



Cumberland County
Regional Assessing

MEMORANDUM

DATE: February 25, 2025

TO: Board of Assessment Review

FROM: Casco Assessor

RE: Tax Map 19, Lot 55-1

Location: 162 Ring Landing Road

Owners: Thomas & Charleen O'Brien, Brenda Sieben
and Karen Perkins

REVALUATION DATE

4/1/2024 for 2024/25 TAX COMMITMENT

2024/25 SALES RATIO

100%

PROPERTY ASSESSMENT APPEAL – 162 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 prove “any illegality, error, or irregularity in assessment, provided that the Property Owners 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 property owners 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, as is true here. If the BAR think the property owners 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 \$131,900
<u>November 11, 2024</u>	Applicant’s abatement appeal received by the CC BAR
<u>February 25, 2025</u>	Applicant’s abatement hearing with the CC BAR

Assessor’s Exhibits:

- Written abatement request to CC BAR (6 pp) dated 11/8/2024 Ex. #1
- Written permission extending time for CC BAR to act on abatement Ex. #2
- Assessor’s letter 8/12/2024 explaining assessment adjustments Ex. #3
- Property Record Cards (2 pp) (as committed) for Map 19, lot 55-1 Ex. #4A
- Property Record Cards (2 pp)(partially abated) for Map 19, lot 55-1 Ex. #4B
- Tax Sheet showing map location of subject parcel 19, lot 55-1 Ex. #5

PROPERTY ASSESSMENT APPEAL – 162 Ring Landing Road

- Commitment Book page showing assessed value (as committed) Ex. #6
- Appellant maps showing situs of subject Ex. #7
- Sales ratio study of residential property in subject area Ex. #8
- Sales ratio study of residential lakefront property (Town-wide) Ex. #9
- Town-wide listing of properties subject to 1.1 condition factor Ex. #10
- Manual excerpt explaining 2024 condition factor adjustments Ex. #11
- Map showing land schedule assignments, as committed Ex. #12
- Map showing condition factor adjustments, as committed Ex. #13
- Memo showing partial abatement Ex. #14
- Photos of ROW provided to VGSI Ex. #15

PROPERTY OWNERS' ARGUMENTS FOR ABATEMENT

The Property consists of two, separate, single-family, summer seasonal houses off Ring Landing Road in Casco, as shown on Town Tax Map 19, lot 55/1. See Exs. #4A and #4B. While Maine law requires a separate valuation for land and buildings, see 36 M.R.S.A. § 708, nonetheless, 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 \$131,900 off the property's original 2024/25 assessment (\$1,011,200 minus the \$131,900 partial abatement yields the current assessment). See Ex. #14.

The Property Owners of the subject property are Thomas and Charleen O'Brien, Brenda Sieben and Karen Perkins as of April, 1 2024. The land assessment consists of .81 acre with 35,284 sq. ft. valued as the primary buildable lot. See Exs. #4A and #4B. The two dwellings located on the property consist of one single-family house built in 1960 with an effective year built of 1999 and an assessed value of \$90,000. The other single-family house on the lot was built in 1960 with an effective year built of 1999 and an assessed value of \$86,000. Id. The current appeal does not challenge the assessed value of either house.

The Property Owners do, however, challenge the land assessment values, based primarily on the rudimentary, summer-seasonal access way to the properties, the necessary on-going maintenance costs of the same, and that its travel way runs within ten (10) feet of the improvements. See Exs. #4A and #4B and the Property Owners' photos attached to their initial abatement application. The Property Owners' argument is that the "lot adjustment factor" contained in the new valuation model has changed from the prior assessment even though the various valuation attributes in the field have not changed. See Ex. #1 (pp. 1 and 2).

PROPERTY ASSESSMENT APPEAL – 162 Ring Landing Road

ASSESSOR'S RESPONSE

The 2024 assessed values in Casco were calculated from the 2024 revaluation model. See Ex. #3. 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 market value (“just value”) of all real properties in Casco. Further, some of the lot adjustment factors have been re-established, both increasing some and decreasing others, Town-wide. See Exs. #3 and #11A.

The three approaches to value real estate recognized under Maine law for municipal assessment purposes 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 properties comparable to the subject property.
- 2) The Replacement Cost approach uses the replacement cost new of the improvements, such as buildings, less depreciation (RCNLD), plus, 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 equivalent land for a total estimate of value. Where there are no sales of comparable land parcels, the “extraction method” is used to determine residual land values by subtracting the depreciated value of any improvements from the gross sales price.

For the purposes of the 2024 revaluation in Casco, depreciated building values were compared to the Marshall & Swift local cost manual and compared to local builder costs estimates to ensure comparability to the local market as the cost tables were developed for the Town of Casco. Where there existed a limited number of vacant land sales, the land extraction technique was used to assist in the development of the land schedules.

- 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 not relied on here for the two single family houses. The Applicants have not provided any income information associated with the possible rental of the two buildings and do not argue that on appeal.

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

PROPERTY ASSESSMENT APPEAL – 162 Ring Landing Road

accordingly. See Ex. #3, #4A and #4B. The Assessor believes that the partial abatement given, \$131,900, for the “condition factor” covers the diminished valuation change attributed to the road access issue. See Ex. #14.

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 similar waterfront properties in Casco, for the 2024 re-valuation and as applied to this Property. See Exs. #3, #4A and #4B.

Likewise, the revised assessment takes into account the “condition factor” re site-specific configurations given the lot’s shape and limited re-development possibilities. Id. The Assessor also re-examined the adjustments to the land value and re-figured them on the same basis as used for all other properties in Casco. Id.

CONCLUSION

The revised assessment is correct, and the Property Owners have not carried their burden of proof to prove the revised assessment is “manifestly wrong.” Nor have they demonstrated that their revised assessment is inequitable when compared with the assessments of other similar properties in Casco. Further, the Property Owners have not provided any information that proves their Properties’ assessment were fraudulent, dishonest, or illegal in any manner.

