



Cumberland County
Regional Assessing

MEMORANDUM

DATE: February 25, 2025
TO: Board of Assessment Review
FROM: Casco Assessor
RE: Tax Map 19, Lot 55-2
Location: 168 Ring Landing Road
Owners: David Smith Trust
Rodney Smith Trust

REVALUATION DATE

4/1/2024 for 2024/25 TAX COMMITMENT

2024/25 SALES RATIO

100%

PROPERTY ASSESSMENT APPEAL – 168 Ring Landing Road

APPEAL PROCESS

In accordance with Maine statutory law, 36 M.R.S.A. § 841, an abatement may only be granted if the Property Owners, the Smith Trust applicants here, prove “any illegality, error, or irregularity in assessment, provided that the taxpayers have complied with § 706.” The burden to prove the assessment “manifestly wrong” resides solely with the Property Owners.

Pursuant to 36 M.R.S.A. § 843, if a requested abatement has been refused, in whole or in part, by the Assessor, the applicants may apply in writing to the Cumberland County Board of Assessment Review (CC BAR) within sixty (60) days after notice of the decision from which the appeal is being taken or after the application is deemed to have been denied. Extensions of time to hear and decide any such appeal must be in writing, and the Smiths’ appeal here was timely filed. If the Board think the applicants have proven their property is over-assessed, an abatement shall be granted in such reasonable abatement as the Board thinks proper.

TIMELINE

<u>April 1, 2024</u>	Statutory Date of Assessment
<u>August 8, 2024</u>	Tax Commitment for FY 2024/25; abatement request deadline 2-8-25
<u>September 17, 2024</u>	Meeting with P/O agents and Assessor
<u>September 24, 2024</u>	Assessor granted partial abatement of \$41,500
<u>August 14, 2024</u>	Applicant’s abatement appeal received by the CC BAR
<u>February 25, 2025</u>	Applicant’s abatement hearing with the CC BAR.

LIST OF ATTACHMENTS

Assessor’s Exhibits:

- | | |
|--|---------|
| • Abatement request to CC BAR dated 11/8/2024 | Ex. #1A |
| • Consent to extension to the BAR by Applicant | Ex. #1B |
| • Assessor’s letter 8/22/2024 explaining assessment adjustments | Ex. #2 |
| • Property Record Card (as committed) for Map 19, lot 55-2 | Ex. #3A |
| • Property Record Card (with partial abatement) Map 19, lot 55-2 | Ex. #3B |
| • Appellant maps showing situs of subject parcel | Ex. #4 |

PROPERTY ASSESSMENT APPEAL – 168 Ring Landing Road

• Commitment Book page showing assessed value (as committed)	Ex. #5
• Tax sheet showing map location of subject parcel 19-55-2	Ex. #6
• Sales ratio study of lakefront residential property (Town wide)	Ex. #7
• Sale ratio study of residential property in subject area	Ex. #8
• Town-wide listing of properties subject to 1.1 condition factor	Ex. #9
• Manual excerpt explaining 2024 condition factors adjustments	Ex. # 10
• Maps showing land schedule assignments, as committed	Ex. #11
• Map showing condition factor adjustments in subject area	Ex. #12
• Memo showing partial abatement	Ex. #13
• Photos of ROW provided to VGSI	Ex. #14

OWNERS' ARGUMENT FOR ABATEMENT

The assessment of the subject property is as a single-family, summer seasonal residential property off Ring Landing Road in Casco, shown as Lot 55-2, on Town Tax Map #19. See Exs. #3A and #3B. While Maine law requires a separate valuation for land and buildings, see 36 M.R.S.A. sec. 708, it is the total assessment that must be used as the basis for comparison of similarly situated properties, and it is the total assessment that controls for assessment and abatement purposes. Roberts v. Town of Southwest Harbor, (2004). Here, the Casco Assessor has already granted a partial abatement of \$41,500 off the property's original 2024/25 assessment (\$994,800 minus \$41,500); the current assessment is \$953,300 overall. See Ex. #13.

The owners of the subject property are David Smith and Rodney Smith as trustees of their eponymous trusts as of April, 1 2024. The land assessment consists of 1.67 acres with 43,560 sq. ft. (one acre) valued as the primary buildable lot. See Exs. #3A and #3B. The primary dwelling located on the property consists of a single-family, summer seasonable home, originally built in 1927, re-furbished in 1984, with an effective year built of 1984. Id. The building value is not at issue.

The Owners do, however, challenge the land portion of their assessment, based primarily on the rudimentary summer-seasonal only access way to the property and that its travel way runs within ten (10) feet of a neighboring house. See Ex. #1 at p. 3 and pictures attached to the Property Owners' abatement application. The Owners have expressed concern that some of the specific lot adjustment factors contained in the Assessor's assessment methodology, and as shown on the assessment card, have been changed since the last Town-wide re-val in 2013--even though the physical attributes of the same have not changed in the field. See #1 and #10.

PROPERTY ASSESSMENT APPEAL – 168 Ring Landing Road

ASSESSOR'S RESPONSE

The 2024 assessed values in Casco were calculated from the 2024 revaluation model. See Ex. #10. All property values for 2024 are based on tables updated from the same 2023/24 economic period. The 2024 overall revaluation process reviewed and, when applicable, utilized all three approaches to value to estimate the new, current, market value (“just value” in the law) of all real property in Casco.

The three approaches to value real estate recognized under Maine law are (1) the sales comparison approach, (2) the cost replacement approach, and (3) the income approach. All three approaches to value must at least be considered. See, generally, South Portland Associates v. City of South Portland, (1988). The income approach is not used regularly in valuing single family, owner-occupied houses. `

- 1) The Sales Comparison approach estimates market value by comparing “qualified” sales of similar properties to the subject property. See Exs. #7, #8 and #10.
- 2) The Replacement Cost approach uses the replacement cost new of the improvements, such as buildings, less depreciation (RCNLD), plus then the value of the land. Depreciation is subtracted from the cost new as physical obsolescence, a measurement of condition from use (wear and tear), any possible functional obsolescence, and any possible economic obsolescence. The RCNLD of the improvements is then added to the cost to purchase an equivalent parcel of land for a total estimate of value.

For the purposes of the 2024 revaluation in Casco, depreciated building values were compared to the Marshall & Swift local cost manual and compared with local builder costs estimates to ensure comparability to the local market as the cost tables were developed for Casco. Where there existed a limited number of vacant land sales, a land extraction technique was used to assist in the development of the land schedules, *i.e.*, the depreciated buildings/improvements values were subtracted from the overall improved lot sales price to determine a land “residual value.”

- 3) The Income Analysis approach determines a property’s value by capitalizing the income stream to its owner. The income approach is generally not applicable in the valuation of single-family dwellings and was considered here, but not applied, for single family homes. The Applicants have not provided any income information associated with the possible rental of the Property.

Here, the Assessor has considered the Property Owners’ arguments that the land valuations are too high given the summer seasonal only road access, and he has adjusted the land valuation (\$41,500) accordingly. See Ex. #13. The Assessor believes that the partial abatement given

PROPERTY ASSESSMENT APPEAL – 168 Ring Landing Road

for “condition factor” covers the valuation change attributed to the road access issue. See Ex. #3B. Also, he believes that the higher sales of comparable lands in Casco since the last re-val in 2013 justify the increased land value pricing and have been uniformly applied across the board, for all similar waterfront properties in Casco, for the 2024 re-valuation and as applied to this Property. See Exs. #2, #3A and #3B.

Likewise, the adjusted assessment takes into account the “condition factor” re excess lot frontage and other site-specific configurations given the lot’s shape and limited re-development possibilities. See Exs. #10 and #12. The Assessor also re-examined the adjustments to the land value and re-figured them on the same basis as used for other properties in Casco. See Ex. #2.

CONCLUSION

The Property Owners have not carried their burden of proof to show the assessment is “manifestly wrong.” They have not demonstrated that their assessment, as now adjusted by the partial abatement of \$41,500, was irrational, nor inequitably assessed when compared with other similar properties in Casco. The Property Owners, furthermore, have not provided any information that shows their Property’s assessment was fraudulent, dishonest, or illegal in any manner.

The abatement application for a further reduction in value now before the Board should be denied.

