination of Eligibility:

If the Town Manager or designee determines that the applicant is eligible to participate in the Program, he shall determine the total amount of such assistance to be provided. Eligibility shall be the lesser of the following amounts:

- 25% of the amount of the refund awarded by the State to the applicant under 36 M.R.S.A. 5219-KK State (“Property Tax Fairness Credit”) or;
- \$ 300.00; or
- A prorated amount of the available monies in the Program fund established under Section 6 of this Ordinance. If funds are not available in the Program fund to fully fund eligible applications under subsection a or b above, the Town Manager or designee shall reduce payments in accordance with Section 6 of this Ordinance. Under no circumstances shall the refund from the Maine State’s “Property Tax Fairness Credit” combined with the Town’s assistance under this ordinance exceed the taxes for the property.

Kennebunkport

There is no program specifically for seniors, but there is a “Local Property Tax Assistance” program:

The Kennebunkport property tax assistance program provides financial assistance to homeowners and renters who have been year-round residents for at least the past 10 years, and who have qualified for the Maine State Property Tax Fairness Credit program. The Maine state program is intended to benefit residents whose property tax or rent expenses are above average relative to their personal income.

Qualifications:

- You must have received a property tax fairness credit from the Maine State Property Tax Fairness Credit program
- Kennebunkport must have been your principal residence for the past 10 years
- You must submit your application to town hall for the Kennebunkport program no later than June 30.

Amount of Assistance:

If you qualify you will receive up to \$500, or 50% of the amount of the refund from the State property tax fairness credit program; whichever is less.

Kittery

Senior Tax Assistance

- Municipal Property Tax Assistance Program: Qualifying applicants may be eligible to receive a credit on their taxes. To qualify, applicants must be 70 years of age or older, have a household income that does not exceed three hundred percent (300%) of the federal poverty level, have a homestead in the Town of Kittery, and have been a resident of the Town of Kittery for at least ten (10) consecutive years. A completed application with accompanying documentation is also required.
- Tax Deferral for Senior Citizens Program: Qualifying applicants may be allowed to defer property taxes. To qualify, applicants must be 70 years of age or older, have a household income that does not exceed three hundred percent (300%) of the federal poverty level, be the owner of an eligible homestead in the Town of Kittery, and have been a resident of the Town of Kittery for at least ten (10) consecutive years. A completed application with accompanying documentation is also required.

Lebanon

NO INFORMATION AVAILABLE FOR SENIOR TAX CREDIT PROGRAMS/ORDINANCES

*There is an application for Property Tax Stabilization for Senior Citizens but only those with user accounts with the Town of Lebanon may view this application.

Limerick

NO INFORMATION AVAILABLE FOR SENIOR TAX CREDIT PROGRAMS/ORDINANCES

Limington

NO INFORMATION AVAILABLE FOR SENIOR TAX CREDIT PROGRAMS/ORDINANCES

Lyman

NO INFORMATION AVAILABLE FOR SENIOR TAX CREDIT PROGRAMS/ORDINANCES

*only mentions State program

Newfield

NO INFORMATION AVAILABLE FOR SENIOR TAX CREDIT PROGRAMS/ORDINANCES

North Berwick

NO INFORMATION AVAILABLE FOR SENIOR TAX CREDIT PROGRAMS/ORDINANCES

*only mentions State program

Ogunquit

NO INFORMATION AVAILABLE FOR SENIOR TAX CREDIT PROGRAMS/ORDINANCES

*no program specifically for seniors, but there is a Property Tax Deferral form. There is no information about this program, only the application.

Old Orchard Beach

Senior Property Tax Assistance

On June 5, 2018, the Town Council authorized a new program that would provide property tax relief to Old Orchard Beach residents who are 70 years old, whose primary residence has been in the Town of Old Orchard Beach for at least 10 consecutive years, and who meet criteria related to limited income and financial assets.