The further abatement application now before the Board must 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: Thomas & Charleen O'Brien, Brenda Sieben and Karen Perkins
2. ADDRESS OF APPLICANT: 91 Washington Street, Stoneham, MA 02180
3. TELEPHONE NUMBER: 781-864-0491
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: 162 Ring Landing Road MAP/LOT: 0019/0055/1
6. MUNICIPALITY IN WHICH PROPERTY IS LOCATED: Casco
7. ASSESSED VALUATION:

(a)	LAND:	<u>\$ 835,200.00</u>
(b)	BUILDING:	<u>\$176,000.00</u>
(c)	TOTAL:	<u>\$1,011,200.00</u>
8. OWNER'S OPINION OF CURRENT VALUE:

(a)	LAND:	<u>\$ 567,800.00</u>
(b)	BUILDING:	<u>\$176,000.00</u>
(c)	TOTAL:	<u>\$ 743,800.00</u>
9. ABATEMENT REQUESTED (VALUATION AMOUNT): \$267,400.00
(#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: 131,900.00
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 Smith 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 Mr. O'Brien was unable to obtain from the revaluation firm's representative answers to his questions about the new assessment. By letter dated July 30, 2024 (behind Tab B) Mr. O'Brien through counsel contacted the Assessor seeking information on the new value. By letter dated August 12, 2024 (behind Tab B) the Assessor responded. Then a meeting occurred on September 17, 2024 with the Assessor, the taxpayer 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 and the fact of the location of the right of the way. 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 168 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.

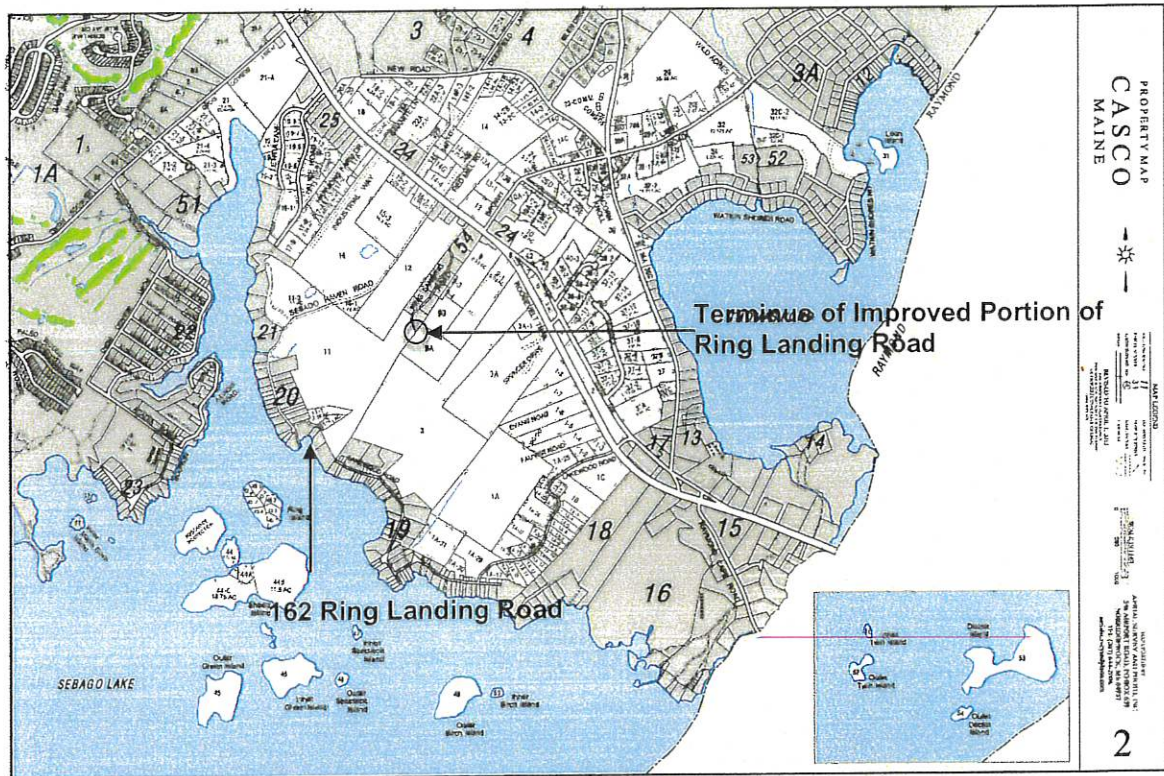


Figure 1. Town of Casco, Maine Property Map 2

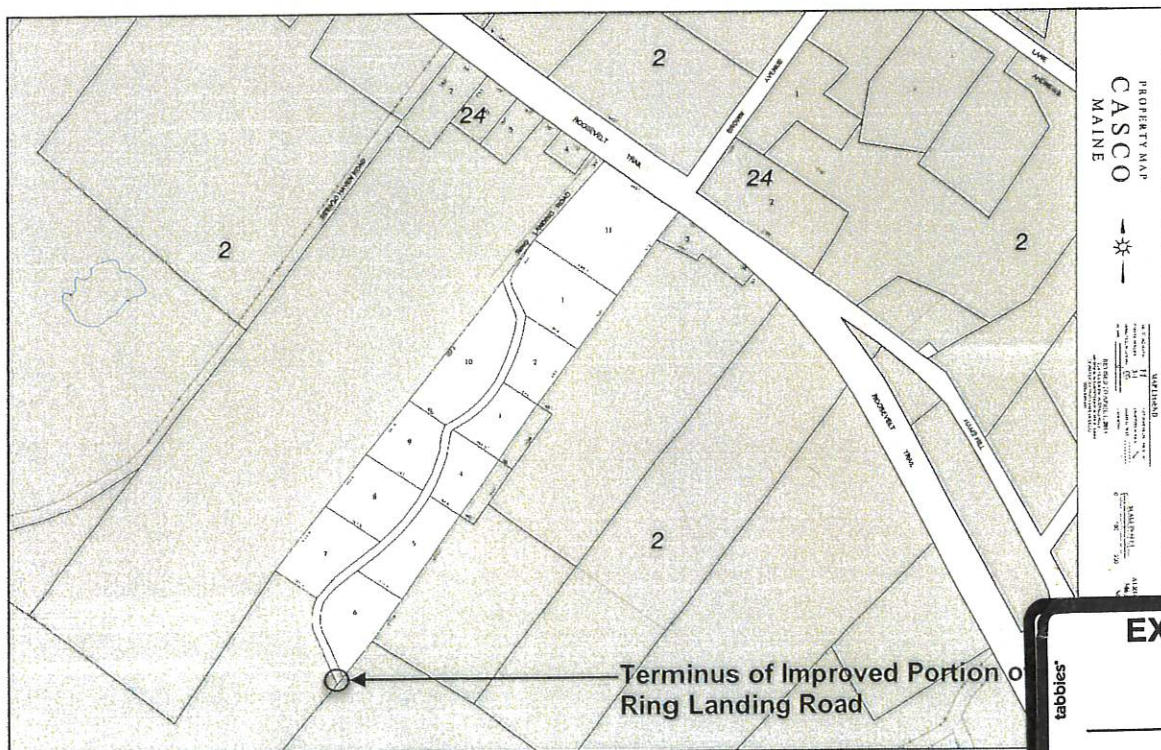


Figure 2 Town of Casco, Maine Property Map 54

EXHIBIT

tabbles

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. The current annual maintenance costs, 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 162 Ring Landing. 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. 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.

