

LPC Poll – February 7, 2025

	LD 326, Blind Exemption		LD 353, Deed Fraud Study	
	#	%	#	%
Support	8	32%	12	48%
Oppose	3	12%	1	4%
NFNA	13	52%	4	16%
Track	1	4%	5	20%
No Position	-	-	3	12%

Comments

[LD 326](#) *An Act to Increase the Property Tax Exemption Provided to Individuals Who Are Legally Blind* (Sponsored by Rep. Bridgeo of Augusta).

Support

- Property taxes are out of control. Anything we can do to help reduce the burden is a good thing!
- I believe MMA should support this bill. The revenue impact on municipalities would seem to be minor, but the relief for a blind property owner could be a matter of some personal importance for that taxpayer.
- I think that we should support the bill to increase the property tax exemption from \$4,000 to \$10,000. In today’s economy this increase would be minimal support to those who have the additional costs of living associated with being legally blind. Many of them have minimal income from either Social Security or disability. As you are aware, 9% of the population is considered at the poverty level and 39% are at the border of being eligible for GA but are living paycheck to paycheck until something major happens.
- Makes sense, blind individuals have their own significant life-hurdles to overcome, and move around less (or more slowly), utilizing less local services.
- Even though I doubt this has any reimbursement from the State, because the visually impaired can benefit from this.
- Not sure when this amount was last adjusted. Seems to be bringing it in line with inflation etc. However, we’ve got to be careful about carveouts. Other Mainers will have to make up this shortfall in revenue. Not sure how of these folks are in Maine, but it can’t be that many.
- I believe an increase in the property tax exemption for legally blind residents is warranted.
- The revenue impact on municipalities would seem to be minor, but the relief for a blind property owner could be a matter of some personal importance for that taxpayer.

Oppose

- Shifting tax burden on other residents. Unless state funds at 100%, oppose.
- I've never understood this exemption. Why a benefit for blindness, as opposed to deafness, or being paraplegic, or many other challenges, physical and mental? Blind residents will benefit from an expanded homestead exemption along with everyone else.
- This has always seemed like a bizarre carve-out for a disability. What about the deaf? People born without limb(s)? Paralysis? We shouldn't be expanding a trivial exemption like this, we should be repealing it.

NFNA

- Not opposed to Exemption or increase to amount in theory, But/And: Not Means Tested. If reimbursement % to Municipalities is not increased, Exemption amount increase results in reduced taxable value, without the revenues to off-set.
- I am unsure if the State reimburses Towns and Cities for the blind exemptions or not but it doesn't mention anything about it in the bill. I would like to know more information about that before I would support the bill. Municipalities are not 100% reimbursed for exemptions as it is so I assume this one is the same.
- I would be inclined to support this bill -- the financial impact should be minimal (we have only one such exemption in Winthrop) -- but only if the state agrees to also reimburse towns for the lost revenue.
- The only concern that I have would be the Town's being reimbursed for the loss of revenue as a matter of concern that if MMA does not take a stand on this exemption, the State may be inclined to not reimburse the Towns for other exemptions. This represents a very limited amount of the public and will have only a small impact on municipalities.
- If they are going to keep increasing exemptions, then they need to increase reimbursements to municipalities. Plus, someone needs to proof the spelling in the text of the bill. I am not sure what taxable "situs" is.
- There are so few blind exemption applications, there will be no significant municipal impact either way.
- Rather increase the homestead exemption.
- While I support the proposal, I think a better approach to help the most people is through the homestead exemption proposal.
- This would affect zero people in my community, and, according to Google AI, maybe 30,000 people statewide. I don't see any harm in it, and it provides some small benefit to a small group of people, but we really want to push more on the bigger homestead exemption in our platform.

- I am not opposed but would like to hear what is said at the hearing and also how does the \$10,000 exemption compare to other exemptions and what is the impact of the increase statewide.
- The blind exemption shouldn't be increased unless the veteran and homestead exemptions are increased.
- Discussion of the increase erosion of the municipal tax base, 50% loss of this new amount of exempted property and tax, and the need for the State, if granting, to reimburse the municipalities greater than the 50%.

LD 353 *Resolve, to Establish the Commission to Recommend Methods for Preventing Deed Fraud in the State (Emergency)* (Sponsored by Sen. Ingwersen of York Cty.)

