Progress & Poverty
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Memo

To:	Maine Real Estate Property Tax Relief Task Force
From:	Stephen Hoskins (Progress and Poverty Institute) Greg Miller & Lars Doucet (Center for Land Economics)
Date:	November 16, 2026
Subject:	Taylor Swift Tax: How much revenue could be raised by a tax on high-value second homes?

Context and Key Findings

Task Force members have expressed recurring interest in a "Taylor Swift Tax": a tax on high-value second homes. To inform decision-making around such a tax, this memo provides initial estimates of the revenue it could raise, by answering the following research question: *roughly how much revenue could a statewide tax on high-value second homes raise in Maine?*[1] No perfect data exists to answer this question, so the figures in this memo are our best estimates based on three different sources of data.

We model the tax structure that Maine Revenue Services (MRS) set out in its September 15 letter to the Chairs, based on the so-called Taylor Swift Tax that Rhode Island enacted in 2025.[2] This would be a new state-level tax on residential property that is neither the owner's home nor rented out for more than half the year, which we refer to as "second homes" throughout this memo. We model a tax on all such second homes, regardless of whether the owner lives in Maine or out of state. Each second home is granted $1 million of exempt value, with a 0.5% tax applying to all value above that threshold (in line with Rhode Island's $2.50 per $500).

Our estimates are built on tax year 2024 values. Home prices have risen about 5% since then[3]; because only value above $1 million is taxed, this would raise the revenue figures in this memo by about 10%. They are ballpark figures rather than a formal fiscal note, and they do not account for any change in behavior as a result of the tax. None of our methods can identify short-term rentals booked for more than half the year, which the Rhode Island design exempts. MRS notes that the design raises serious questions under Article IX, §8 of the Maine Constitution; we do not address them.[4]

We estimate that Maine's second homes are worth about $50 billion, of which about $10 billion is value above the $1 million exemption. A 0.5% tax on that value would therefore raise about $50 million a year.

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[1] Progress and Poverty Institute, Phase 3 Research Proposals, October 29, 2026, Proposal 5.
[2] On Rhode Island's design: WPRI; Pierce Atwood; Rhode Island Division of Taxation.
[3] FHFA's purchase-only house price index for Maine rose 6.0% from mid-2024 to mid-2025 and 1.1% from mid-2025 to mid-2026, about 7% in all (2025 Q2 report; 2026 Q2 report). The Zillow Home Value Index for Maine rose 2.9% from April 2024 to April 2026.
[4] MRS letter to the Chairs, September 15, 2026, pp. 7–8, in the Task Force's meeting materials.

Stage	Value
All residential property in Maine	about $270 billion
Of which, second homes (not owner-occupied, not rented out)	about $50 billion
Of which, value above the $1 million exemption (the taxable base)	about $10 billion
Taylor Swift Tax at 0.5%	**about $50 million a year**

Key Findings

1. **How many homes would pay?** About 12,000 second homes are worth more than $1 million. That is after removing an estimated share of rented homes from the roughly 15,000 high-value homes whose owners live elsewhere.
2. **How certain is this figure?** Our three methods give $43–65 million. After accounting for likely under- and over-estimates, we believe the true figure likely lies between $45 and $55 million.
    - $43 million (Method A. State Totals) assumes that second homes are worth the same as an average non-homestead residence (which is an unlikely assumption given the coastal nature of second homes).
    - $65 million (Method B. Parcel Records) does not remove homes that are rented out for more than half the year.
    - The main aspect of the Rhode Island policy that we lack the data to model is its treatment of short-term rentals booked for more than half the year. If Maine exempted them as Rhode Island does, each 10% of the base they represent would remove about $5 million of revenue. We estimate them to be around 1–4% of all second homes, or about $0.5–2 million.[5]
3. **Where does the revenue come from?** Out-of-state owners would contribute about four-fifths of total tax revenue. Five coastal counties (York, Hancock, Cumberland, Lincoln and Knox) would contribute almost 90%. For second homes worth over $1 million in Hancock and Lincoln counties, the tax would equal around a quarter of their current property tax bill: about $2,000–3,000 a year for a typical home.
4. **What if the rate were different?** Revenue is proportional to the rate: each 0.1 percentage point increase over 0.5% would raise about an additional $10 million. For example, a 0.25% rate would raise about $25 million, and a 1% rate about $100 million

The rest of this memo describes the three methods we used to derive these estimates.

