

Public Comments Regarding Proposed Rate Adjustments

3/10/2026

To Whom It May Concern:

As a year round Peaks Island resident since 2005, I feel the need to reach out to express my concerns about pricing as follows:

My grown children used to come to the Island for dinner and regular visits with my grandchildren. Now I go to Portland to see them. It has become costly for family get togethers. By the time you pay for parking on the Portland side and CBL tickets for two adults with 3 kids, you are well over \$50 to visit grandparents at their house. This is just one scenario of my family. There are several other family scenarios as well.

Please consider some options for visiting family of residents:

Re-institute the commuter book--Call it the family book and make it affordable and valid for a month. Would it work that in order to purchase one, you need a copy of the annual pass or 90 day pass in order to purchase the book?

Ridership has to be down for this being just one reason. The others are matters such as the Canadians aren't coming. A lot of businesses on the Island have said their sales numbers were way off.

Island living is dependent on CBL. It is part of the Island culture. I think in general CBL does a good job in a not-so-easy situation.

My family has owned property on the Island since the 50's. I would love to see my children and grandchildren be able to visit more often. They are not typical day trippers. I am sure other families have similar issues. Let's all work together to try and fix some of these issues, increase ridership with a new boat coming, and have a win-win.

Thanks for reading this.

Christine Cassidy

3/11/2026

Dear CBL Directors,

As you examine fare increases again, will you please address the need for affordable passenger tickets for infrequent travelers and family members.

This is not a financial matter to assign to a charitable entity, this is a responsibility of the board to ensure equity, and the sustainability of island living for families of all financial categories.

Sincerely,

Laura Glendening

3/4/2026

Dear Casco Bay Finance Committee,

I am very happy to hear that a family rate is going to be considered.

Like other year round Peaks Islanders, we have family and friends who have to consider spending \$14 per ticket to visit.

Peaks has been our home since 1989 and our child grew up on Peaks. We do not have another home on the mainland. This summer it will cost his family \$35 per visit. Even though he lives in Portland, I'm sure it will result in fewer visits.

Please consider a system, such as the car tickets, that can be purchased by year round ticket holders for a discount.

I also do not understand why Peaks and the other islands that are part of Portland, are subsidizing the city of Long Island citizens.

Sincerely,

Karen Friedman

From: Mark Rogus <

Date: March 10, 2026 at 8:51:36 AM EDT

To: comment@cascobaylines.com

Subject: Proposed Fare Increase

Good morning Ben,

Thank you for the presentation of the 2026 proposed rate adjustments. I've reviewed the proposal carefully and wanted to share some thoughts.

1) The two-tier pass structure is well-grounded in the District's statutory obligations, and holding the annual pass increase to just 0.7% — below inflation — genuinely protects the riders who depend most on the ferry.

2) The 90-day pass simplification and the Friends & Family discount ticket bundle shows real responsiveness to community feedback. Nice job!

That said, a few areas give me pause:

1) The 21.4% peak single-ticket increase is the largest single-step fare change in the proposal. While single tickets are likely used predominantly by "visitors", some islanders who travel infrequently will face the largest proportional annual cost increase of any rider type. Based on past feedback there is a group of year rounders that will be negatively impacted.

I urge you and the Board to consider a graduated glide path (e.g., \$15.50 in 2026, \$17.00 in 2027) which would achieve the same long-term goal with less abruptness.

2) The Friends & Family program's single-transaction requirement will be considered inflexible / rigid for some. Residents are unlikely to know in March how many summer visits they'll need to cover. Allowing purchases in smaller batches, ideally tracked by passholder account, would make the benefit more flexible and limit "gaming" the system. While CBL may not have the capability to link a F&F ticket bundle to passenger accts, I urge the staff and Board to develop actions to achieve this capability ideally tied into the electronic ticketing initiative. Again it is important to communicate the "intention and timeline" to the community in the fare change messaging.

3) The proposal still does not address low-income riders who face a real barrier to the upfront cost of an annual pass, even at its excellent per-trip value.

While normally a means-tested assistance program — funded in part by the increased single-ticket revenue — would strengthen both the equity case and the statutory affordability argument - I suspect it may not be operationally feasible for CBL.

Consider collaborating with PIC or the City of Portland to establish a short term loan/installment program. This would be an approach that would address this matter for this group of year-rounders.

4) The revenue projections assume stable visitor volume despite a 21% peak fare increase. A conservative scenario accounting for potential price elasticity would give the Board and the PUC a more complete picture of the range of potential revenue outcomes.

5) Finally, and most importantly, the staff and Board need to focus on demonstrating actions to lower annual operating costs. You mention this in your opening paragraph but provide no detail on how and when CBL will attack this growing problem.

The board can and should NOT keep coming back asking for annual fare increases, however modest, without demonstrating prudent fiscal responsibility to lower costs. This is aligned with the Board's objective to reduce the deficit - but I have not read or heard any multi-year plan to achieve this objective. A good KPI metric that I urge CBL's Board to adopt is to offset annual inflation through lower costs. This is hard and requires significant effort but it is doable.