Maine
Cumberland County

CUMBERLAND COUNTY BOARD OF ASSESSMENT REVIEW

APPLICATION FOR ABATEMENT OF PROPERTY TAXES

(Pursuant to Title 36 M.R.S.A. § 844-M)

NOTE: Application must **first** be made to the Assessor

1. NAME OF APPLICANT: David Smith and Rodney Smith
2. ADDRESS OF APPLICANT: 4 Cabot Circle, Westborough, MA 01581
3. TELEPHONE NUMBER: 508-560-7095
4. NAME, ADDRESS AND TELEPHONE NUMBER OF ATTORNEY/AUTHORIZED AGENT,
IF ANY: Richard P. Olson, Esq., Curtis Thaxter LLC, One Canal Plaza, Suite 1000, P.O. Box 7320, Portland, ME 04112-7320
207-774-9000
5. STREET ADDRESS OF PROPERTY: 168 Ring Landing Road MAP/LOT: 0019/0055/1
6. MUNICIPALITY IN WHICH PROPERTY IS LOCATED: Casco
7. ASSESSED VALUATION:

(a)	LAND:	<u>\$ 928,200.00</u>
(b)	BUILDING:	<u>\$ 66,600.00</u>
(c)	TOTAL:	<u>\$ 994,800.00</u>
8. OWNER'S OPINION OF CURRENT VALUE:

(a)	LAND:	<u>\$ 696,200.00</u>
(b)	BUILDING:	<u>\$ 66,100.00</u>
(c)	TOTAL:	<u>\$ 762,300.00</u>
9. ABATEMENT REQUESTED (VALUATION AMOUNT): \$232,500.00
(#7(c) minus #8(c) = #9)
10. TAX YEAR FOR WHICH ABATEMENT REQUESTED: 2024
11. AMOUNT OF ANY ABATEMENT(S) PREVIOUSLY GRANTED BY THE ASSESSOR FOR
THE ASSESSMENT IN QUESTION: \$41,500.00
12. DATE OF ASSESSOR'S DECISION: September 24, 2024
13. A BRIEF STATEMENT OF ALL PRIOR PROCEEDINGS BEFORE THE ASSESSOR
CONCERNING THE DISPUTED ASSESSMENT: See attached



14. REASONS FOR REQUESTING ABATEMENT. PLEASE BE SPECIFIC, STATING GROUNDS FOR BELIEF THAT ASSESSMENT IS "MANIFESTLY WRONG" FOR ASSESSMENT PURPOSES. ATTACH EXTRA SHEETS IF NECESSARY. Note that the Maine Supreme Court has held in tax abatement cases that in order to prevail, the taxpayer must prove one of three things:

- (1) The judgment of the Assessor was irrational or so unreasonable in light of the circumstances that the property is substantially overvalued and an injustice results;
- (2) There was unjust discrimination; or
- (3) The assessment was fraudulent, dishonest or illegal.

Only if one of these three things is proven by the taxpayer, is the assessment said to be "manifestly wrong."

See attached

15. ESTIMATED TIME FOR PRESENTATION AT HEARING: 1 hour to be combined with the O'Brien appeal.

Submit **TEN (10) COPIES** (an original plus 9 copies) of the application and any documentation available to support your claim. **ONE COPY MUST** be submitted to your municipal tax assessor that sent you the denial letter. All documentation **MUST** be submitted with the application or at least **fourteen (14) days prior to hearing date** to Cumberland County Board of Assessment Review, c/o Administrative Assistant, 142 Federal Street, Portland, ME 04101. You will be notified of the scheduled hearing date.

To the Cumberland County Board of Assessment Review: In accordance with the provisions of 36 M.R.S.A. § 844-M, I hereby make written application for an appeal of the assessed value of the property as noted above. The above statements are correct to the best of my knowledge and belief.

November 8, 2024

Date



Richard P. Olson, Attorney for Petitioner

THIS APPLICATION MUST BE SIGNED.

A separate application form should be filed for each separately assessed parcel of real estate claimed to be "manifestly wrong."

13. A BRIEF STATEMENT OF ALL PRIOR PROCEEDINGS BEFORE THE ASSESSOR CONCERNING THE DISPUTED ASSESSMENT:

For tax year 24 the Town underwent a revaluation. After receiving informal notice of the proposed new valuation the Smiths were unable to obtain from the revaluation firm's representative answers to his questions about the new assessment. By letter dated August 6, 2024 (behind Tab B) the Smiths through counsel contacted the Assessor seeking information on the new value. By letter dated August 22, 2024 (behind Tab B) the Assessor responded. Then a meeting occurred on September 17, 2024 with the Assessor, the taxpayers and others including George Koutalakis (a Maine appraiser and licensed real estate broker) and more information was provided to show the land value was overstated (behind Tab B.). While no formal abatement form had been submitted, the Assessor treated the meeting as an abatement request and by letter dated September 24, 2024 (behind Tab C) he granted an abatement, but in an amount much less than requested.

14. REASONS FOR REQUESTING ABATEMENT. PLEASE BE SPECIFIC, STATING GROUNDS FOR BELIEF THAT ASSESSMENT IS "MANIFESTLY WRONG" FOR ASSESSMENT PURPOSES. ATTACH EXTRA SHEETS IF NECESSARY. Note that the Maine Supreme Court has held in tax abatement cases that in order to prevail, the taxpayer must prove one of three things: (1) The judgment of the Assessor was irrational or so unreasonable in light of the circumstances that the property is substantially overvalued and an injustice results; (2) There was unjust discrimination; or (3) The assessment was fraudulent, dishonest or illegal. Only if one of these three things is proven by the taxpayer, is the assessment said to be "manifestly wrong."

The basis for the request is set forth in the letter, email and supporting material behind Tab B as well as opinions of Mr. Koutalakis. It is anticipated that Mr. Koutalakis will be available at the hearing. The Taxpayer also will provide additional information at the hearing in the nature of showing the difference between the subject property and nearby lots and homes. This will include a video as well as statistical analysis.

The crux of the issue is that the Town is valuing the subject property as if it was similarly situated to the lots and homes nearby. But the subject property is not similarly situated, and the assessment does not take that fully into account. The same problem occurred when the Town last did a revaluation in 2013 but after the filing of an abatement the then assessor made adjustments to reflect the differences. The present Assessor acknowledges the differences but takes the view absent market data quantifying the differences, he is not willing to make the adjustments the prior assessor made.

Here the differences that are known and obvious relate to access. The subject property does not have year-round road access and is served by a 2000-foot woods road which crosses 5 separate properties. The cost of maintaining that road is shared with just one other property at 162 Ring Landing Road. In comparison, the other “neighborhood” parcels used to develop land values all have year-round access on improved roads. Below is a depiction of the woods road.