[5] See footnote 20.

Further Details

We begin by describing the design of such a tax. Each feature below is part of the design MRS described, followed by the version we model and why:

- **Taxable property:** the tax applies to residential property that is neither the owner's home nor rented out for more than half the year. The State defines residential property as buildings of 1–4 units. Second homes are almost all single-family homes and condos, so we treat 2–4 unit buildings as rentals (see Caveats).[6]
- **Ownership:** such a tax could apply to all owners, or only to those who live out of state. We model a tax on all second homes, whether the owner lives in Maine or out of state, because MRS' design and Rhode Island's tax both apply regardless of where the owner lives.[7]
- **Tax-free threshold:** the tax can exempt part of each home's value. We assume the first $1 million is exempt, as in Rhode Island, so the tax falls only on value above it. All values are tax year 2024 market values.[8]
- **Rate:** Rhode Island charges $2.50 per $500 of value above the threshold, or 0.5% a year. We model 0.5%; other rates scale in proportion, at about $10 million for each 0.1 percentage points.
- **Rentals:** the design exempts homes rented out for more than half the year. We remove long-term rentals where a source identifies them, and otherwise assume a share. None of our methods can identify short-term rentals booked for more than half the year, so these remain in our estimates.

No single dataset precisely identifies second homes along with their value, so we use three methods to get a ballpark estimate. Each method uses a different dataset as its primary basis, and draws assumptions from the others where it needs to:

- **Method A. State Totals** starts from the State Valuation (MRS' estimate of the market value of all property in each town) and the Municipal Valuation Return (MVR: each town's annual return to MRS, including its homestead exemptions).[9]
- **Method B. Parcel Records** starts from ATTOM, a commercial compilation of town assessors' records giving each parcel's value, property type and owner's mailing address.[10]
- **Method C. Sales Records** starts from MRS' real estate transfer tax declarations, which record each sale's price, property type and buyer's mailing address.[11]

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[6] MRS Rule 201: the residential class and residential ratios.
[7] MRS letter to the Chairs, September 15, 2026, pp. 7–8, in the Task Force's meeting materials.
[8] 2026 State Valuation (tax year 2024).
[9] 2024 Municipal Valuation Return statistical summary (MRS): Lines 13 and 14e–g.
[10] ATTOM tax assessor data, with Regrid parcel data (licensed).
[11] MRS' real estate transfer tax declarations (form), 2005–2025.

Method	Direction	What it covers	Revenue at 0.5% tax
Method A. State Totals	Top-down, from all residential property	All second homes	**$43 million** ($47–52 million assuming second homes are worth about 10–20% more than an average home)
Method B. Parcel Records	Bottom-up, parcel by parcel	All second homes	**$51 million** ($65 million before removing rentals)
Method C. Sales Records	Bottom-up, from sales since 2005	Out-of-state owners only	**$50–55 million** (compared with $51 million for out-of-state owners in Method B, both before removing rentals)

We walk through each method from its starting total to its revenue estimate.[12]

Method A. State Totals

This method relies mainly on the State's own data. The market value of all residential property (the State Valuation), less the value of homestead property (the MVR), gives the value of all non-homestead residential property: $147 billion. Census counts then separate out about $48 billion of seasonal homes, which, if value above $1 million were taxed, would raise about $43 million in revenue.

Step	Homes left	Value left
All residential property, 1–4 units	about 697,000	$269 billion
Less homestead property (326,000 homesteads)	371,000	$147 billion
Less owner-occupied homes with no exemption (117,000), rentals (108,000) and other vacant homes (31,000)	115,000	$48 billion
Worth more than $1 million	about 10,100	$18.7 billion
Value above $1 million exemption (the taxable base)		$8.5 billion
Taylor Swift Tax at 0.5%		**$43 million**

[12] Our proposal planned a data request to Redfin. Redfin could not provide owners' addresses, so Method C uses MRS' real estate transfer tax records instead, which identify out-of-state buyers directly.