In sum, the taxpayer believes 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, the taxpayer requests an adjustment for the ROW across the property (15%) and for the access way (20%) to the original assessed land value of \$835,200, resulting in an abatement of \$267,400, with the original land value reduced from \$835,200 to

\$567,800. Given the Assessor previously granted an abatement of \$131,900 the taxpayer here is requesting this Board grant an additional abatement of \$135,500.

**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) 0055/1
Property Street Address: 162 Ring Landing Road
Town: Casco, Tax Year 2024
(April 1, 20__ assessment date)
Abatement received by County: November 8, 2024

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: Jan 26, 2024

O'Brien / Perkins *Richard P. O'Brien*
[Signature]
Signature of Taxpayer or Authorized Representative *Richard P. O'Brien*
Charl Thexton

Print Mailing Address

*one concl piece
Portland me 04101*

NOTE ANY DATES OF UNAVAILABILITY:

JAN 6 - 17, 2025





Cumberland County Regional Assessing

25 Pearl Street, Portland, ME 04101
207-699-2475 • cumberlandcounty.org

Robert Sutherland, Director



August 12, 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 Mr. O'Brien's questions to his satisfaction.

The data collector's card brought to Mr. O'Brien's property was printed while land and building schedules were being updated to reflect localized 2024 pricing. This card was printed for the purposes of collecting data only. The values and inventory reflected thereon are not necessarily an accurate or relevant reflection of the status of the property for the April 1, 2024 assessment.

The change in price per unit from the card carried by the data collector was because the pricing schedules were not finalized at the time this card was printed. The unit price reflected on this card was not the result of any complete analysis and was therefore not a reliable indicator of market value for April 1, 2024. Instead, the final unit price reflects the results of the complete model calibration to April 1, 2024 market value.

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 removed or considerably reduced due to a lack of tangible evidence of market effect in possession of the assessor.

The condition factor for the subject parcel was changed to 0.95 for the final assessment as a result of Mr. O'Brien's hearing with the representative from Vision Government Solutions. This is in line with other proximate parcels similarly affected by access and easement concerns. That said, if there is quantifiable evidence of further negative market influence in Mr. O'Brien's case, I will be happy to consider it.

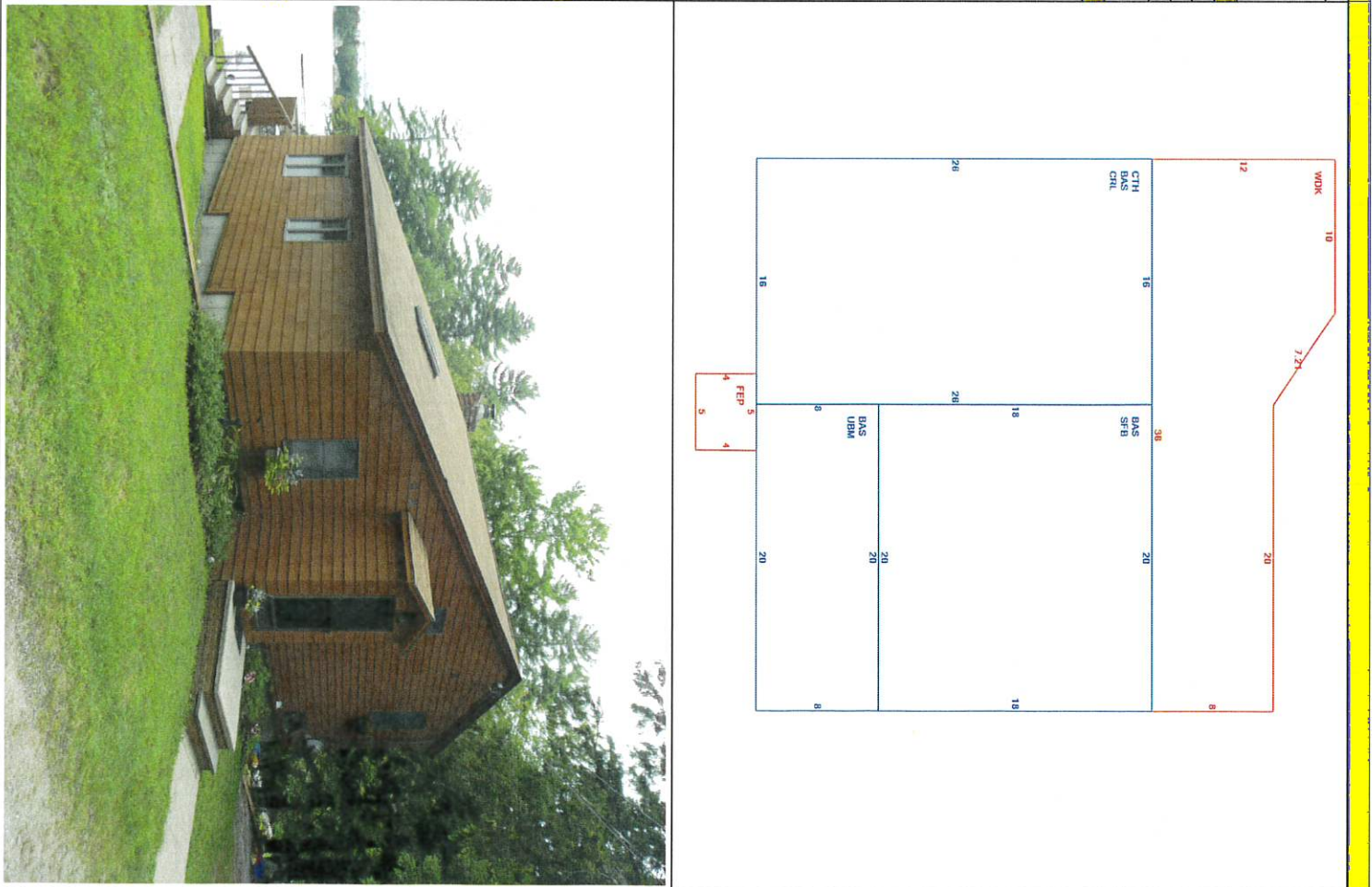
If you have any further questions or information, please do not hesitate to contact me directly at rsutherland@cumberlandcounty.org or at 207-699-2475.