Support

- I'm not sure if deed fraud is an emergency matter or an actual issue that needs addressing in state statute, but if the Registers organization and law enforcement are onboard with studying then I'm ok with MMA supporting the bill. Also fine with NFNA.
- I don't see any reason not to support this bill. The Commission is trying to remedy a problem with deed fraud. Maybe they will find some resolutions.
- Identify fraud has hit the real estate market hard. I support adding safeguards so people don't lose their homes to fraudsters mortgaging properties that don't belong to them.
- If this has become a problem in Maine, then I believe MMA should support a commission to investigate and make recommendations. As a past paralegal and notary I was always a bit leery of the concept of "remote notarization" though I have no personal knowledge of actual abuses.
- It's a bit too late for the Native population, but it's not too late for the fraudulent population to protect the property already stolen.
- Protects property owners from being taken advantage of and to improve the recording of deed transfers in Maine.
- IF there is not a price-tag associated with it. Deed fraud seems more prevalent and an easy gimmick to achieve given the loopholes. It needs to be stunted.
- This is a real problem that can happen to anyone, especially if they do not have a mortgage on their property. There are many documented cases of this happening across the country. You don't know until you get bank foreclosure notices that someone took a mortgage in your name on your property. Or your property might have even been sold without your knowledge.

- In recognition of the impacts to victims and need to further address.
- A constituent recently expressed concerns to me about the potential for deed fraud due to identity theft. My own research confirmed that there are currently limited safeguards in place to prevent this type of fraud.
- If this has become a problem in Maine, then I believe MMA should support a commission to investigate and make recommendations. As a past paralegal and notary I was always a bit leery of the concept of "remote notarization" though I have no personal knowledge of actual abuses.

Oppose

- I try to avoid cynicism and snark in written communications, but it's late on Friday afternoon. If this is actually a problem, why have a committee? Why not, like all the bills we've seen about non-existent voter fraud, just throw a ton of spaghetti against the wall and see what sticks? If we took all the voter fraud bills that we just considered, and reworded them slightly, and reintroduced them as attempts to prevent deed fraud, we might actually be able to do something about deed fraud. While we're at it, we could reword LD353 for a committee to study voter fraud, find out that it's actually not an issue at all, and get on with our lives. We actually had a person in our code office today who seems to be dealing with something close to deed fraud, so I do understand that it might actually be an issue. But there are so many things that "might be" issues all the time, and we try to solve them without creating a blue-ribbon commission to report back in a year. Instead, thoughtful legislators say, "There's a problem, and here's a solution." I'd rather see a bill or series of bills to actually try to solve this issue than another commission to study it. A bill to require photo ID before registering a deed, or proof of ownership, or notarized authorization from the owner, etc. There -- that's three bills right there that could be introduced. Saved us 10 months.

NFNA

- I have had residents concerned about deed fraud so I think a group responsible for getting accurate information out to Maine residents would be helpful.
- I wonder about the real value in having another commission- if the reports that they provide are utilized in some manner to change things then I support preventing deed fraud of any sort but if they report out and it is just filed then I would suggest that we take a neither for nor against position. But if something positive is done when these commissions report out, I would support it fully.
- Is this an actual problem? Aren't deeds generally notarized or done by a member of the bar? If so, that requires proof of identity.

- This is to form a committee that will report to the Joint Standing Committee on Judiciary, which is authorized to submit legislation in 2026. Therefore, we will get to review that legislation then and then take a position on that legislation at that time.

No Position

- I'm happily sitting firmly in the No Position camp. Save yourself the work. Deed protections don't have anything to do with municipalities; let the counties to go bat if they see value. I don't see the value for us in the bill to ask you and your team to burn time on this. They can go at this without us and, no matter how it shakes out, it is extraordinarily unlikely that municipal offices will be impacted.
- I just don't know enough about this problem to offer sound recommendation. How big of a problem is deed fraud? Maybe it is a big issue, but I don't have any experience with it.

Track

- Although I personally believe this LD could serve a valuable purpose, I don't think it is of specific relevance to Municipalities (more so to all Maine residents) and thus MMA's LPC need not weigh in. However, "Tracking" is advisable to ensure no important changes to this LD are made later in the process, and to keep an eye on the size and nature of the fiscal note, if applicable, as that could be an important factor.
- I'm unsure what impact this would have on municipalities. I'd have to know more before I could stake a stance.
- Track - Does not appear to be municipal impact, however "improving verification requirements" might end up in the Town office, worth watching.
- I don't know of any cases of deed fraud in the state so wonder if this is a solution in search of a problem or an overreaction to an isolated incident. I suggest Track to give us an opportunity to learn if there is actually a fraud problem with deeds.
- Did not realize that there was such a deed fraud issue in the State of Maine to create a commission to study. As one of my colleagues has stated in the past, if we do not want to solve a problem, let's create a commission to study it. Not a major concern for municipalities as our responsibility is to send tax bills to the listed owner on the deed and when there is a deed fraud issue, it becomes a civil matter between the parties that the Towns should not get involved in. The only reason I say track is that if a town forecloses on a property where deed fraud exists, it would cloud the title and perhaps the foreclosure and lien process.