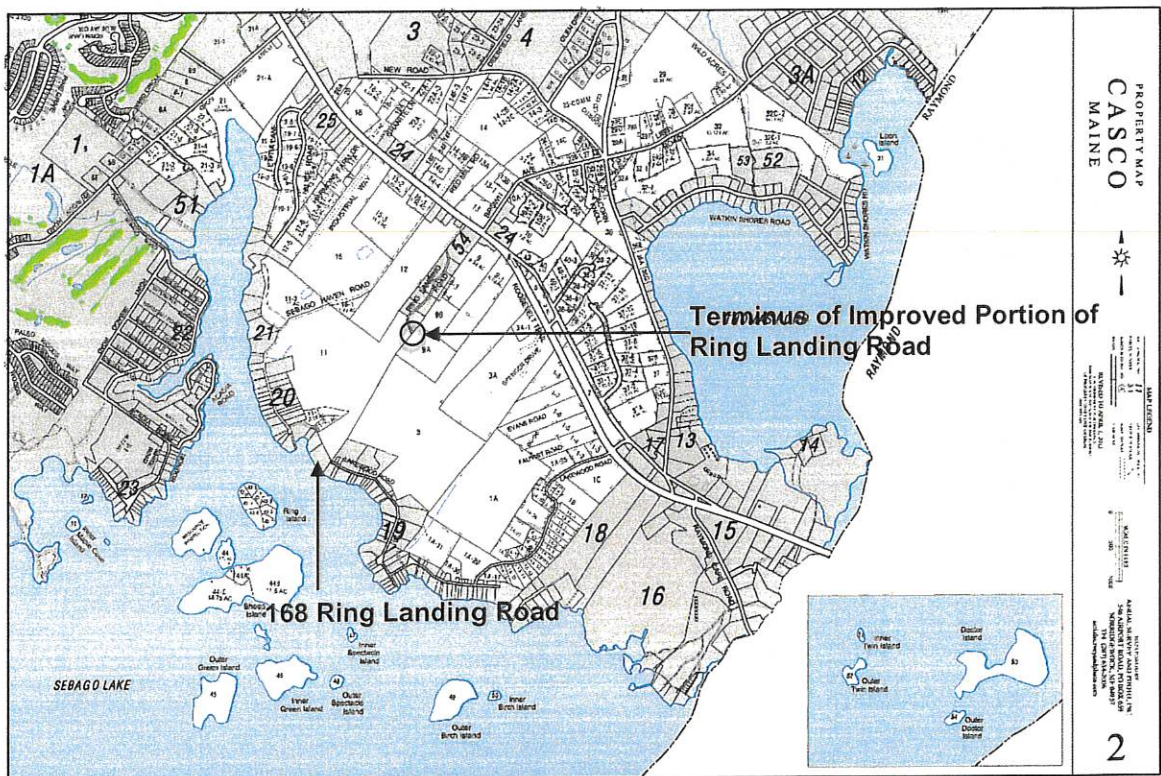
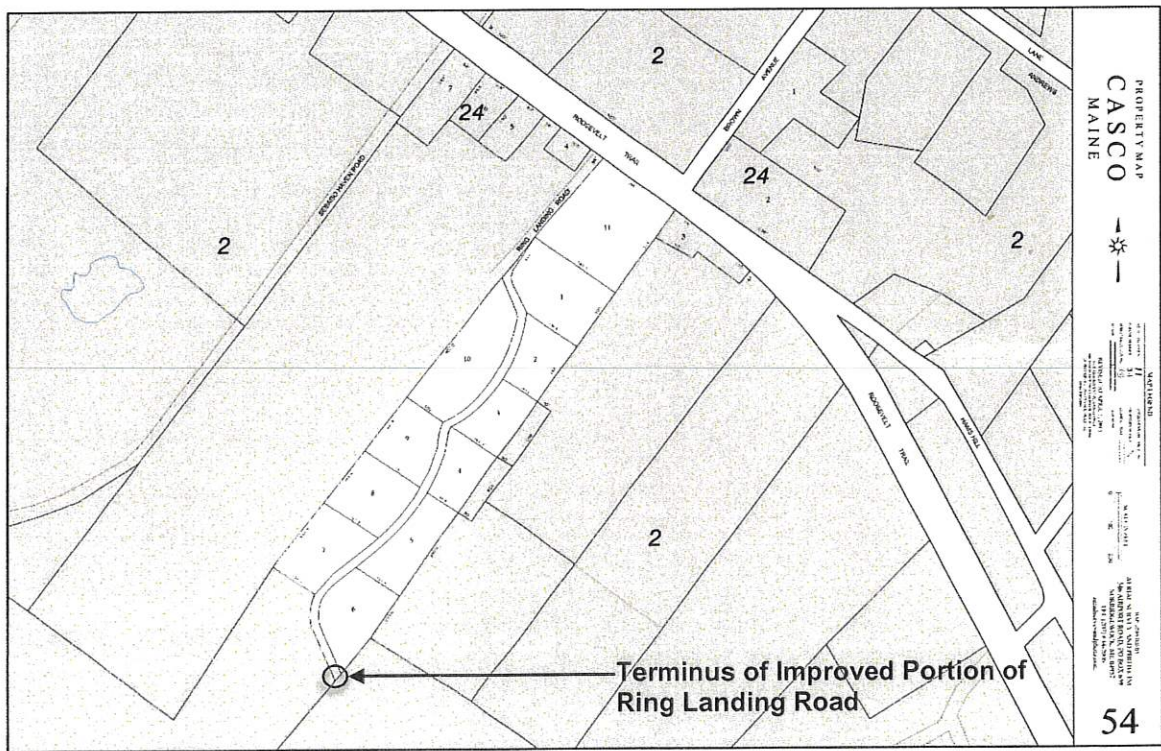


Figure 1. Town of Casco, Maine Property Map 2



At the hearing a video will be shown of the woods road and of the access roads serving the other lots in the “neighborhood.”

The same information presented here was presented to the then assessor in 2014.

The two factors related to access are (1) the condition of Ring Landing Road, the last 2000 feet of which is an unimproved right of way through the woods, currently passable when the way is not covered with snow and ice and is dry. The use of the way necessitates annual maintenance to address washout areas from rains and ruts; (2) the fact that access to the 168 Ring Land Road property is across 162 Ring Landing Road, running within 10 feet of the houses at that address.

An independent estimate obtained in 2014 and behind Tab B of the cost to upgrade the unimproved 2000 foot portion of Ring Landing Road to the quality equivalent to nearby Sebago Haven and Lakewood roads was \$207,000. This estimate did NOT include surveying, engineering, legal research, acquiring approvals from owners of properties the road crosses and obtaining Town, State, DEP and Portland Water District permits which would be additional costs. Ten years later the cost easily has doubled. Current annual maintenance costs are approximately \$2000/year, are additional. These costs would be borne by only the owners of 162 and 168 Ring Landing Road as other properties on Sebago Haven Road with rights of way to Ring Landing Road also have year-round access over Sebago Haven Road and would have no reason to incur these costs. This condition has not yet been adequately reflected in the assessment.

Second, access to the 168 Ring Land Road property is across 162 Ring Landing Road, running within 10 feet of the houses at that address. This condition has not yet been adequately reflected in the assessment.

Third, leaving aside the cost associated with providing year-round access, the location of power lines and ledge on the lot further minimizes any reasonable likelihood the seasonal homes on the lot would be viewed as potential tear downs to convert to year-round use as has been the case in nearby developments in the neighborhood. These factors in 2014 caused the then assessor to make meaningful adjustments to the land value for the subject given that the land value was developed based on sales in the nearby neighborhood that had dramatically different access features. The taxpayer here is seeking the relief on the same basis.

With the present revaluation, comparing the data cards provided for other properties in the neighborhood to their previous assessments, 162 and 168 Ring Landing were the ONLY ones found where the C-factors had changed from the assessment 10 years ago. In granting a partial abatement, all the Assessor did was to re-instate the previous C-factors to the subject property. (Why they changed in the first place, when none of the surrounding ones changed, is a mystery). This reduced the percentage growth in the land valuations to be similar to the growth in surrounding parcels – all of which are on year-round roads.

Both 162 and 168 Ring Landing Road have limiting features that make it unjust to apply the same land valuation growth rate as derived from surrounding properties which do not have similar use restrictions. While in 2013, the then assessor accounted for this, the Assessor position is absent market derived proof quantifying the difference it will not be recognized.

The valuations with the current C-factors do not accurately reflect the use restrictions nor the costs associated with maintaining the road or upgrading it to a standard for year-round access. The Assessor continues to value the properties as if they were on year-round, plowed roads and has ignored the length, condition, maintenance costs and cost to upgrade the unimproved section of Ring Landing Road, a 2000-foot+/- right of way through the woods, which restricts the use of 162 and 168 Ring Landing Road properties to seasonal use and effectively limits tear down and rebuilt opportunities that are seen in the SH neighborhood. The road condition does not conform to the Fannie Mae requirements.

The assessing manual states that the property must be evaluated for the highest and best use considering the following: (1) What uses are physically possible, (2) what uses are legally permissible, (3) which of these possible and permissible uses are financially feasible, and (4) which of the financially feasible uses will provide the highest present worth. Given costs to upgrade the road today, upgrading the road to year-round is not financially feasible and this fact certainly affects the market values of the properties, but this is not reflected in the C-factors applied.

The manual further states in the "Standard Land Condition Factor Values" section that a C-factor of 0.95 should be applied for right of way access. This factor was applied to the larger portion of the Smith property. The reasonable definition of "standard right of way" is for a much shorter right of way (say from the end of Ring Landing Road across O'Brien's property to the Smith property) but that the almost half mile right of way down Ring Landing Road across 5 properties is certainly not standard.

Also, the 0.95 factor was applied to the larger part of the Smith property but not the smaller portion. We believe that this was not consistent with rule. This is one parcel which is not able to be sub-divided. How can one portion of the property have ROW/Access issues but not the other when it is one piece of property? The manual makes no mention of applying this adjustment to only one portion of a property. Whatever factor is appropriate for the road/right of way (per above) should be applied to both "pieces" of the Smith property.