Sincerely,

Robert Sutherland, CMA
Casco Town Assessor



CONSTRUCTION DETAIL					CONSTRUCTION DETAIL (CONTINUED)					
Element	Cd	Description	Element	Cd	Description					
Style: 51		Cottage								
Model: 01		Residential								
Grade: 04		Average +10								
Stories: 1										
Occupancy: 1										
Exterior Wall 1: 14		Wood Shingle								
Exterior Wall 2: 03		Gable/Hip								
Roof Structure: 03		Asph/F Gls/Cmp								
Interior Wall 1: 05		Drywall/Sheet								
Interior Wall 2: 08		Laminate								
Interior Fir 1: 06		Inlaid Sht Gds								
Heat Fuel: 04		Electric								
Heat Type: 07		Electr Basebrd								
AC Type: 01		None								
Total Bedrooms: 03		3 Bedrooms								
Total Bthrms: 2										
Total Half Baths: 0										
Total Xtra Fixtrs: 5										
Total Rooms: 02		Average								
Bath Style: 02		Average								
Kitchen Style: 02										
MHP										
BSM Gar										
FBM Area										
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
BUILDING SUB-AREA SUMMARY SECTION										
Code	Description	Living Area	Floor Area	Eff Area	Unit Cost	Undeprec Value				
BAS	First Floor	936	936	936	84.76	79,331				
CTL	Crawl Space	0	416	0	0.00	0				
CTH	Cathedral Ceiling	0	416	0	0.00	0				
FEP	Porch, Enclosed, Framed	0	20	15	63.57	1,271				
SFB	Basement, Semi Fin	0	360	252	59.33	21,358				
UBM	Basement, Unfinished	0	160	32	16.95	2,712				
WDK	Deck, Wood	0	340	51	12.71	4,323				
Totl Gross Liv / Lease Area		936	2,648	1,286			108,995			



Vision ID 443		Bldg # 2		Sec # 1 of 1		Card # 2 of 2		Print Date 9/24/2024 12:19:20 P	
Account # 1414		TOPO		UTILITIES		STRT / ROAD		LOCATION	
4 Rolling		5 Well		3 Unpaved		7 Waterfront			
		6 Septic							
CURRENT OWNER		O'BRIEN, THOMAS F & CHARLEEN A		SIEBEN, BRENDA & PERKINS, KARE		91 WASHINGTON ST			
STONEHAME		ME		02180					
All Prol ID		OLD DATA		TG/FLOS		ST MAP ID		N4-M5	
TAX CLAS		CALLBAC		TG 1ST C		TG MOST			
GIS ID		0019-0055-1		Assoc Pld#					
Description		Code		Appraised		Assessed			
RESIDENTL		1092		176,000		176,000		3205	
RES LAND		1092		703,300		703,300		CASCO, ME	
Total				879,300		879,300		VISION	

RECORD OF OWNERSHIP					PREVIOUS ASSESSMENT'S (MISJURY)										
BK-VOL/PAGE	SALE DATE	Q/U	V/I	SALE PRICE	VC	Year		Code	Assessed	Year	Code	Assessed V	Year	Code	Assessed
O'BRIEN, THOMAS F & CHARLEEN A O'BRIEN, JOHN T & ELVA E & O'BRIEN, TOM & JOHN	39928	0243	U	200,000	1A	Year									
	4675	0026	U	0	1	2024									
	4675	0026	U	0			1092		835,200		1092		879,100		1092
						Total		1,011,200		Total		1,055,100		Total	
EXEMPTIONS					OTHER ASSESSMENTS					This certificate acknowledged as a visit by a Data Collector or Assessor					

EXEMPTIONS				OTHER ASSESSMENTS				
Year	Code	Description	Amount	Code	Description	Number	Amount	Comm Int
Total			0.00					
ASSESSING NEIGHBORHOOD								
	Nbhd		Nbhd Name	B	Tracing		Batch	
	0001							
NOTES								
COTTAGE W/ADDITION								
8/23 164 ADDRESS ON DOOR								

BUILDING PERMIT RECORD								
Permit Id	Issue Date	Type	Description	Amount	Insp Date	% Comp	Date Comp	Comments

APPROPRIATED VALUE SUMMARY				
Appraised Bldg. Value (Card)			176,00	
Appraised Xt (B) Value (Bldg)				
Appraised Ob (B) Value (Bldg)				
Appraised Land Value (Bldg)			703,30	
Special Land Value				
Total Appraised Parcel Value			879,30	
Valuation Method				
Exemptions				
Total Appraised Parcel Value			879,30	