How each step works:

- **Starting total:** each town's residential value in the State Valuation.[13]
- **Remove homestead property:** each town's homestead share of residential value, from the MVR (Lines 14e–g), is taken out of that town's State Valuation total. This leaves the total value of non-homestead property, $147 billion, but no indication of what share of it is seasonal homes.[14]
- **Separate out seasonal homes:** in each county, Census counts of non-homestead homes (owner-occupied without an exemption, rented, seasonal and other vacant) give the seasonal share. We apply it to that county's non-homestead value, assuming every home is worth the same. This leaves 115,000 seasonal homes worth $48 billion.[15]
- **Apply the threshold:** Using Method B's county-by-county distribution, about 10,100 of these homes are worth more than $1 million ($18.7 billion), with $8.5 billion of value above it (17.9%), which would raise $43 million.

What this method misses (pushes the estimate down)

- Coastal second homes are probably worth more than the average non-homestead home. If they are worth about 10% more, revenue rises to about $47 million; if about 20% more, to about $52 million.

What this method may wrongly include (pushes the estimate up)

- Short-term rentals booked more than half the year, which are included in our seasonal homes count from Census, but would be excluded based on the Rhode Island design.

Method B. Parcel Records

Our main source here is ATTOM, a commercial compilation of town assessors' records. For each parcel it gives the assessed value, property type, building details, a flag for whether the owner lives there, and the owner's mailing address. Counting parcel by parcel, about 146,000 homes belong to owners who appear to live elsewhere. After an assumed rental share, about 12,000 of them are worth more than $1 million, which would raise about $51 million in revenue.

[13] 2026 State Valuation (tax year 2024).
[14] 2024 Municipal Valuation Return statistical summary (MRS): Lines 13 and 14e–g.
[15] American Community Survey 2020–24: B25003, B25004, B25032, B25085.

Step	Homes left	Value left
Single-family homes and condos	557,000	$240 billion
Owner lives elsewhere: mailing address out of state, elsewhere in Maine, or none	146,000	$72 billion
Less an assumed rental share, scaling to the Census count of seasonal homes (a 21% cut)	115,000	$57 billion
Worth more than $1 million	12,200	$22.5 billion
Value above $1 million exemption (the taxable base)		$10.2 billion
Taylor Swift Tax at 0.5%		**$51 million** ($65 million before removing rentals)

How each step works

- **Starting total:** ATTOM's records for every single-family home and condo, with assessed values converted to market value town by town. This leaves out 2–4 unit buildings, mobile homes, vacant lots, and parcels our checks show are not homes (such as dams and wind turbines), and gives 557,000 homes worth $240 billion.[16]
- **Remove homes whose owners live in them:** an owner counts as living there if ATTOM flags the home as owner-occupied, or the owner's mailing address is in the same ZIP code or town. This leaves 146,000 homes worth $72 billion whose owners live out of state, elsewhere in Maine or give no address. However, this leaves no indication about what share are rented out rather than kept as second homes.
- **Remove rentals:** assessor records do not show which homes are rented out, so in each county we scale this pool down to the Census count of seasonal homes, a 21% cut overall. This leaves 115,000 second homes worth $57 billion.[17]
- **Apply the threshold:** 12,200 of these homes are worth more than $1 million, with $10.2 billion of value above that threshold. This would raise $51 million. Out-of-state homeowners would pay around 80% of that $51 million.

What this method misses (pushes the estimate down)

- The rental cut applies equally at every value, but $1 million homes are less likely to be long-term rentals.

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[16] ATTOM tax assessor data, with Regrid parcel data (licensed). ATTOM's records for all residential parcels of 1–4 units, including vacant lots, total $277 billion at market value, against $269 billion in the State Valuation. Its totals are within 10% of the MVR in towns holding 82% of residential value.
[17] American Community Survey 2020–24: B25003, B25004, B25032, B25085.

- Second-home owners who have their tax bills sent to the Maine house.

What this method may wrongly include (pushes the estimate up)

- Owner-occupants whose post office box is in a neighboring town.
- Short-term rentals booked more than half the year, and some rented cottages on parcels with more than one house.

Data quality: a quarter of parcels have no property type, mostly in seasonal towns. We fill these from other fields and check them against the MVR. Our debrief memo recommends a statewide property type code, which would help to close this gap.[18]

Method C. Sales Records

Our main source here is MRS' real estate transfer tax declarations, which are filed for every sale. Each declaration records the price, a property type and the buyer's mailing address after purchase, which shows whether the buyer lives out of state. We use these records to identify homes bought by out-of-state buyers, as a check on how much out-of-state owners would pay. They point to $50–55 million in revenue from homes owned by out-of-state owners, a close match to the $51 million that out-of-state owners would pay in Method B before rentals are removed.

