Tab 1

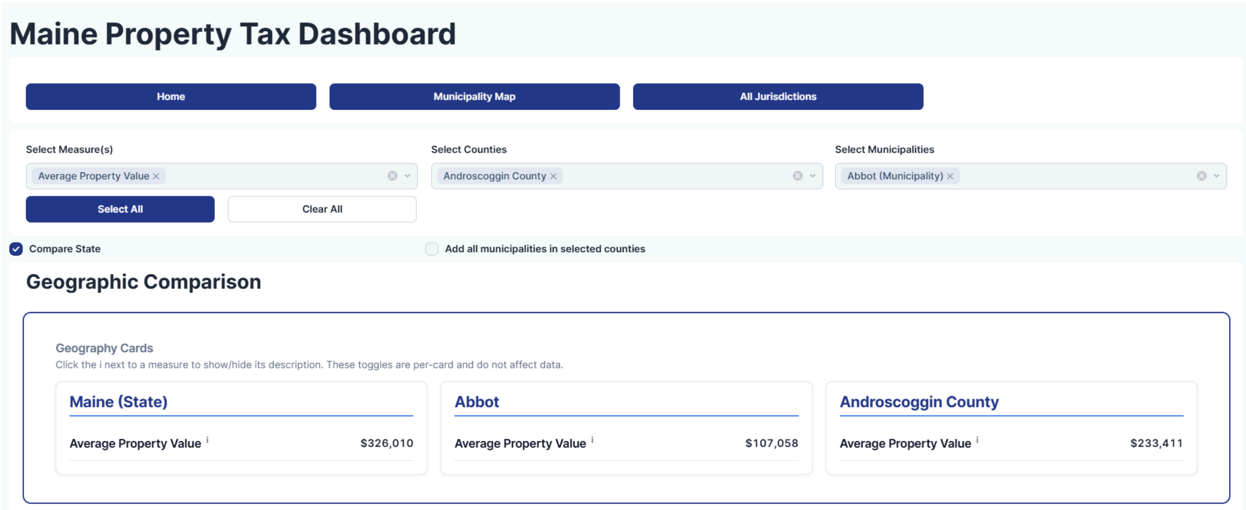
Maine Property Tax Dashboard: Data Dictionary

About this Data Dictionary:

In support of the Maine Real Estate Property Tax Task Force, the Progress & Poverty Institute and Center for Land Economics have published the Maine Property Tax Data Dashboard, a bespoke interactive tool for exploring and analyzing data relating to property taxes in the Pine Tree State. This document serves as a ‘data dictionary’ which provides explanatory information about the measures in the dashboard.

For every measure present in the dashboard, this document provides technical information explaining how to interpret the measure, how it was sourced and constructed, its geographic coverage (and reasons why some values are missing), and caveats regarding its use.

If you are viewing this document on Google Docs, the ‘Show Tabs & Outlines’ sidebar to the left of the screen can be used to quickly navigate to variables of interest.



Last Updated: 05/08/26

Inner-Workings of Property Taxes

Mill Rate

- **Summary:** What is the mill rate in this area?
  (Actual for municipalities, Weighted-average for Counties and States)
- **Explanation**: "Mill" comes from Latin and means one part per thousand. The mill rate is the property tax rate applied within a given area, being the amount of tax owed per $1,000 of a property's taxable assessed value. Example: if your property is worth $1,000 and the mill rate is 1 mill, then you owe $1 in taxes.
  Mill rates are set at the municipal level and are not fixed, but instead based directly on revenue requirements for that year. To get the mill rate, the municipality divides their intended budget by the total value of all taxable property in the area. At the county and state level, the mill rate displayed in the dashboard is a population-weighted average of the individual municipal rates within that county (or the state as a whole).
- **Caveats:** Mill rates are not directly comparable between areas because different municipalities use different Certified Ratios when calculating Taxable Value. Example: if municipality A and B both have the exact same amount of taxable property value, but A uses a Certified Ratio of 50% and B uses a Certified Ratio of 100%, A's mill rate will be double that of B's, even though both will raise the same amount of tax revenue in the end. For this reason one should look at the '**Effective Tax Rate**' in order to directly compare two regions.
- **Source**: 2024 MVR
- **Coverage**: 494/494 municipalities, 100% population coverage

Certified Ratio

- **Summary**: What was the Certified Ratio in 2024? (Weighted-average for Counties and State)
- **Explanation**: The ratio of assessed value (the estimated value of property as determined by the local property tax assessor) to fair market value within a municipality. Determined by the State Tax Assessor for the purposes of equalization.
- **Caveats:** None.
- **Source**: 2024 MVR
- **Coverage**: 494/494 municipalities, 100% population coverage

Effect of Nontaxable Property on Tax Rate

- **Summary**: Percentage increase in Tax Rate caused by Nontaxable Property
- **Explanation**: Some categories of property are excluded from the property tax base, such as property owned by governments, veterans, religious or charitable organizations, etc. Removing this property from the tax base means that a higher tax rate must be applied to the remaining taxable property in order to obtain desired revenues. This measures the percentage increase in the mill rate caused by removing nontaxable property from the tax base. Example: Bangor's value of +50% indicates that Bangor's

mill rate of 1.86% is 50% higher than the 1.24% it would have been if all of Bangor's nontaxable property was taxable instead.