VISIT / CHANGE HISTORY					
Date	Id	Type	Is	Cd	Purpose/Result

tabbles®

EXHIBIT

#4B

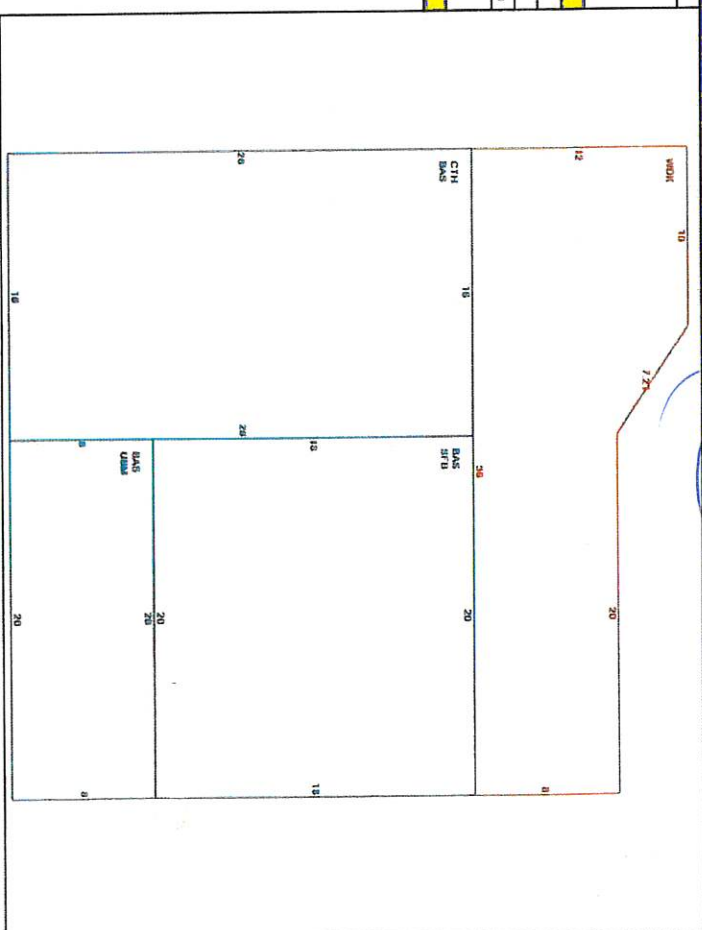
CONSTRUCTION DETAIL

CONSTRUCTION DETAIL (CONTINUED)

Element	Cd	Description	Element	Cd	Description
Style:	51	Cottage			
Model:	01	Residential			
Grade:	04	Average +10			
Stories:	1				
Occupancy	11	Clapboard			
Exterior Wall 1					
Exterior Wall 2					
Roof Structure:	03	Gable/Hip			
Roof Cover	03	Asph/F Gls/Cmp			
Interior Wall 1	05	Drywall/Sheet			
Interior Wall 2					
Interior Fir 1	06	Inlaid Sht Gds			
Interior Fir 2	12	Hardwood			
Heat Fuel	04	Electric			
Heat Type:	07	Electr Basebrd			
AC Type:	01	None			
Total Bedrooms	02	2 Bedrooms			
Total Bthrms:	2				
Total Half Baths	0				
Total Xtra Fixtrs	0				
Total Rooms:	6				
Bath Style:	02	Average			
Kitchen Style:	02	Average			
MHP					
BSM Gar					
FBM Area					

Parcel Id	CONDO DATA		
Adjust Type	Code	Description	Factor%
Condo Fir			
Condo Unit			
COST / MARKET VALUATION			
Building Value New	114,713		
Year Built	1960		
Effective Year Built	1999		
Remodel Rating	G		
Year Remodeled	25		
Depreciation %	1		
Functional Obsol	75		
External Obsol	86,000		
Trend Factor	RCNLD		
Condition	Dep % Ovr		
Condition %	Misc Imp Ovr Comment		
Percent Good	Cost to Cure Ovr		
RCNLD	Cost to Cure Ovr Comment		
Dep % Ovr	Dep Ovr Comment		
Dep Ovr Comment	Misc Imp Ovr		
Misc Imp Ovr	Misc Imp Ovr Comment		
Misc Imp Ovr Comment	Cost to Cure Ovr		
Cost to Cure Ovr	Cost to Cure Ovr Comment		

Code	Description	Living Area	Floor Area	Eff Area	Unit Cost	Undeprec Value
BAS	First Floor	936	936	936	82.03	76,782
CTH	Cathedral Ceiling	0	416	0	0.00	0
SFB	Basement, Semi Fin	0	360	252	57.42	20,672
UBM	Basement, Unfinished	0	160	32	16.41	2,625
WIDK	Deck, Wood	0	340	51	12.30	4,184
Totl Gross Liv / Lease Area		936	2,212	1,271		104,263



PROPERTY MAP
CASCO
MAINE



MAP LEGEND

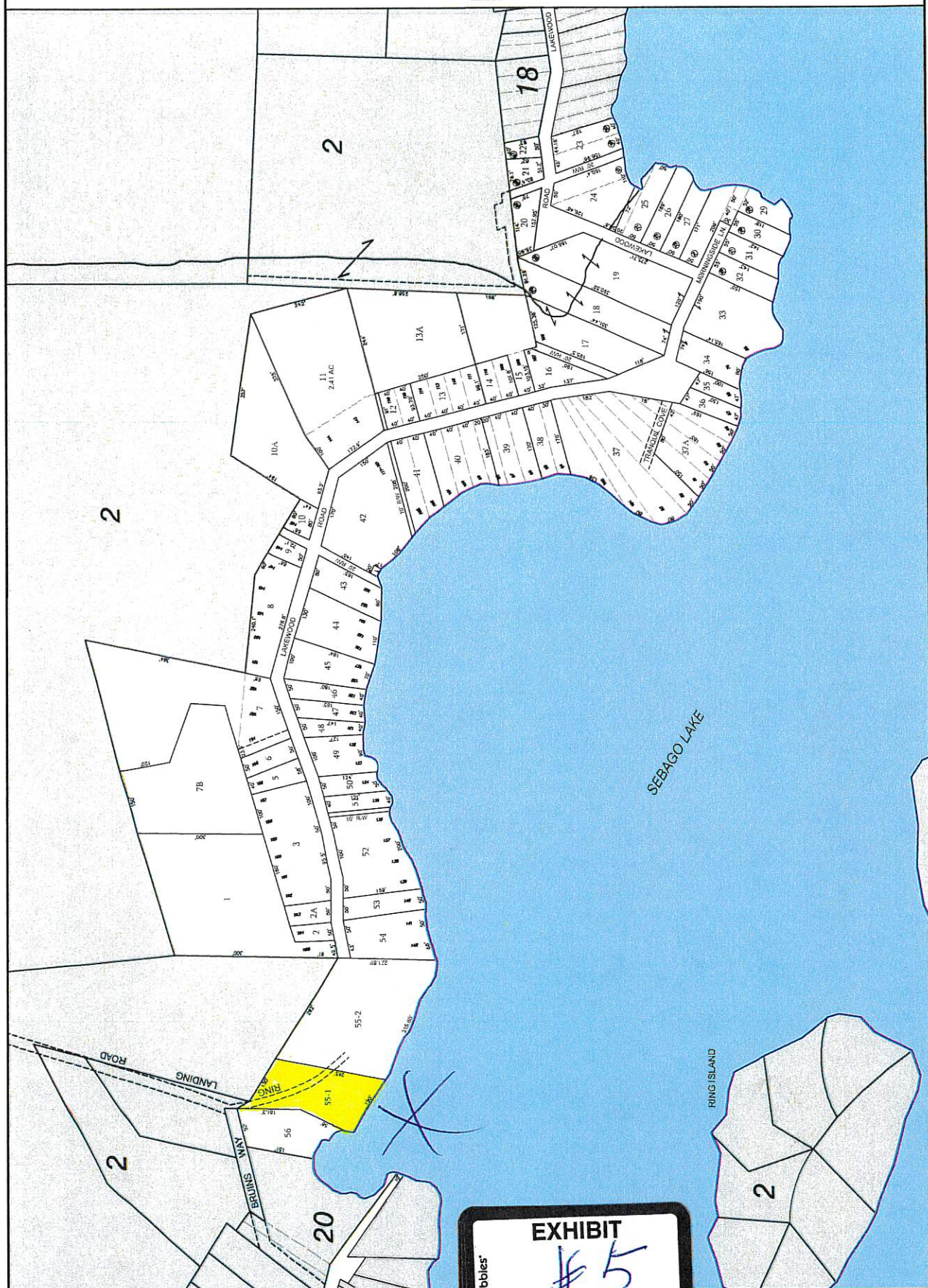
ADJUTING MAP NO.	11	"OF" DIMENSION	1/4" = 1'
FOOTING NUMBER	3-1	PROPERTY BOUNDARY	---
SE DIVISION LOT NO.	4	RIGHT OF WAY	---
ROUTE		ENCLOSURE	---