Step	Homes left	Value left (2024 prices)
Arm's-length sales, 2005–2025	716,000 sales	
Latest sale of each property	519,000 properties	
Bought by a buyer with an out-of-state address	123,000	$71 billion
Homes: single-family and condos, with untyped sales imputed	86,600	$48 billion
Worth more than $1 million	10,200	$18.1 billion
Value above $1 million exemption (the taxable base)		$8.0 billion
Taylor Swift Tax at 0.5%		**$40 million**

[18] Progress and Poverty Institute and Center for Land Economics, *Consultants' Debrief Memo*, November 16, 2026, section 2.2.

Scaled up to all out-of-state-owned homes (sales since 2005 cover about three-quarters)		**$50–55 million**

How each step works

- **Starting total:** every transfer tax declaration records the price, a property type and the buyer's mailing address after purchase. There were 716,000 arm's-length sales from 2005 to 2025.[19]
- **Keep latest sales:** only each property's latest sale counts, since its buyer is most likely today's owner. This leaves 519,000 properties.
- **Keep out-of-state buyers' homes:** 123,000 of those latest sales went to a buyer with an out-of-state address, and 86,600 of them are single-family homes or condos (with sales that record no property type imputed). This leaves out-of-state owners' homes, but only those sold since 2005.
- **Bring prices up to date:** each sale price is indexed to 2024 with its county's house price index, valuing these homes at $48 billion.[20]
- **Apply the threshold:** 10,200 of these homes are worth more than $1 million, with $8.0 billion of value above that threshold, which would raise $40 million in revenue if taxed at 0.5%.
- **Scale up to all out-of-state owners:** matching sales to parcel records shows that homes sold since 2005 hold about three-quarters of today's out-of-state-owned value above $1 million, so we scale the $40 million up to $50–55 million.

What this method misses (pushes the estimate down)

- Second homes owned by Mainers (about a fifth of the base in Method B. Parcel Records).
- Homes built after their last sale.

What this method may wrongly include (pushes the estimate up)

- Buyers who later moved to Maine: about a third of the revenue from matched homes is in homes now recorded as owner-occupied.
- Rentals, which the records cannot identify.

Why it still matters: two independent sources agree that out-of-state owners would pay about $50 million before rentals are removed.

Caveats

The above estimates should be read with the following caveats in mind:

[19] MRS' real estate transfer tax declarations (form), 2005–2025.
[20] FHFA county house price index.

- **These are ballpark estimates, and they are static.** They assume no change in owner behavior, such as selling, renting out long-term or restructuring ownership. A formal fiscal note would need to allow for these responses.
- **None of our estimates account for short-term rentals booked more than half the year.** Our sources cannot tell which homes these are. If they were exempt, each 10% of the base they represent would remove about $5 million. We estimate them at around 1–4% of second homes.[21]
- **We leave out two smaller groups of property.** These are buildings of 2–4 units, which we treat as rentals but which would raise a further $3 million if all were taxable second homes, and vacant residential lots, which would raise a further $5 million.
- **All values are tax year 2024 market values.** Home prices have risen about 5% since then; because only value above $1 million is taxed, this would raise the revenue figures by about 10%.[22]

[21] Short-term rental listings equal about a fifth of seasonal homes in Maine (Bangor Daily News, citing AirDNA) and just over a quarter of seasonally vacant homes on Cape Cod (Mass. EOHLC). In coastal Maine towns, 6–16% of listings were booked or blocked for more than 180 days between November 2025 and October 2026 (AirROI: Boothbay Harbor, Kennebunkport, Southwest Harbor, Mount Desert). Multiplying the two gives about 1–4% of second homes.

[22] FHFA's purchase-only house price index for Maine rose 6.0% from mid-2024 to mid-2025 and 1.1% from mid-2025 to mid-2026, about 7% in all (2025 Q2 report; 2026 Q2 report). The Zillow Home Value Index for Maine rose 2.9% from April 2024 to April 2026. Applying a uniform rise in values to the parcel records shows revenue rising about 2.2 times as fast.