In sum, the taxpayers believe that the new assessment should have been and should be adjusted for the obvious and known negative influences on the subject in comparison to the neighborhood the subject is made part of due to the factors stated above. Only 162 and 168 Ring Landing Road are impacted by the access issue. Nothing has changed from 2013 when after reviewing the above information the then assessor made the adjustments needed as the

revaluation failed to take into account these local conditions. Given the unique conditions (2000 feet of access over a seasonal woods road to seasonal dwellings) that do not otherwise exist in the town, it would be nearly impossible to point to market sales to quantify the negative influences. Assessing is not exact but assessors should and do make adjustment all the time for the obvious influences and that is what the assessor after a review of the situation did in 2013.

For the above reasons, and consistent with the assessment manual and as estimated by Mr. Koutalakis, to avoid unjust discrimination an adjustment should be made in the nature of 25% (5% reduction for Right-Of-Way across 162 Ring Landing Road and 20% reduction due to greater Ring Landing Road access issues) to the original assessed land value of \$928,200 resulting in an abatement of \$232,500 with the original land value reduced from \$928,200 to \$696,200. **Given the assessor previously granted an abatement of \$41,500 the taxpayer here is requesting this Board grant an additional abatement of \$191,000.**

**CONSENT TO EXTENSION OF DEADLINE FOR DECISION
ON TAX ABATEMENT APPEAL TO
CUMBERLAND COUNTY BOARD OF ASSESSMENT REVIEW**

Cumberland County Board of Assessment Review
c/o Administrative Assistant
142 Federal Street
Portland, ME 04101

RE: Tax Abatement Application for property located at Map 0019 Lot(s) 0055/2
Property Street Address: 168 Ring Landing Road
Town: Casco
(April 1, 20 24 assessment date)

Dear Board Members:

The undersigned hereby agrees to extend the time for the Cumberland County Board of Assessment Review to decide my/our pending appeal(s) for a tax abatement on the above-described property.

Dated: 11-08-24



Signature of Taxpayer or
Authorized Representative
Curtis Thaxter LLC
P.O. Box 7320, Portland, ME 04112-7320
Print Mailing Address

NOTE ANY DATES OF UNAVAILABILITY:





Cumberland County Regional Assessing
25 Pearl Street, Portland, ME 04101
207-699-2475 • cumberlandcounty.org
Robert Sutherland, Director

Maine
Cumberland County

August 22, 2024

David P. Silk, Esq.
One Canal Plaza, Suite 1000
Portland, ME 04112-7320

Dear Mr. Silk,

Thank you for reaching out to my office. It is my hope that I can answer the questions of David and Rodney Smith to their satisfaction.

The Influence Factor is one to two location factors used in the Computer Assisted Mass Appraisal (CAMA) system to capture land value. The magnitude of this factor is set through the assignment of the S.A. or Site Index. Unfortunately, the new property card mislabels the Influence Factor as a "Size Adjustment". We have been working with our software vendor to correct this issue. That said, the Influence Factor and Neighborhood Adjustment Factor have been recalibrated to capture land valuations for April 1, 2024. The scale of these factors have changed throughout town to reflect shifts in land valuation since 2013.

As stated in my prior letter, the change in land condition factor is part of a wider review of the magnitude and appropriateness of land and building condition factors historically applied throughout the Town of Casco. A revaluation is a common time for such a review. As a result, many existing factors across Casco were adjusted or considerably reduced due to a lack of tangible evidence of market effect in possession of the assessor. These adjustments include changes to which individual landline components were reduced or increased.

The condition factor for the subject parcel was changed to 1.00 for the primary lot landline and 0.90 for the secondary landline to capture the access issues identified. This includes the removal of positive influence for "Excess Waterfront". Instead, because the parcel is improved, the building portion of the lot is considered unimpeded (because it was previously improved successfully) and is therefore assessed at a factor of 100%.

The condition effects of the right of way and difficulties in access were therefore assigned to the land in excess of the primary lot. The magnitude of the adjustments and the methodology applied are in line with other proximate parcels similarly affected by access and easement concerns. In addition, the structure is assessed as a rudimentary and seasonal camp, capturing further the effects of seasonal access.

Finally, the sold properties used to calibrate the schedules for waterfront valuation in Casco have structures that are, largely, within the shoreland zone. The negative market effects of the associated restrictions have therefore been captured already through the application of these schedules.

All being said, if there is quantifiable evidence of further negative market influence in the case of 168 Ring Landing Road, I will be happy to consider it. If you have any further questions or information, please do not hesitate to contact me directly at rsutherland@cumberlandcounty.org or at 207-699-2475.

Sincerely,

Robert Sutherland, CMA
Casco Town Assessor



CURRENT OWNER			Account # 1415		UTILITIES		STRT / ROAD		LOCATION		CURRENT ASSESSMENT		VISION	
SMITH, DAVID TRUST & SMITH, ROD			4 Rolling	5 Well	3 Unpaved	7 Waterfront					Description	Code	Appraised	Assessed
SMITH, DAVID C & SMITH, RODNEY			5 Wetland	6 Septic							RESIDENTL	1012	64,100	64,100
8 CABOT CIR											RES LAND	1012	928,200	928,200
											RESIDENTL	1012	2,500	2,500
WESTBOROUGH MA 01581			GIS ID 0019-0055-2		Assoc Pld#									
			Att Prcil ID		TG/FLOS		ST MAP ID N4-M5							
			OLD DATA											
			TAX CLAS											
			CALLBAC N											
			TG 1ST C											
			TG MOST											

RECORD OF OWNERSHIP										PREVIOUS ASSESSMENTS (HISTORY)													
BK-VOL/PAGE		SALE DATE		Q/U		V/I		SALE PRICE		VC		Year		Code		Assessed		Year		Code		Assessed	
SMITH, DAVID TRUST & SMITH, RODNEY T		38229 0247		05-03-2021		U U		I I		0 1		Year		1012		64,100		2024		1012		60,000	
SMITH, DAVID C & RODNEY A		30908 0089		08-07-2013		U U		I I		0 IT		2024		1012		928,200		1012		1012		350,600	
SMITH, RICHARD		8924 0219				U U		V V		0 1				1012		2,500		1012		1012		700	
SMITH, RICHARD		0 0																					

EXEMPTIONS				Amount		Code		Description		Number		Amount		Comm Int		OTHER ASSESSMENTS			
Nbhd				Nbhd Name		B		Tracing				Batch							
0001																			
				Total		0.00													
				ASSESSING NEIGHBORHOOD															

NOTES				original as committed															
-------	--	--	--	-----------------------	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

BUILDING PERMIT RECORD										VISIT / CHANGE HISTORY									
Permit Id	Issue Date	Type	Description	Amount	Insp Date	% Comp	Date Comp	Comments		Date	Id	Type	Is	Cd	Purpose/Result	Total Appraised Parcel Value	994,800		
										06-25-2024	AS				40 Hearing - No Change				

LAND LINE VALUATION SECTION															
Use Code	Description	Zone	LA	Land Type	Land Units	Unit Price	Size Adj	Site Index	Cond.	Nbhd.	Nbhd. Adj	Notes	Location Adjustment	Adj Unit P	Land Value
1	1012	SFR LF MDL-01			43,560 SF	1.09	3.00000		1.00	SH	6.300	ACCESS	1.0000	20.6	897,400
1	1012	SFR LF MDL-01			0.670 AC	2,700.00	3.00000		0.90	SH	6.300		1.0000	45,927	30,800
Total Card Land Units 1.67 AC															
Parcel Total Land Area 1.67															
Total Land Value 928,200															