REVISED TO APRIL 1, 2023
FOR VARIATION TO THE 1987
DEED AND NOT FOR THE PURPOSE
OF PROVIDING A COMPLETE RECORD
OF THE RECORD

SCALE IN FEET
0 100 200

REVISED & REPRINTED BY
CAI Technologies
Portland, Maine 04103

19



tabbles

EXHIBIT

#5

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 - DEVISEES 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 STEBEN, 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 Muncipal	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

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 168 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.

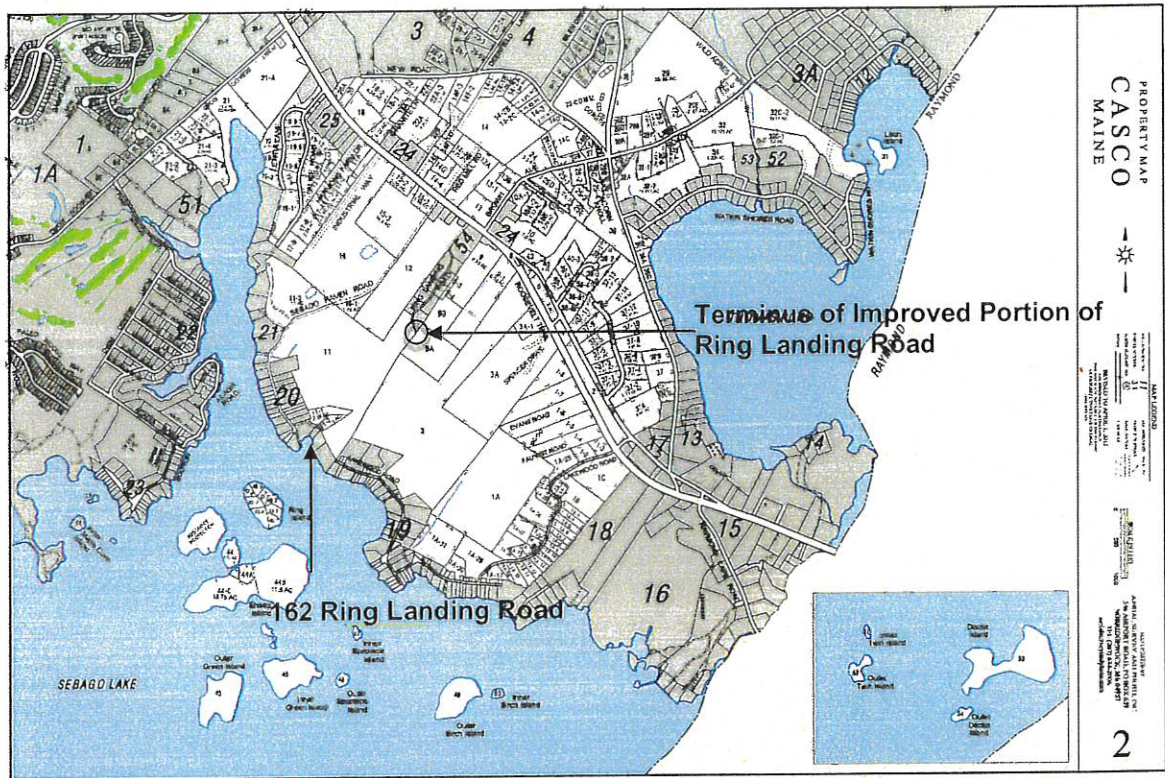


Figure 1. Town of Casco, Maine Property Map 2

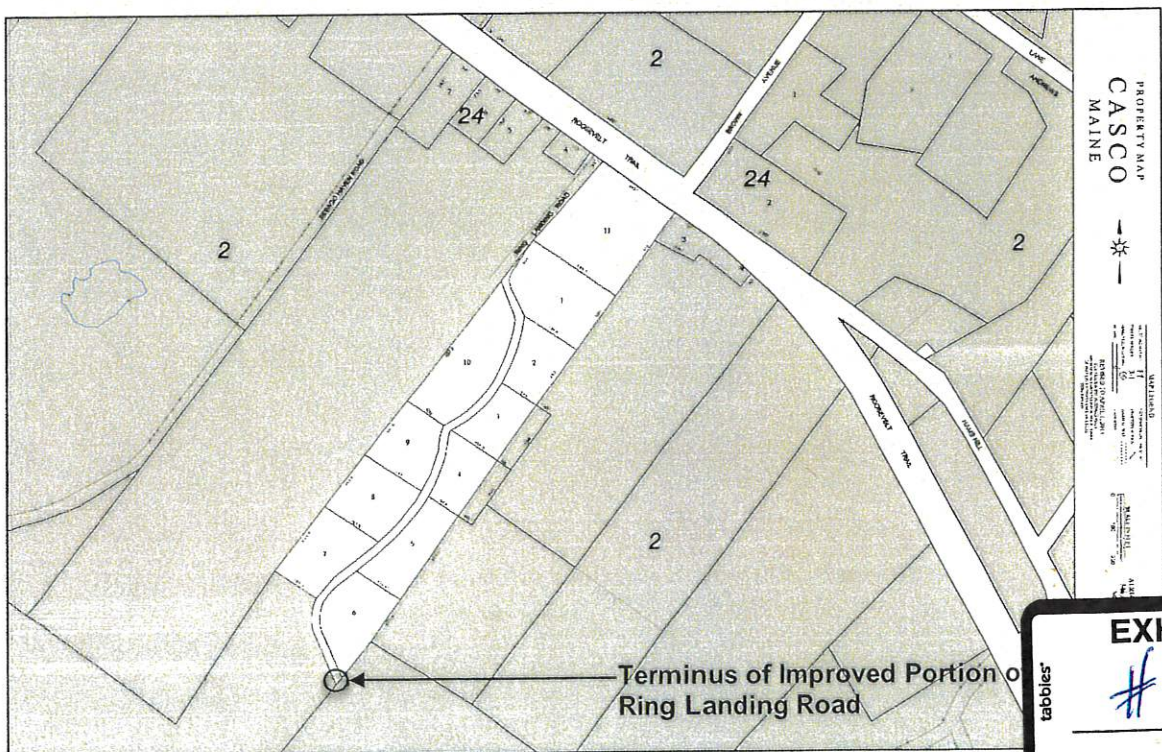


Figure 2 Town of Casco, Maine Property Map 54



Ratio
0.00%
10493.33%

Building Type

■ CONDO

■ RESIDENTIAL

VACANT

1.78
PRD

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

















\$604,727
Average Sale Price

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

\$581,540

Average Assessed Value

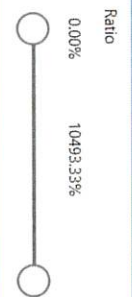
98.3%
Median Ratio

Description	Vision	First Nbrhd	Ratio	Median Sale Price	First Improved	First Qualified
Link						
SFR INLAW MDL-01		50	112.12	\$354,000	I	Q
			%			
42 NEW RD		50	112.12%	\$354,000	I	Q
SFR LF MDL-01		SH	100.77	\$1,002,500	I	Q
			%	0		
OUTER GREEN IS		SL	109.80%	\$1,000,000	I	Q
37 LETTIA LN		SL	102.51%	\$900,000	I	Q
181 SEBAGO HAVEN RD		SH	99.02%	\$1,005,000	I	Q
142 LAKEWOOD RD		SL	79.39%	\$2,000,000	I	Q
SINGLE FAMILY		50	98.13%	\$402,000	I	Q
55 SNOW LAKE DR		60	114.17%	\$665,000	I	Q
35 HAMS HILL DR		50	100.31%	\$385,000	I	Q
37 ALICE RD		SA	100.07%	\$460,000	I	Q
26 JAMESPORT RD		SA	98.13%	\$402,000	I	Q
14 SNOW LAKE DR		60	94.40%	\$550,000	I	Q
51 LAKEWOOD RD		50	86.77%	\$380,000	I	Q