Real Estate Property Tax Relief Task Force

Public Comment Received Since Last Task Force Meeting

November 17, 2026

Olson, Rachel

From: Ed Cobb <edwardcobb1@yahoo.com>
Sent: Wednesday, November 4, 2026 3:35 PM
To: RE Property Tax Relief Task Force
Subject: Real Estate Property Tax Relief Task Force

This message originates from outside the Maine Legislature.

Dear Members of the Task Force,

I am writing to urge the task force to preserve and strengthen the homestead exemption as a meaningful form of property-tax relief for Maine homeowners and prospective homebuyers.

As a mortgage lender, I see firsthand how property taxes affect a person's ability to qualify for a mortgage. Lenders include estimated property taxes in a borrower's monthly housing expenses when calculating debt-to-income ratios and determining how much a household can afford to borrow.

A buyer may have sufficient income to afford the mortgage payment itself but still fail to qualify once property taxes, homeowners insurance, mortgage insurance, and other housing costs are included. In other words, property taxes can become a barrier to homeownership before someone ever gets the keys to their home.

From a mortgage underwriting perspective, there is a fundamental difference between providing a homeowner with financial assistance after purchasing a property and reducing the actual property-tax obligation used to determine whether that buyer can qualify for the mortgage in the first place. It is also important to note that there is no requirement to take state income taxes or sales tax into consideration when calculating debt-to-income.

Income-based property-tax relief may provide meaningful assistance to some households after they have purchased a home. However, when relief depends on an application, eligibility determination, or reimbursement after taxes have been paid, it may not provide the same immediate and predictable benefit when a lender evaluates a prospective buyer's housing expenses. While certain recurring and documented benefits may be considered by lenders under applicable underwriting guidelines, that is not necessarily the same as reducing the underlying tax obligation.

A homestead exemption offers a more direct and predictable reduction in the taxable value of an eligible primary residence. That reduction can lower the underlying property-tax obligation and, in turn, reduce the monthly housing expense considered during mortgage underwriting.

This distinction matters. Maine needs policies that not only help people remain in their homes but also help working households, young families, and first-time buyers become homeowners in the first place.

In reviewing the public comments submitted to the task force, I noticed considerable discussion about property-tax affordability for existing homeowners, housing costs, and the distribution of the tax burden. However, I did not see the mortgage qualification issue directly addressed. I believe this perspective deserves consideration because property-tax policy affects not only current homeowners but also the next generation of Maine homeowners.

I encourage the task force to evaluate proposed property-tax relief not only by how much assistance it provides to existing homeowners, but also by whether it makes homeownership more attainable for prospective buyers.

Income-based programs can certainly be part of the solution, but they should complement rather than undermine predictable, broadly accessible homestead relief. Any additional program should be structured so that its benefits are timely, reliable, and sufficiently documented for both homeowners and mortgage lenders to recognize.

Ultimately, Maine's property-tax policies should help people afford to stay in their homes while also making it possible for more working families to purchase homes or refinance them. Those two objectives should go hand in hand.

Thank you for your consideration and for recognizing that property-tax policy has a direct impact on Maine's ability to maintain an attainable housing market.

Sincerely,

Edward Cobb

Olson, Rachel

From: Mary Alice Scott <mascott@nonprofitmaine.org>
Sent: Friday, November 13, 2026 2:41 PM
To: RE Property Tax Relief Task Force
Subject: Please reject service charges for charitable nonprofits
Attachments: Property Tax Relief Task Force Sign on Letter.pdf

This message originates from outside the Maine Legislature.

Dear Property Tax Relief Task Force,

I am writing to send a letter from the charitable nonprofit community, with added signatures from the last meeting.

Organizations across the state are asking for the Task Force to oppose increased costs for charitable nonprofits, including Maine Community Action Partners, Maine Council of Churches, SeniorsPlus, MidCoast Hunger Prevention Program, and many more.

These organizations are doing vital work in our communities, and do not have the ability to easily generate new revenue to cover additional costs.

For each individual organization, added services charges could amount to a big burden, and ultimately, to reduced services. But when added to a municipal budget, it's likely these additional charges would have little to no impact on individual homeowners' bills.