CONSTRUCTION DETAIL				CONSTRUCTION DETAIL (CONTINUED)						
Element	Cd	Description	Element	Cd	Description					
Style: 36	01	Camp Residential								
Model: 04		Average +10								
Grade: 2										
Stories: 1										
Occupancy: 25		Vinyl Siding								
Exterior Wall 1										
Exterior Wall 2		Gable/Hip								
Roof Structure: 03		Asph/F Gls/Cmp								
Roof Cover: 03		Drywall/Sheet								
Interior Wall 1										
Interior Wall 2										
Interior Flr 1	02	Minimum/Plywd								
Interior Flr 2										
Heat Fuel: 01		None/Coal/Wood								
Heat Type: 01		None								
AC Type: 01		None								
Total Bedrooms: 04		4 Bedrooms								
Total Bthrms: 2										
Total Half Baths: 0										
Total Xtra Fixtrs: 6										
Total Rooms: 01		Old Style								
Bath Style: 01		Old Style								
Kitchen Style: 01										
MHP										
BSM Gar										
FBM Area										
			Building Value New 106,835							
			Year Built 1927							
			Effective Year Built 1984							
			Depreciation Code A							
			Remodel Rating 40							
			Year Remodeled Depreciation %							
			Functional Obsol Trend Factor							
			External Obsol Condition							
			Condition Percent Good							
			RCNLD 60							
			Dep % Ovr 64,100							
			Dep Ovr Comment							
			Misc Imp Ovr							
			Misc Imp Ovr Comment							
			Cost to Cure Ovr							
			Cost to Cure Ovr Comment							
OB - OUTBUILDING & YARD ITEMS(L) / XF - BUILDING EXTRA FEATURES(B)										
Code	Description	LB	Units	Unit Price	Yr Bit	Cond. Cd	% Gd	Grade	Grade Adj.	Appr. Value
WDK	WOOD DECK	L	144	35.00	2013		50		0.00	2,500
BUILDING SUB-AREA SUMMARY SECTION										
Code	Description	Living Area	Floor Area	Eff Area	Unit Cost	Undeprec Value				
BAS	First Floor	903		903	47.61	42,990				
CRL	Crawl Space	0	696	0	0.00	0				
FEP	Porch, Enclosed, Framed	0	184	138	35.71	6,570				
FUS	Upper Story, Finished	903	903	903	47.61	42,990				
WDK	Deck, Wood	0	460	69	7.14	3,285				
Ttl Gross Liv / Lease Area		1,806	3,146	2,013		95,835				

Diagram showing property boundaries and area measurements. The main house area is labeled 'FUS BAS CRL' with dimensions 23,

Account # 1415

UTILITIES

STRT / ROAD

LOCATION

DESCRIPTION

CURRENT ASSESSMENT

ASSESSED

3205

CASCO, ME

CURRENT OWNER
SMITH, DAVID TRUST & SMITH, ROD
SMITH, DAVID C & SMITH, RODNEY
8 CABOT CIR

TOPO
4 Rolling
5 Wetland

Well
6 Septic

Unpaved
7 Waterfront

Waterfront

RESIDENTIAL
RES LAND
RESIDENTIAL

Code
1012
1012
1012

Appraised
64,100
886,700
2,500

ASSESSED
64,100
886,700
2,500

3205

CASCO, ME

WESTBOROUGH MA 01581

GIS ID 0019-0055-2

Assoc Pld#

ST MAP ID N4-M5

TG/FLOS

OLD DATA
TAX CLAS
CALLBAC N
TG 1ST C
TG MOST

ASSESSED
64,100
886,700
2,500

ASSESSED
64,100
886,700
2,500

3205

CASCO, ME

RECORD OF OWNERSHIP
SMITH, DAVID TRUST & SMITH, RODNEY T
SMITH, DAVID C & RODNEY A
SMITH, RICHARD
SMITH, RICHARD

BK-VOL/PAGE
38229 0247
30908 0089
8924 0219
0 0

SALE DATE
05-03-2021
08-07-2013

Q/U V/I

SALE PRICE
0 0
0 0
0 1

VC
1 1
1 1
1 1

Year
2024
1012
1012
1012

Assessed
64,100
928,200
2,500

Year
2024
1012
1012
1012

Assessed
64,100
928,200
2,500

Assessed
60,000
350,600
700

EXEMPTIONS
Year Code Description Amount Code Description Number Amount Comm Int

Amount
0.00

ASSESSING NEIGHBORHOOD

B

Tracing

Batch

NOTES

APPROAISED VALUE SUMMARY

Appraised Bldg. Value (Card)
Appraised Xf (B) Value (Bldg)
Appraised Ob (B) Value (Bldg)
Appraised Land Value (Bldg)
Special Land Value
Total Appraised Parcel Value
Valuation Method
Exemptions

64,100
0
2,500
886,700
0
953,300
C

0

Permit Id Issue Date Type Description Amount Insp Date % Comp Date Comp Comments

BUILDING PERMIT RECORD

DATE

ID

TYPE

IS

CD

PURPOSE/RESULT

HEARING - NO CHANGE
100 REVAL Measure & List
101 REVAL Measure Only
41 Hearing - Data Change
15 Res Field Review
00 M & L
01 Measure 1st Visit

953,300

953,300

LAND LINE VALUATION SECTION

Use Code Description Zone LA Land Type Land Units Unit Price Size Adj Site Index Cond. Nbrhd. Nbrhd. Adj