- **Caveats:** Note that the reported values are relative increases in the mill rate expressed as a percentage, not an absolute or percentage point increase.
- **Source**: 2024 MVR
- **Coverage**: 494/494 municipalities, 100% population coverage

Largest Category of Nontaxable Property

- **Summary**: Which is the largest category of Nontaxable Property in this area?
- **Explanation**: The largest single lump-sum value among the following categories of nontaxable property (which collectively sum to "Total Value of All Property Exempted by Law" in the MVR).
    - Airport or Land field of a Municipal Corporation
    - Animal Waste Storage
    - Benevolent & Charitable Organizations
    - Chambers of Commerce
    - Boards of Trade
    - Churches & Parsonages
    - Fraternal Organizations
    - Literary & Scientific Organizations
    - Municipal Corporations
    - Non-Municipal Water Supply
    - Other Quasi-Municipal Organizations
    - Pollution Control Facilities
    - Property Leased by Hospitals
    - Property of Blind Persons
    - Private Landing Fields available for Publicly Use
    - Renewable (solar and wind) Energy Equipment
    - Sewage Facility Outside Municipal Corp
    - Snow Grooming Equipment
    - State of Maine
    - United States
    - Veterans Exemptions
    - Veterans Organizations
    - Water Resources Board of New Hampshire
    - Water Supply Outside Municipal Corp
- **Caveats:** While this measure indicates the largest category of nontaxable property, it does not provide any information about what proportion of nontaxable property value is comprised by that category.
- **Source**: 2024 MVR
- **Coverage**: 494/494 municipalities, 100% population coverage

Effective Tax Rate

- **Summary**: What is the effective tax rate per dollar of market value?
- **Explanation**: This represents the actual percentage of fair market value (less exemptions) that each property was charged in property taxes in 2024. For example, Bangor's effective tax rate of 1.9% indicates that a home with a market value of $190,000 would pay $3,610 in property taxes. At the county and state levels, this represents the population-weighted average effective tax rate.
- **Caveats:** This is not the actual tax rate used in tax bill calculations. For that, see '**Mill Rate**'.
- **Source**: 2024 MVR
- **Coverage**: 494/494 municipalities, 100% population coverage

Average Property Value

- **Summary**: Across all land parcels in that area, what was the average taxable property value in 2024?
- **Explanation**: Calculated by taking the total taxable value of all real estate property in a jurisdiction, divided by the total number of land parcels. The returned value is therefore indicative of the total property value for an average parcel of land within a given area.
- **Caveats:** While this measure does provide some information about the average property value in an area, please note that this is the average across *all types of property*. This combines both agricultural, business and residential properties. A municipality may therefore have a higher average property value than its neighbor simply by nature of having more commercial properties or larger land parcels. If you are interested in comparing house prices across Maine, please see **Median Home Value**.
- **Source**: 2024 MVR
- **Coverage**: 462/494 municipalities, 94% population coverage
- **Missing**: 32 municipalities due to missing parent variables.

Average Tax Bill

- **Summary**: Across all land parcels in that area, what was the average amount of tax paid in 2024?
- **Explanation**: Calculated by taking the total value of all real estate property taxes paid in a jurisdiction in 2024, divided by the total number of land parcels. The returned value is therefore indicative of the total property value for an average parcel of land within a given area.
- **Caveats:** While this measure does provide some information about the average property tax bill in an area, please note that this is the average across *all types of property*. This combines both agricultural, business and residential properties. A municipality may therefore have a higher average tax bill than its neighbor simply by nature of having more commercial properties or larger land parcels. If you are interested in comparing tax

bills for the typical homeowner in different parts of Maine, please see **Tax Bill for Median Homeowner**.