Most Maine nonprofits are very small, lean, and community-based: 88% have annual budgets less than $500,000 and 61% have annual budgets under $50,000. **Every dollar makes a difference** for these organizations and for their missions.

Thank you for your time and consideration,

Mary Alice Scott (*she/her)*
Director of Advocacy
www.NonprofitMaine.org
207-871-1885

M | A | N | P
Maine Association of Nonprofits

Nonprofit Community Letter in Opposition to Service Charge Proposal

Maine Property Tax Relief Task Force

November 13, 2026

Dear Members of the Property Tax Relief Task Force,

Nonprofits maintain and promote the public good throughout our community, providing many essential, high-impact and community-based services. By definition, charitable nonprofits ensure that "profit" is reinvested in community benefits. Through this work, nonprofits support government efforts to more effectively and efficiently support Maine people, thereby reducing the burden on the state's taxpayers. Charitable nonprofits earn their property tax exemptions by promoting the public good and reducing the cost of government, while forgoing private benefit, politics, profit, and privacy.

Nonprofits are also vital to Maine's economy. In fact, **nonprofits employ 1 in 6 Maine workers**. Yet much of our work is done through the mobilization of more than 400,000 volunteers each year. A necessity, since **most Maine nonprofits are very small, lean, and community-based**: 88% have annual budgets less than $500,000 and 61% have annual budgets under $50,000. **Every dollar makes a difference** for these organizations and for their missions.

As the Property Tax Relief Task Force moves toward final recommendations, **please reject any proposals which would increase costs for charitable nonprofits.**

It does not make sense to tax one public good to fund another.

Nonprofits operate on very narrow margins, and typically do not have opportunities to generate revenue from their clients. When costs increase, nonprofits cannot easily pass those costs along to those they serve. Their missions often preclude them from charging clients for the full cost of services, and instead, communities suffer when nonprofits are forced to make difficult choices about programming.

The Task Force has already considered this approach and declined to recommend it.

While the Maine Association of Nonprofits was able to give a brief presentation at the November 13, 2025 meeting, the nonprofit community is not officially represented on the Task Force.

Following that presentation, at the Task Force's December 2025 meeting, the task force correctly rejected a recommendation to consider requiring tax-exempt organizations to pay municipal service charges through a 2-6 straw vote. The service fee proposal was subsequently excluded from the Task Force's January 2026 interim report. It is confusing to see the service fee proposal resurface again, ten months later with no input from the nonprofit sector.

The proposed service charge policy would be:

- **Harmful and counterproductive:** Maine nonprofits would have to either increase fees for programs and services and/or reduce or eliminate services for those who utilize them. It does not make sense to tax one public good to pay for another.

- **Dangerously ill-timed:** While nonprofits are facing increased demand for services, this policy would force charitable organizations to reduce vital programs for community members in need.

- **A minimal revenue generator:** The nonprofit community sympathizes with the fiscal pressures facing municipalities (because nonprofits are facing similar fiscal challenges) but this policy would not resolve those challenges. There has not been a meaningful review of whether this proposal would actually generate sufficient revenue to relieve the property tax burdens of homeowners, which is the intended charge of this task force.

- **Unpopular with voters:** "More than 6 in 10 voters (63%) oppose levying additional taxes on nonprofits and charities to help pay for other tax legislation, including a majority of both Trump (58%) and Harris (67%) voters."

- **Unpopular with the legislature:** At least seven proposals to establish or expand municipal service charges on tax-exempt property have failed since 2009, including LD 1146 (2009), LD 149 (2011), LD 562 and LD 936 (2013-14), LD 565 (2015), LD 1521 (2017), and LD 1795 (2025).