In order to qualify, you must meet all of the following criteria:

- Received a Property Tax Refund this year from the State of Maine Property Tax & Fairness Credit Program
- Received the Homestead Exemption at the time of the Application
- Primary Residence has been in Old Orchard Beach for ten (10) continuous years prior to the date of the Application

- You are 70 years of age as of November 1st
- You have no past due property taxes as of the date of the Application

Parsonsfield

NO INFORMATION AVAILABLE FOR SENIOR TAX CREDIT PROGRAMS/ORDINANCES
*only mentions the State program

Sanford

NO INFORMATION AVAILABLE FOR SENIOR TAX CREDIT PROGRAMS/ORDINANCES
*only mentions State program

Shapleigh

NO INFORMATION AVAILABLE FOR SENIOR TAX CREDIT PROGRAMS/ORDINANCES
*only mentions State program

South Berwick

NO INFORMATION AVAILABLE FOR SENIOR TAX CREDIT PROGRAMS/ORDINANCES
*only mentions State program

Waterboro

NO INFORMATION AVAILABLE FOR SENIOR TAX CREDIT PROGRAMS/ORDINANCES
*only mentions State program

Wells

Property Tax Deferral for Senior Citizens

Eligibility requirements.

- In order to qualify for the tax deferral under this chapter, the applicant must meet all of the following requirements when the application is filed and thereafter as long as the payment of taxes by the taxpayer is deferred:
- The property must be an eligible homestead where the taxpayer has resided for at least 10 years prior to application. The residency requirement of this subsection does not apply if absence from the eligible homestead was/is by reason of health.
- The taxpayer is an owner of the eligible homestead, is at least 70 years of age on April 1 of the first year of eligibility and occupies the eligible homestead.
- The household income of the taxpayer does not exceed 300% of the federal poverty level.

- The household income of the taxpayer may not exceed 300% of the federal poverty level during the entire period of the deferral. The applicant may be asked to provide documentation of this during the period the property tax on eligible property is deferred.
- There must be no prohibition to the deferral of property taxes contained in any provision of federal law, rule or regulation applicable to a mortgage, trust deed, land sale contract or conditional sale contract for which the eligible homestead is security.
- There must be no outstanding property taxes owed on the homestead at the time of application for deferral. The restriction imposed by this subsection may be waived if the municipal treasurer determines that the taxpayer is eligible to participate in the deferral of taxes pursuant to this chapter but for this subsection. If such a waiver is recommended, the municipal treasurer shall forward the application with an explanation of the waiver to the Board of Selectmen for acceptance, and by majority vote of the Board of Selectmen, they shall defer the delinquent taxes subject to the provisions of this chapter.

Effect of property tax deferral:

If the taxpayer is determined to be eligible and the request for a property tax deferral is accepted, it shall have the effect of:

- Deferring the payment of the property taxes levied on the eligible homestead for the municipal fiscal year beginning on or after April 1 of the year the determination of eligibility is made
- Continuing deferral of the payment by the taxpayer of any property taxes deferred under this chapter for previous years that have not become delinquent.
- Continuing the deferral of the payment by the taxpayer of any future property taxes for as long as the provisions of this chapter are met.
- If property taxes are deferred under this program, the lien established on the eligible homestead under Title 36, Section 552 of the Maine Revised Statutes continues for the purpose of protecting the municipal interest in the tax-deferred property.
- Interest on the deferred taxes accrues at the rate of 0.5% above the otherwise applicable rate for delinquent taxes.
- In order to preserve the right to enforce the lien, the Town shall record in the county registry of deeds a list of the tax-deferred properties. The list must contain a description of each tax-deferred property as listed in the municipal valuation together with all of the names of each of the taxpayers listed on the valuation. The list must be updated annually to reflect the addition or deletion of tax-deferred properties, the amount of deferred taxes accrued for each property and payments received.
- The recording of the tax-deferred properties under this subsection is notice that the Town claims a lien against those properties in the amount of the deferred taxes plus interest together with any fees paid to the county registry of deeds in connection with the recording. For a property deleted from the list, the recording serves as notice of release or satisfaction of the lien, even though the amount of taxes, interest or fees is not listed.

York

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