- **Source**: 2024 MVR
- **Coverage**: 464/494 municipalities, 94% population coverage
- **Missing**: 30 municipalities

Median Home Value

- **Summary**: Median home value in 2022 according to American Community Survey (ACS) 5-year estimates
- **Explanation**: This measure reports the median self-reported home value for owner-occupied units in the ACS 2022 5-year estimates (B25077_001E: Median Value (Dollars) of owner-occupied housing units)
- **Caveats:** None
- **Source**: ACS 2022
- **Coverage**: 470/494 municipalities, 99% population coverage
- **Missing**: 11 unincorporated territories are missing due to ACS 2022 not publishing results at their level of geographic disaggregation. 13 municipalities are missing due to an insufficient number of sample observations.

Median Household Income

- **Summary**: Median household income in 2022 according to ACS 5-year estimates
- **Explanation**: The median household income which was self-reported in the ACS 2022 5-year estimates (B19013_001E: Median Household Income in the Past 12 Months (in 2022 Inflation-Adjusted Dollars)).
- **Caveats:** None
- **Source**: ACS 2022
- **Coverage**: 466/494 municipalities, 99% population coverage.
- **Missing**: 11 unincorporated territories are missing due to ACS 2022 not publishing results at their level of geographic disaggregation. 17 municipalities are missing due to having an insufficient number of sample observations.

Tax Bill for Median Homeowner

- **Summary**: For the median homeowner receiving a homestead exemption, what was their property tax bill in 2024?
- **Explanation**: This measure is the best direct comparison of the actual taxes being paid by the typical homeowner across different parts of Maine. It indicates the dollar value of 2024 property taxes paid by the median homeowner who was receiving a homestead exemption, in each jurisdiction. This is calculated by taking the local **Median Home Value**, minus a $25,000 homestead exemption, adjusting both by the municipality's **Certified Ratio** to find taxable assessed value, which is multiplied by the local **Mill Rate** to find the median homeowner's tax bill. All variables are drawn from the 2024 MVR, for **Median Home Value**, which is detailed above.

- **Caveats:** This measure applies 2024 tax rates to 2022 property values (which are the latest available in the ACS); however, movement in property values over the intervening two years should be relatively similar in different areas, maintaining comparability.
- **Source**: 2024 MVR, ACS 2022
- **Coverage**: 457/494, 99% population coverage.
- **Missing**: 37 municipalities are missing due to their having missing values for Median Home Value.

Share of Income Spent on Property Tax for the Median Homeowner

- **Summary**: For the median homeowner receiving a homestead exemption, what share of their household income was spent on property taxes in 2024?
- **Explanation**: This measure provides the best direct comparison of the relative tax burden across different parts of Maine. It indicates the share of household income that was spent on 2024 property taxes by the median homeowner who was receiving a homestead exemption, in each jurisdiction. This is calculated by taking the dollar value from **Tax Bill for Median Homeowner** above and dividing it by the median household income for homeowners, which was self-reported in the ACS 2022 5-year estimates (B25119_002E: Median Household Income in the Past 12 Months (in 2022 Inflation-Adjusted Dollars) Owner occupied (dollars))
- **Caveats:** See the caveats for **Tax Bill for Median Homeowner** above.
- **Source**: 2024 MVR, ACS 2022
- **Coverage**: 457/494, 99% population coverage.
- **Missing**: 37 municipalities are missing due to their having missing values for Median Home Value.

Population in 2022

- **Summary**: Population in 2022 according to ACS 5-year estimates
- **Explanation**: Total population estimate by county subdivision, as reported in the ACS 5-year estimates (B01003_001E Total Population). This measure sums to a statewide population of 1,366,949.
- **Caveats:** None
- **Source**: ACS 2022
- **Coverage**: 494/494 municipalities; 100% population

Valuation Practices

Date of Last Valuation

- **Summary**: When did this municipality last complete a revaluation?
- **Explanation**: Reports the effective date of the most recent professional town-wide valuation, as reported by municipalities in the 2024 MVR.
- **Caveats:** 124 municipalities indicated that they have never completed a town-wide valuation, and are therefore left blank for this measure. The current version of the Data Dashboard does not report Statewide and Countywide values.
- **Source**: 2024 MVR
- **Coverage**: 478/494 municipalities (16 municipalities indicated that they have completed a revaluation but did not provide an effective date), 96% population.

Name of Valuation Contractor

- **Summary**: Name of the contractor who performed the last valuation
- **Explanation**: Reports the name of the contractor who completed the most recent town-wide revaluation (at the time of **Date of Last Valuation**).
- **Caveats:** 124 municipalities indicated that they have never completed a town-wide valuation, and are therefore left blank for this measure. Current version of the Data Dashboard does not report Statewide and Countywide values.
- **Source**: 2024 MVR
- **Coverage**: 481/494 municipalities (13 municipalities indicated that they have completed a revaluation but did not provide an effective date), 99% population.