40 LAKEWOOD RD		50	86.47%	\$385,000	I	Q
MOBILE MDL-02		50	90.90%	\$222,450	I	Q
90 NEW RD		50	96.26%	\$229,900	I	Q
84 BROWN AVE		50	83.53%	\$215,000	I	Q
CONDO MDL-05		50	87.95%	\$220,000	I	Q
23 CONDO RIDGE RD #8		50	87.95%	\$220,000	I	Q
Total		50	98.26%	\$402,000	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



Map
All

Qualified
Q U

Building Type
RESIDENTIAL

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

Description

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

7.0
COD

1.78
PRD

\$859,821
Median Sale Price

\$936,029
Average Sale Price

\$922,600
Median Assessed Value

\$896,891
Average Assessed Value

11
Number of Sales

98.3%
Median Ratio

Description	Vision Link	First Nbrd	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	103.88%	\$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



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 DUNPLING RD	620	0033	0004		GENDRON, JEFFREY A & SUE ELLEN	176100	1.1	EXCESS WF
37 BEACH RD	315	0011	0015	1	FITZGERALD, SCOTT J & JANICE E	526600	1.1	EXCESS WF
1005 MEADOW RD	315	0043	0003		PHELPS, CATHELEEN 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 WFA/ACCESS
51 OLD STAGECOACH RD	285	0044	0005		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, MUREL - DEVEISES OF	1243800	1.1	EXCESS WF
52 WATERVIEW DR	200	0008	0044	1	ATKINS, BARRY D & CHRISTINE F	423800	1.1	EXCESS WF
44 WATERVIEW DR	200	0008	0044	2	BRYANT, ADAM J & DIMITRA D	421300	1.1	EXCESS WF
105 WALDRON POINT RD	195	0018	0015	8	GALOS, JAMES S	1301800	1.1	EXCESS WF
6 TRANQUIL CV	195	0019	0037	A	VENETOS, LLC	1219100	1.1	EXCESS WF
10 PARKER POND PNE	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		RUSSO, 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

tabbles®

EXHIBIT

#10

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.