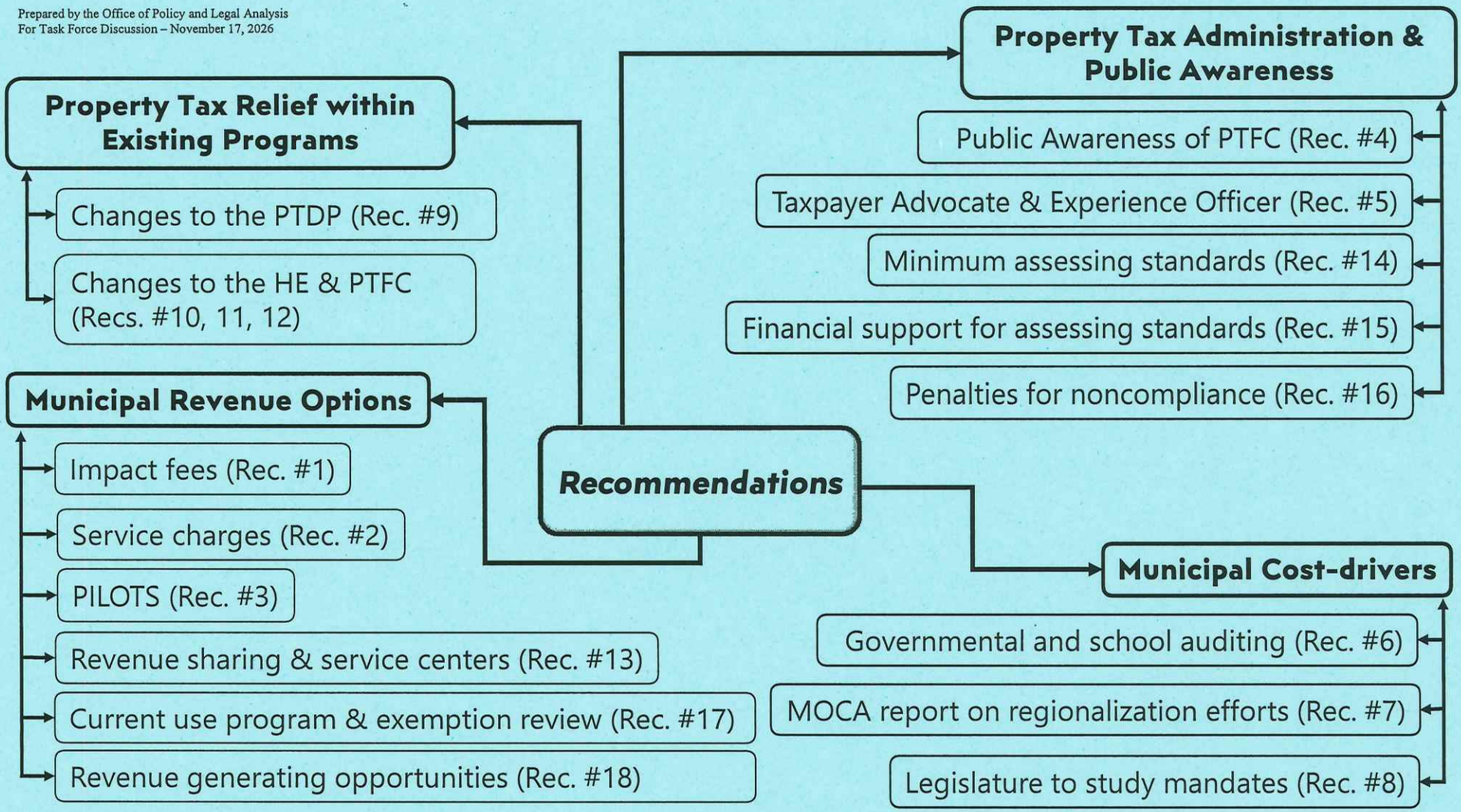
In short, this proposal will not meaningfully impact residents' property tax bills, and instead would potentially have negative economic impacts, and could exacerbate Maine's service needs.

Our organizations ask that the Property Tax Relief Task Force **to once again reject service fees for nonprofits** so that it may dedicate its limited time and resources to initiatives that can effectively reduce the tax burden on residents without harming the very organizations that are benefitting the community.

30 Mile River Watershed Association
Acton Shapleigh Historical Society
Adaptive Outdoor Education Center
Animal Refuge League of Greater Portland
Atlantic Black Box
Bethel Area District Exchange and Food Pantry
Bigelow Laboratory for Ocean Sciences
Boys & Girls Clubs of Southern Maine
Brick Store Museum
Castine Historical Society
Catholic Charities Maine
Center for Ecological Teaching and Learning
Center for Maine Contemporary Art
Central Aroostook Association
Commonsense Housing, Inc.
Community Living Association
Cultural Alliance of Maine
Denmark Arts Center
Durham Historical Society
Equality Community Center
Fifth Maine Museum
Franco Center Performing Arts & Events

