

A white calculator is positioned diagonally across the frame, resting on a document. The document contains a table with several columns of numbers. A black pen lies horizontally behind the calculator. The background is a light, neutral color.

Property Tax Relief Programs

Windham Town Council

January 13, 2026

Assessor Josh Houde

Background

Maine Property Tax Relief Task Force met Sept–Dec 2025

Final report expected late 2026

Highlighted existing relief programs

Key program: Property Tax Fairness Credit (PTFC)

Property Tax Fairness Credit (PTFC)

- State spending (FY25):
 - \$85M on Homestead Exemption
 - \$110M on PTFC
- Targeted relief based on income and property tax burden



How the PTFC Works...



Residents pay
property tax up
to 4% of income



If tax exceeds
4%, PTFC may
reimburse a
portion



Refundable
credit received
with income tax
filing

Income Eligibility Caps

\$61,250 – Single

\$80,000–\$97,500 – Head
of household or married
(varies by dependents)

\$100,000 – Seniors age
65+

Maximum
PTFC
Benefits

Up to \$1,000 for
general residents

Up to \$2,000 for
seniors (65+)

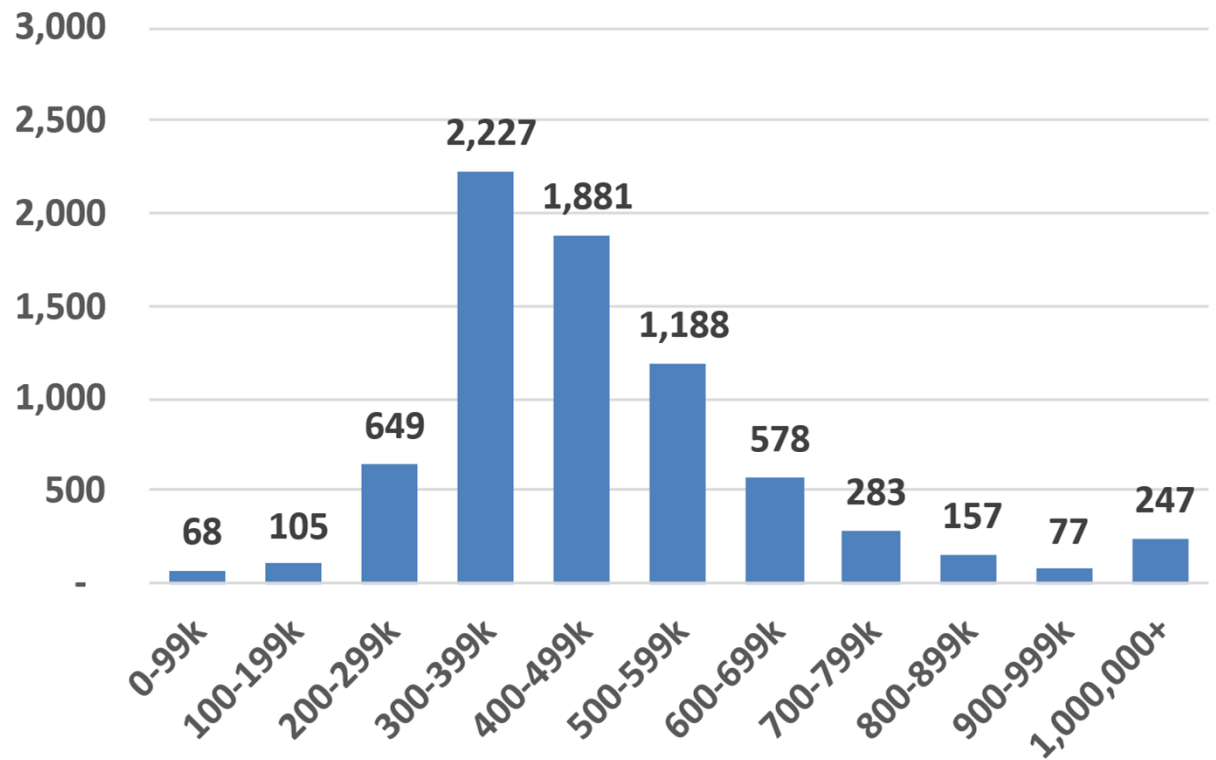
Impact to Residents

- \$2,000 off a \$5,000 tax bill = 40% reduction!
- Many residents do not associate PTFC with property taxes
- Task Force exploring ways to improve that connection



Sample Calculations

2025 Assessed Value Brackets
Single Family Homes in Windham*



* Includes Condos, Camps, Mobile Homes, and SFH with apts

Total Count: 7,460

Median Value: \$433k

Average Value: \$481k

Sample Calculations

Assessed values: \$433k, \$315k, \$200k

2025 mill rate: \$12.06 per \$1,000

Percentages show portion of tax bill covered by PTFC

Properties valued higher than \$433k follow benefits of \$433k example

Consult tax professional for specific eligibility and benefits

Sample Calculations

Scenario #1

Assessment: \$433,000 (Windham Median)

Property Tax: \$5,200 (rounded)

HOUSEHOLD	\$30k Income	\$50k Income	\$70k Income	\$90k Income
Seniors (all)	\$2000 (38%)	\$2000 (38%)	\$1200 (23%)	\$400 (8%)
Married w/ Kids	\$1000 (19%)	\$1000 (19%)	\$1000 (19%)	\$300 (6%)
Married no Kids	\$1000 (19%)	\$1000 (19%)	\$400 (8%)	X
Single	\$1000 (19%)	\$450 (9%)	X	X

Sample Calculations

Scenario #2

Assessment: \$315,000

Property Tax: \$3,800

HOUSEHOLD	\$30k Income	\$50k Income	\$70k Income	\$90k Income
Seniors (all)	\$2000 (53%)	\$1800 (47%)	\$1000 (26%)	\$200 (5%)
Married w/ Kids	\$1000 (26%)	\$1000 (26%)	\$1000 (26%)	\$200 (5%)
Married no Kids	\$1000 (26%)	\$1000 (26%)	\$400 (11%)	X
Single	\$1000 (26%)	\$450 (12%)	X	X

Sample Calculations

Scenario #3

Assessment: \$200,000

Property Tax: \$2,400

HOUSEHOLD	\$30k Income	\$50k Income	\$70k Income	\$90k Income
Seniors (all)	\$1200 (50%)	\$400 (17%)	X	X
Married w/ Kids	\$1000 (42%)	\$400 (17%)	X	X
Married no Kids	\$1000 (42%)	\$400 (17%)	X	X
Single	\$1000 (42%)	\$400 (17%)	X	X

Local Tax Relief – Windham

Senior tax relief under Title 36 §6232

Income cap and residency requirement

Up to \$700 in addition to state relief

Local Program Impact

305 residents
received relief in 2025

\$205,000 total relief
provided

Almost all received
the \$700 maximum

Statewide Context

Only 27 of 482 Maine
municipalities offer local relief

2,877 participants statewide

\$1.9M total statewide relief

Windham represents ~11% of
statewide relief

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