Notes

Location Adjstmen

Adj Unit P

Land Value

1012 SFR LF MDL-01 43,560 SF 1.09 3.00000- S 0.95 SH 6,300 ROW/EXCESS W/F/ACCESS

1012 SFR LF MDL-01 0.670 AC 2,700.00 3.00000 S 1.00 SH 6,300

1.0000 19.57 51,030 852,500

1.0000 51,030 34,200

886,700

EXHIBIT

tabbies

33B

33B

33B

33B

33B

33B

33B

33B

33B

Attachment A 162 Ring Landing Road

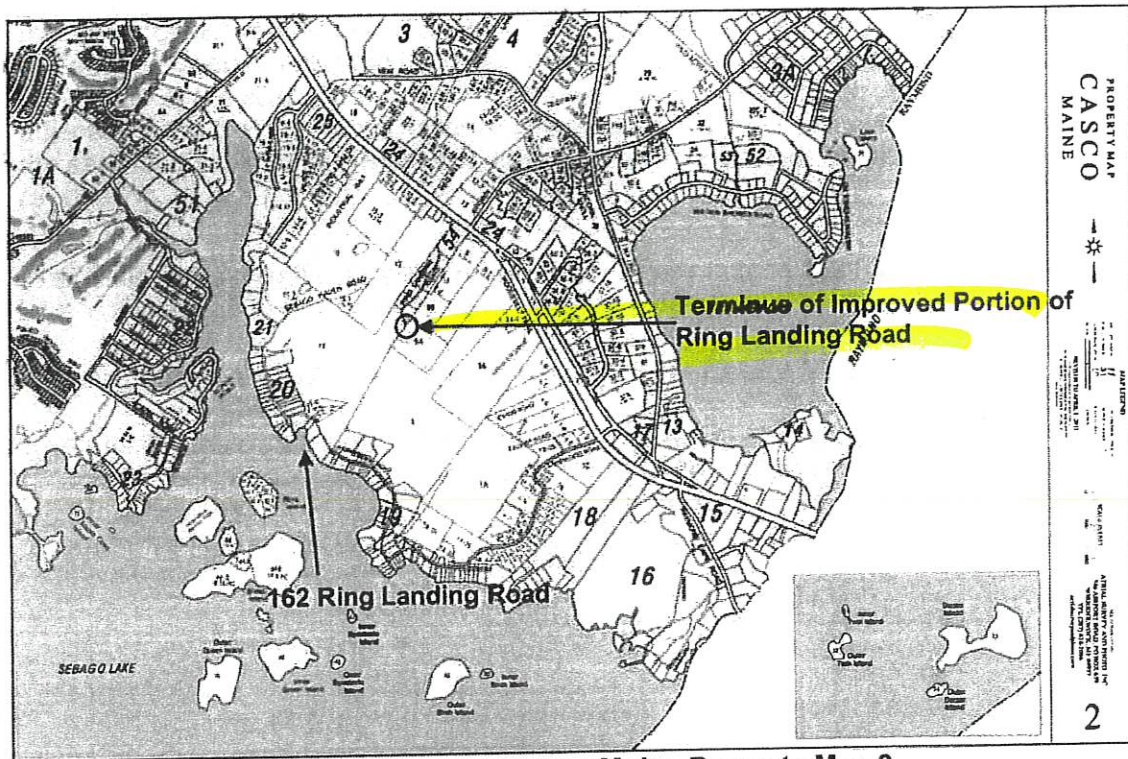


Figure 4. Town of Casco, Maine Property Map 2

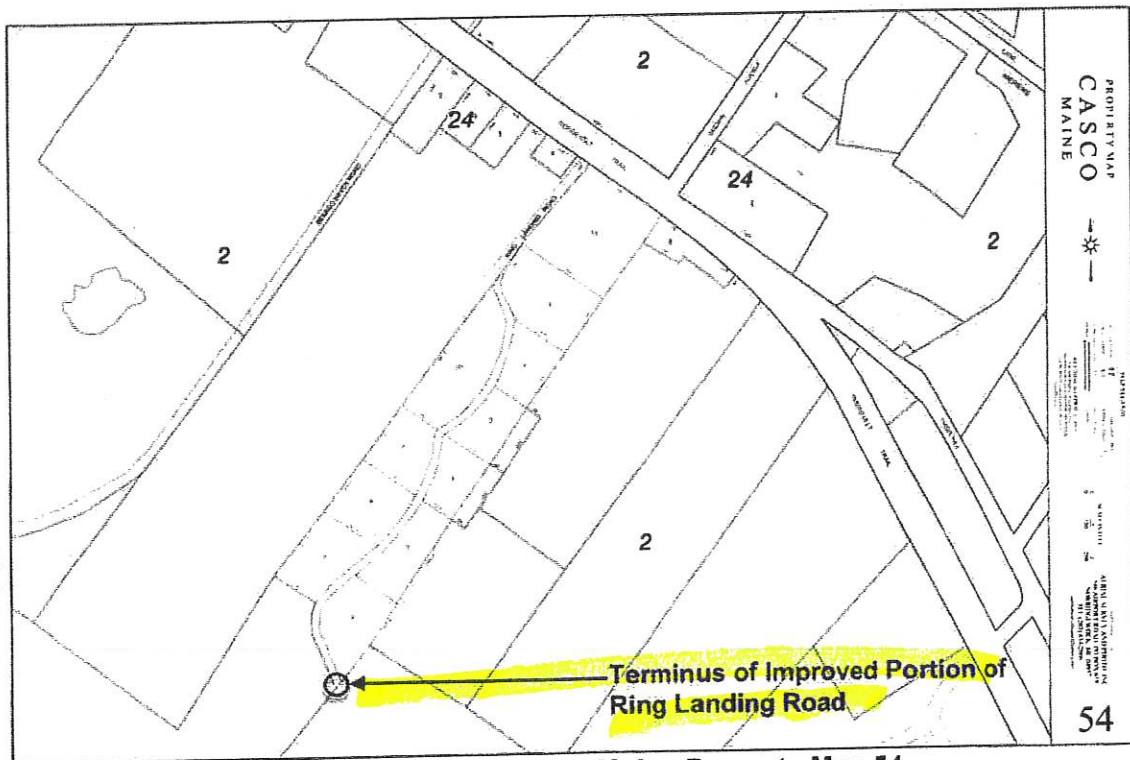


Figure 5. Town of Casco, Maine Property Map 54

these two property owners would bear the sole responsibility for the continuous



Casco
10:29 AM

Real Estate Tax Commitment Book - 9.770
2024 - 2025 Fiscal Year Tax

08/20/2024
Page 322

Account Name & Address	Land	Building	Exemption	Assessment	Tax
1412 KING, KEVIN & CANDICE 344 CUTLER RD Acres 0.19 HAMILTON MA 01982 262 LAKEWOOD RD 0019-0053 B32733P0100	978,200	301,200	0	1,279,400	12,499.74 6,249.87 (1) 6,249.87 (2)
1413 WADE, FRANCES - DEWISEES OF 10 FREE ST Acres 0.36 PORTLAND ME 04101 268 LAKEWOOD RD 0019-0054 B10250P0186	1,054,500	376,300	0	1,430,800	13,978.92 6,989.46 (1) 6,989.46 (2)
1414 O'BRIEN, THOMAS F & CHARLEEN A SIEBEN, BRENDA & PERKINS, KAREN & COLMAN 91 WASHINGTON ST Acres 0.81 STONEHAME ME 02180 162 RING LANDING RD 0019-0055-1 B39928P0243	835,200	176,000	0	1,011,200	9,879.42 4,939.71 (1) 4,939.71 (2)
1415 SMITH, DAVID TRUST & SMITH, RODNEY TRUST SMITH, DAVID C & SMITH, RODNEY A TTEES 8 CABOT CIR Acres 1.67 WESTBOROUGH MA 01581 168 RING LANDING RD 0019-0055-2 B38229P0247	928,200	66,600	0	994,800	9,719.20 4,859.60 (1) 4,859.60 (2)
1416 MORIN, SCOTT A & MELANSON, KIMBERLY 18 PROUT PL Acres 0.46 CAPE ELIZABETH ME 04107 19 BRUINS WAY 0019-0056 B39378P0184	824,200	69,900	0	894,100	8,735.36 4,367.68 (1) 4,367.68 (2)
3220 TOWN OF CASCO 635 MEADOW RD Acres 5.50 CASCO ME 04015 STATE PARK RD 001A-0002	59,700	1,100	60,800 903 Municipal	0	0.00



	Land	Building	Exempt	Total	Tax
Page Totals:	4,680,000	991,100	60,800	5,610,300	54,812.64
Subtotals:	289,813,400	415,624,300	43,929,200	661,508,500	6,462,937.91

PROPERTY MAP
CASCO
MAINE



MAP LEGEND

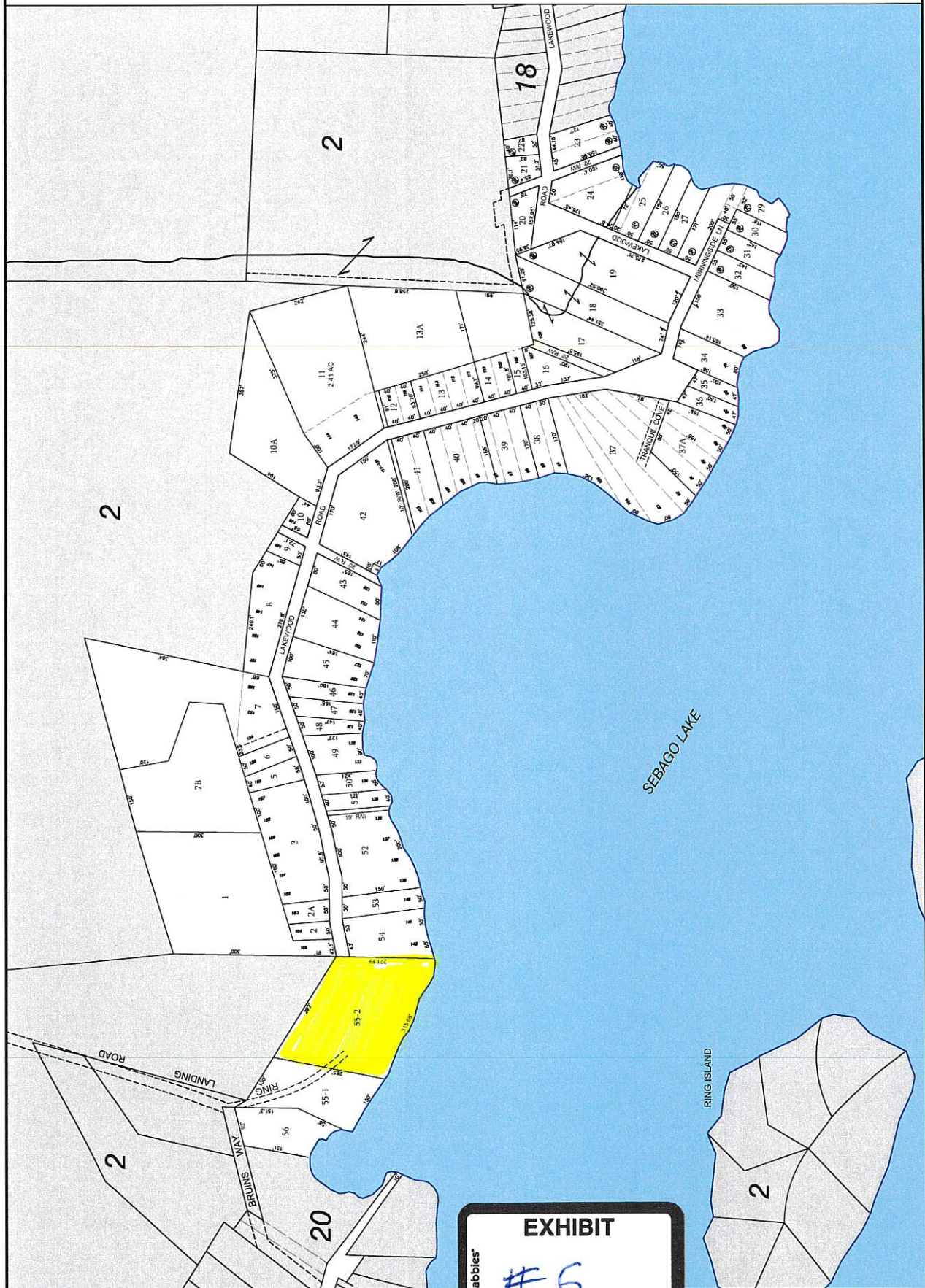
ADJUTING MAP NO.	17	LOT DIMENSIONS	1/4" = 100'
PARTIAL NUMBER	3-1	PROPERTY LINES	---
SECTION IN LOT NO.	4	RIGHT OF WAY	---
ROADS	---	EASEMENT	---