Overall, this is a thoughtful and well-structured proposal that would benefit from a few minor changes.

The recommendations above are offered in that spirit.

Thank you for your continued engagement with the community on this proposal.

Sincerely,

Mark Rogus

3/4/2026

I appreciate that the board is considering the importance of a family discount ticket option for visiting family members who don't live on Peaks Island. During the summer, the cost for a family of 4 (two adults and two teenage children) to visit their grandparents for the day is too high and I hope the board can come up with a solution to reduce this cost.

A proposal on increasing passenger tickets will be discussed at this meeting as well as a proposed family discount ticket plan. I do not support an increase in passenger tickets this year. We should see if closing the budget gap can be done by increasing freight charges with a system which recognizes the additional cost in fuel and time to the outer islands.

Chuck Radis

Peaks Island

March 17, 2026

In preparation for tomorrow morning's meeting, I have been thinking about the "affordability" question that was previously raised by a community member. As of this email, I had not seen an attempt by the Board to tackle this point, so I did a bit of research and prepared the analysis below. My goal was to produce a "thought starter" for further involving "affordability". A fair and reasonable question and also an important one for members of our island communities.

In my view, the issue is not whether fares should ever increase. The key question is: **How can CBITD maintain financial sustainability while protecting affordability for the residents who depend on the service most?**

Personally, given the significant catch-up the Board accomplished in 2024 on fares and the recent vehicle change, I believe that cost reduction actions should take priority over any future proposed fare increase and until such time that Board can demonstrate actual year-over-year cost reduction to lower CBITD's annual deficit. Once cost reductions are achieved, any future fare increases should be indexed / pegged to a public data source such as the Consumer Price Index and should be known and easily calculated by the public for transparency and accountability. This enables islanders to plan/budget for potential increases and

enable the staff and board to build the revenue line of the annual budget with relative ease and lower drama/contention.

[Executive Summary](#)

Maine has the **oldest population in the United States**, and many Casco Bay island communities are **significantly older than the state average**.

At the same time, property taxes and other housing costs have been rising faster than incomes. For island residents—who rely on ferry service for work, healthcare, education, and daily needs—fare increases function less like discretionary transportation costs and more like **a fixed cost of living**.

As the CBITD Board evaluates its fare policy, demographic and economic realities suggest that **affordability pressures may be greatest for island residents, particularly retirees and households on fixed incomes. This “squeeze” applies to both passholders and single-ticket fares for year-round residents.**

[Maine Demographics: The Oldest State in the U.S.](#)

According to the **U.S. Census Bureau**:

- **Median age in Maine:** 44.8 (highest in the United States)
- **Population age 65+:** ~23% (about **1 in 4 residents**)

Older households are more likely to depend on:

- Social Security
- pensions
- retirement savings

... and these income sources generally grow more slowly than housing and living costs.

[Casco Bay Islands Are Even Older](#)

Demographic data from the **U.S. Census, Island Institute community profiles, and local census estimates** show several island populations are **older than Maine overall**.

| Location | Median Age | Population 65+ |
|------------------|------------|----------------|
| Maine | 44.8 | ~23% |
| Peaks Island | ~58–60 | ~35–38% |
| Long Island | ~47 | ~25% |
| Chebeague Island | ~60 | ~40–43% |
| Cliff Island | ~65+ | ~50% |

This means many island communities have **one-third to one-half of residents at or above retirement age.**

[Rising Property Tax Burden](#)

Housing costs have been increasing faster than income.

| | Annual Median Household Income Median | Property Tax | Burden |
|------|---------------------------------------|--------------|--------|
| 2015 | \$50,826 | \$1,700 | 3.35% |
| 2019 | \$58,924 | \$2,300 | 3.90% |
| 2023 | \$71,773 | \$2,926 | 4.08% |

Over the past decade:

- Property taxes increased **~72%**
- Household income increased **~41%**

As a result, housing-related taxes are consuming a **larger share of household income.**

State income tax

Maine residents face **both property and income taxes.**

| State | Income Tax |
|---------------|-------------|
| New Hampshire | None |
| Florida | None |
| Texas | None |
| Maine | Up to 7.15% |

For households living on fixed incomes, the combination of property taxes, income taxes, and rising housing costs can significantly affect disposable income.

Ferry Fares as a Cost-of-Living Issue

For mainland residents, transportation alternatives exist. Island residents served by CBITD generally **have no substitute transportation option.**

Ferry trips are necessary for:

- commuting
- healthcare access

- groceries and services
- school and community activities

Because of this, CBITD fares function more like **an unavoidable household expense**, similar to utilities or other taxes.

Bottom Line

Maine’s demographics and economic trends create a unique affordability challenge:

- oldest population in the United States
- moderate household incomes of which for many island residents are “fixed”
- rising housing costs
- essential reliance on ferry transportation

For many island residents, **ferry fares are not discretionary travel costs—they are part of the basic cost of living.**

Data Sources

U.S. Census Bureau (ACS)

Maine State Economist

Maine Revenue Services

Island Institute Community Profiles

Mark Rogus