Friends of Feral Felines
Friends of St. Lawrence Church / The Hill Arts
Gateway Milbridge
Goodwill Northern New England
Greater Portland Landmarks
Gulf of Maine Research Institute
Harpswell Heritage Land Trust
Houlton Humane Society
Island Community Center
John F. Murphy Homes, Inc.
Living Innovations
Maine Archives & Museums
Maine Association for Community Service Providers (MACSP)
Maine Association of Nonprofits
Maine Coast Heritage Trust
Maine Community Action Partners
Maine Council of Churches
Maine Historical Society
Maine Hospital Association
Maine Humane
Maine Irish Heritage Center
Maine Library Association
Maine Primary Care Association
Maine Public
Maine State Society for the Protection of Animals
MaineHealth
Martin's Point
Mayo Street Arts
Mid Coast Hunger Prevention Program
Midcoast Humane
Midcoast Literacy
Moosehead Marine Museum
Mount Desert Island Historical Society
My Place Teen Center
Northern Aroostook Alternatives, Inc.
Northern Light Health
Northern Maine Development Commission, Inc.
Peace Ridge Sanctuary
Pembroke Library Association
Penobscot Theatre Company
Penquis
Personal Onsite Development
Portland Gear Hub (Ketcha Outdoors)
Portland Museum of Art
Portland Regional Chamber of Commerce
Protectors of Animal Life Society
PSL Services/STRIVE
Responsible Pet Care of Oxford Hills Inc
Riding To The Top Therapeutic Riding Center
SeniorsPlus
Somerset Humane Society
Spurwink Services
Stewart Public Library
Support Solutions
Sweetser
The Center for Grieving Children
The Messenger Animal Rescue
University of New England
Waterman's Community Center
Watershed Center for the Ceramic Arts
Waypoint Maine, Inc.
Work First, Inc
YMCA Alliance of Northern New England
YMCA Camp of Maine
YWCA Central Maine

Prepared by the Office of Policy and Legal Analysis
For Task Force Discussion – November 17, 2026



11.2.2 Uniformity within Strata

In sales ratio studies, uniformity within strata, or horizontal equity, is determined using measures of variability. The Coefficient of Dispersion (COD) is the recommended measure to determine horizontal equity. The lower the measure, the better the uniformity of estimated sale prices or assessed values. As markets become more complex or market activity changes, measures of variability typically increase.

Table 7 outlines the COD Standards by general property class accounting for differences in market profile and activity. In unusually homogeneous strata, low CODs can be anticipated. In other cases, CODs less than 5 percent should be considered suspect and possibly indicative of nonrepresentative samples or selective reappraisal of selling parcels. Additionally, in cases of high heterogeneity CODs greater than 5 percent may still indicate possibility of selective reassessment. See Appendix B.

Table 7- COD Standards by General Property Class*

General Property Class	**Jurisdiction Size/Profile/Market Activity**	**COD Range ****
Residential Improved (single family dwellings, condominiums, mobile homes, 2-4 family units)		5.0 to 15.0
	Newer or more homogeneous market areas including condominiums	5.0 to 10.0
	Rural, seasonally occupied housing, or Mobile Homes	5.0 to 20.0
Multi-Family		5.0 to 20.0
	Rural jurisdictions	5.0 to 25.0
Commercial, Industrial, Retail, Warehouse, etc.		5.0 to 25.0
	Commercial/Industrial Condominiums	5.0 to 15.0
	Less active markets with small sample size	5.0 to 30.0
Vacant Land		5.0 to 20.0
	Less active markets with small sample size	5.0 to 25.0
	Rural jurisdictions	5.0 to 30.0
Agricultural land		5.0 to 25.0

These types of property are provided for guidance only and may not represent jurisdictional requirements.
**Valuation level for each type of property shown should be between 0.90 and 1.10, unless stricter local standards are required.*
**CODs lower than 5.0 may indicate sales chasing or non-representative samples.

11.2.3 Uniformity Standards for Other Property

Target CODs for special-purpose real property and personal property should reflect the nature of the properties involved, market conditions, and the availability of reliable market indicators. Special-purpose properties tend to sell infrequently and are less likely to transact under arms-length conditions compared to more common property types. As a result, their sale prices often