SCALE IN FEET
0 100 200

REVISIT & REPRINTED BY
CAI Technologies
Professional Mapping, Design & Software

19

REVISED TO APRIL 1, 2023
FOR ASSESSMENT PURPOSES ONLY
THIS MAP IS NOT INTENDED FOR THE PURPOSE
OF PROPERTY CONVEYANCE OR LEASE
RECORDING



tabbies®
EXHIBIT
#6



Ratio Page - Overview
Improved Properties
Note: COD uses the median ratio for qualified sales 1/1/2023 and later. PRD uses the

Sale Date
4/1/2022 4/1/2024



Map
All

Qualified
Q U

7.0
COD

1.78
PRD

Ratio Group
Between 100-125%
Between 70-85%
Between 85-100%

\$859,821
Median Sale Price

\$936,029
Average Sale Price

Description
MOBILE MDL-02
SFR INLAW MDL-01
SFR LF MDL-01
SINGLE FAMILY
THREE FAM LF MDL-01

\$922,600
Median Assessed Value

\$896,891
Average Assessed Value

11
Number of Sales

98.3%
Median Ratio

Description	Vision Link	First Nbrhd	Ratio	Median Sale Price	First Improved	First Qualified
SFR LF MDL-01		CP	98.34%	\$859,821	I	Q
OUTER GREEN IS	SL	109.80%	\$1,000,000	I	Q	
1027 MEADOW RD	PL	109.33%	\$859,821	I	Q	
153 COFFEE POND RD	CP	103.98%	\$400,000	I	Q	
37 LETTIA LN	SL	102.51%	\$900,000	I	Q	
181 SEBAGO HAVEN RD	SH	99.03%	\$1,005,000	I	Q	
44 WATERVIEW DR	PP	98.34%	\$776,500	I	Q	
68 WATERVIEW DR	PP	97.07%	\$1,010,000	I	Q	
107 WATKINS SHORES RD	TP	95.48%	\$825,000	I	Q	
192 THOMPSON LAKE SHORES RD	TL	91.52%	\$750,000	I	Q	
8 LORIDAN LN	HT	89.38%	\$770,000	I	Q	
142 LAKEWOOD RD	SL	79.39%	\$2,000,000	I	Q	
Total	CP	98.34%	\$859,821	I	Q	





Ratio Page - Overview
Improved Properties
Note: COD uses the median ratio for qualified sales 1/1/2023 and later PRD uses the

Sale Date
4/1/2022
4/1/2024

Ratio
0.00%
10493.33%

Map
Multiple ...

Qualified
Q
U

Building Type
CONDO
RESIDENTIAL
VACANT

8.1
COD

1.78
PRD

Ratio Group
Between 100-125%
Between 70-85%
Between 85-100%

\$402,000
Median Sale Price

\$604,727
Average Sale Price

Description
CONDO MDL-05
MOBILE MDL-02
SFR INLAW MDL-01
SFR LF MDL-01
SINGLE FAMILY

\$396,900
Median Assessed Value

\$581,540
Average Assessed Value

15
Number of Sales

98.3%
Median Ratio

Description	View Link	First Rtnhd	Ratio	Median Sale Price	First Improved	First Qualified
SFR INLAW MDL-01		50	112.12	\$354,000		Q
42 NEW RD		50	%	\$354,000		Q
SFR LF MDL-01		SH	100.77	\$1,002,50		Q
OUTER GREEN IS		SL	%	\$1,000,000		Q
37 LETTILA LN		SL	102.51%	\$900,000		Q
181 SEBAGO HAVEN RD		SH	99.03%	\$1,005,000		Q
142 LAKEWOOD RD		SL	79.39%	\$2,000,000		Q
SINGLE FAMILY		50	98.13%	\$402,000		Q
55 SNOW LAKE DR		60	114.17%	\$665,000		Q
35 HAMM HILL DR		50	100.31%	\$385,000		Q
37 ALICE RD		5A	100.07%	\$460,000		Q
26 JAMESPORT RD		5A	98.13%	\$402,000		Q
14 SNOW LAKE DR		60	96.40%	\$550,000		Q
51 LAKEWOOD RD		50	86.77%	\$300,000		Q
40 LAKEWOOD RD		50	86.47%	\$385,000		Q
MOBILE MDL-02		50	90.90%	\$222,450		Q
90 NEW RD		50	98.26%	\$229,900		Q
B4 BROWN AVE		50	83.53%	\$215,000		Q
CONDO MDL-05		50	87.95%	\$220,000		Q
23 CONDO RIDGE RD #8		50	87.95%	\$220,000		Q
Total		50	98.26%	\$402,000		Q

CASCO PROPERTIES SUBJECT TO 1.1 C-FACTOR FOR EXCESS WF, IN ORDER OF EFFECTIVE FRONTAGE (SUBJECTS IN ORANGE)

LOCATION	EFF FRONTAGE	MAP	LOT	UNIT	OWNER	LAND VALUE	C-FACTOR	REASON
29 DUMPLING RD	620	0033	0004	1	GENDRON, JEFFREY A & SUE ELLEN	176100	1.1	EXCESS WF
37 BEACH RD	315	0011	0015		FITZGERALD, SCOTT J & JANICE E	526600	1.1	EXCESS WF
1005 MEADOW RD	315	0043	0003		PHELPS, CATHLEEN D & WILLIAM A	546600	1.1	EXCESS WF
10 TRANQUIL CV	310	0019	0037		DASCANO, DAVID A & CYNTHIA L	1326700	1.1	EXCESS WF
168 RING LANDING RD	310	0019	0055	2	SMITH, DAVID TRUST & SMITH, RODNEY TRUST	886700	1.1 (LESS 0.15)	ROW/EXCESS WF/ACCESS
51 OLD STAGECOACH RD	285	0044	0005	2	PRICE, IRWIN & BARBARA J - TTEES	564700	1.1	EXCESS WF
878 QUAKER RIDGE RD	275	0013	0007		HUBBARD, ERICA A	648100	1.1	EXCESS WF
2 MAVY DR	250	0021	0016		JORDAN, KURT D	1031000	1.1	EXCESS WF
187 SEBAGO HAVEN RD	216	0020	0011		THE LOTHROP FAMILY REVOCABLE TRUST 2012	877800	1.1	EXCESS WF
256 LAKEWOOD RD	200	0019	0052		LEARNARD, MURIEL - DEVISEES OF	1243800	1.1	EXCESS WF
52 WATERVIEW DR	200	0008	0044		ATKINS, BARRY D & CHRISTINE F	423800	1.1	EXCESS WF
44 WATERVIEW DR	200	0008	0044		BRYANT, ADAM J & DMITRA D	421300	1.1	EXCESS WF
105 WALDRON POINT RD	195	0018	0015		GALOS, JAMES S	1301800	1.1	EXCESS WF
6 TRANQUIL CV	195	0019	0037		VENETOS, LLC	1219100	1.1	EXCESS WF
10 PARKER POND PNEs	195	0038	0009		JOHNSON, MARK & CAROL	396100	1.1	EXCESS WF
25 COUNTRY LN	195	0040	0010		DUNPHE, CAROL	407600	1.1	EXCESS WF
9 KANE HOLMES LN	190	0023	0017		TOMASINO, MARK & VALERIE	1140200	1.1	EXCESS WF
76 WALDRON POINT RD	180	0018	0017		THE PENNELLS FAMILY REALTY TRUST	1404800	1.1	EXCESS WF
26 MONDOR WHITE RD	175	0023	0009		RUSO, RICHARD & ANGELA	1199900	1.1	EXCESS WF
12 KANE HOLMES LN	175	0023	0016		LAKE SHORE REALTY TRUST	1235600	1.1	EXCESS WF
5 LOWER BIRCH TER	165	0041	0011		WILLIAMS, HOWARD G JR & ELLEN D	402300	1.1	EXCESS WF
5 KANE HOLMES LN	155	0023	0018		TOMASINO, MARK	1170300	1.1	EXCESS WF
162 RING LANDING RD	150	0019	0055	1	O'BRIEN, THOMAS F & CHARLEEN A	703300	1.0 (LESS 0.2)	ROW/ACCESS
20 MONDOR WHITE RD	130	0023	0006		ROOT, MELANIE M TTEE	1153100	1.1	EXCESS WF

tabbies®

EXHIBIT

Apartment Land Valuation

111 Class and 112 Class were based on the Residential Land Curve and site index codes. The 111 and 112 class are represented and supported by the Income Land Residual study.

Mixed Use Land Valuation

The 3222 land use properties are valued using the residential schedule and residential site index codes if it is considered a residential type of property that is predominately located in a residential area. An example is a house with a doctor's office. If the parcel is predominantly an income producing property like retail with 20 apartments above, then it was valued using the commercial schedule and commercial Site Index codes.

Condition Factors

The condition factor field in the land line section of the property record card is used to adjust lot values for buildable status and site specific problems i.e. topography, wetlands, configuration, easements, higher utility, etc. Condition factor adjustments show as a percent good in the condition factor field. These adjustments will be based on the severity of the noted issue and will vary to some degree. Refer to the land line notes and property notes for an explanation of condition factor adjustments.



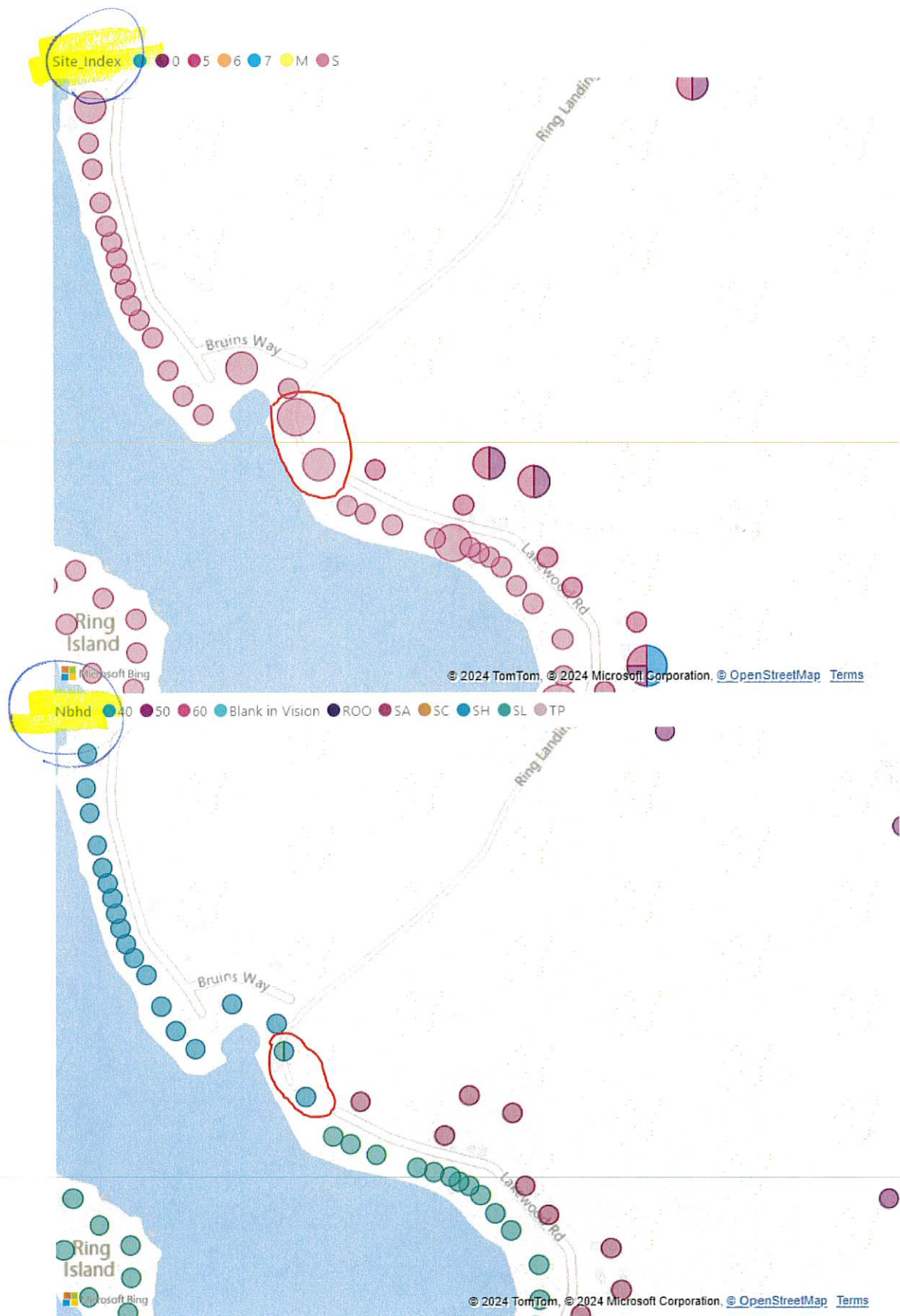




EXHIBIT
12



Cumberland County Regional Assessing
25 Pearl Street, Portland, ME 04101
207-699-2475 • cumberlandcounty.org
Rob Sutherland, Director

Maine
Cumberland County

September 24, 2024

SMITH, DAVID TRUST & SMITH, RODNEY TRUST
MITH, DAVID C & SMITH, RODNEY A TTEES
8 CABOT CIR
WESTBOROUGH, MA 01581

2024-2025 NOTICE OF ACTION ON REAL PROPERTY ABATEMENT
Location: 168 RING LANDING RD

To whom it may concern,

The Assessor has granted an abatement of taxes on the above-described property.

REASON: LAND DATA ADJUSTMENT

Where an abatement has been granted, the change in value is shown below:

Original Valuation	\$994,800
New Valuation	\$953,300

The abatement has resulted in a total reduction of \$41,500 of assessed value or taxes of \$405.46.

A REVISED TAX BILL MAY NOT BE ISSUED

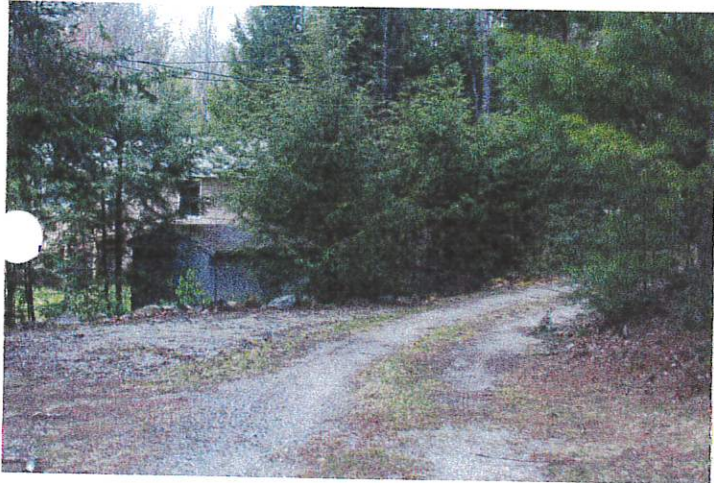
If you are dissatisfied with the decision of the Assessor, you may file an appeal to the Board of Assessment Review within 60 days after receiving this notice. The appeal Applications are available at the Assessor's office, on the town's web site under the Assessing Dept. page or it can be forwarded to you electronically upon your request.

The Tax Collector has been notified. I would recommend contacting the Tax Collector with any questions you may have at 207-627-4515.

Sincerely,

Rob Sutherland, CMA
Gorham Town Assessor





Looking Out to O'Brien 19-55-1 M/L