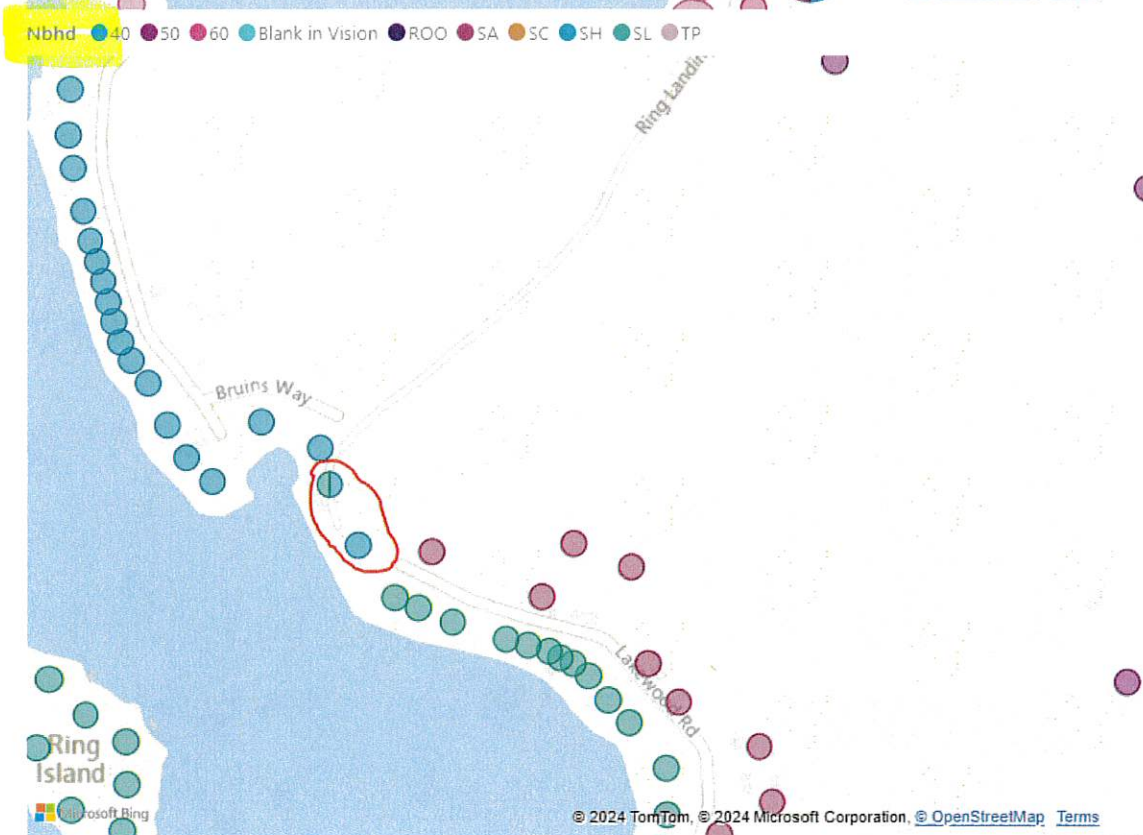
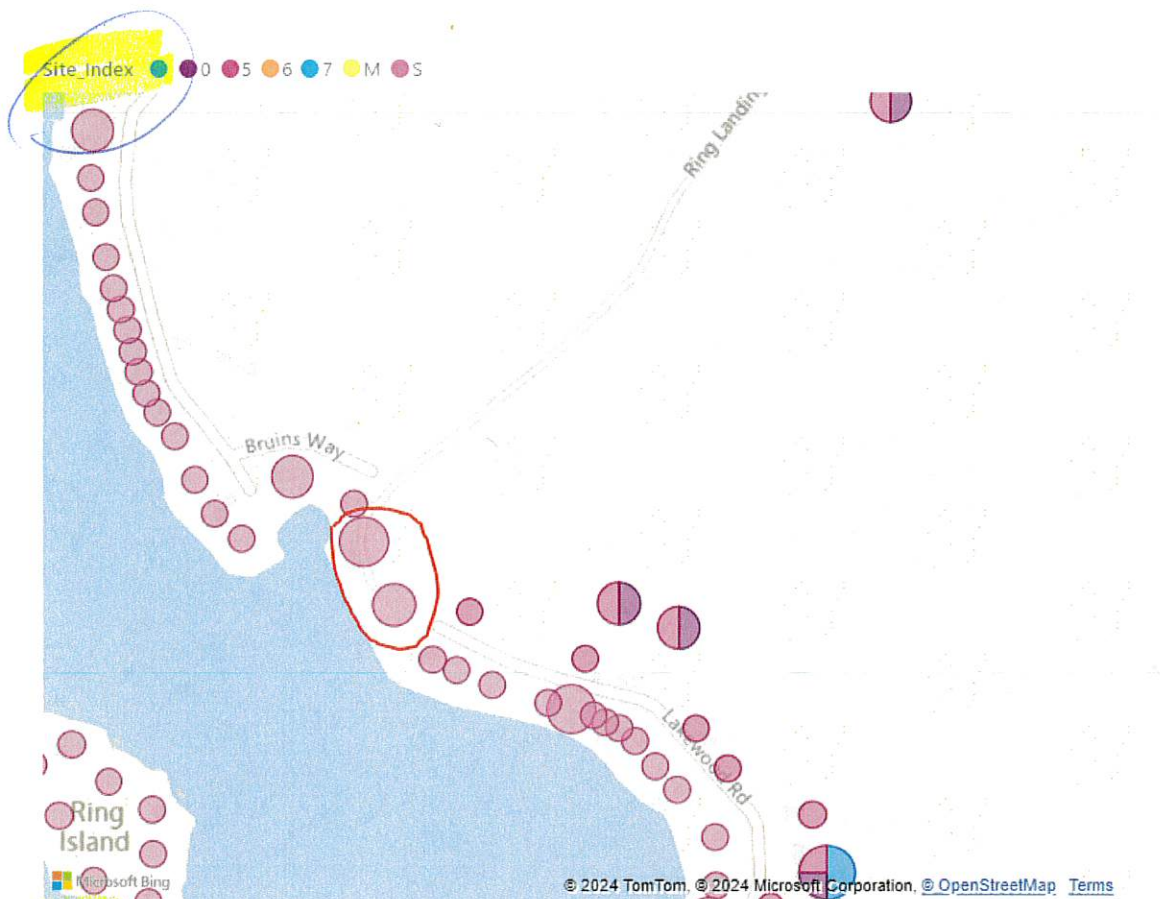
Mixed Use Land Valuation

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

tabbles' #12

Condition Factor

0.1 0.4 0.45 0.5 0.75 0.8 0.85 0.9 0.95 1 1.1 1.2 1.25



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EXHIBIT
#13



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

Maine
Cumberland County

September 24, 2024

O'BRIEN, THOMAS F & CHARLEEN A
SIEBEN, BRENDA & PERKINS, KAREN & COLMAN
91 WASHINGTON ST
STONEHAM, MA 02180

2024-2025 NOTICE OF ACTION ON REAL PROPERTY ABATEMENT
Location: 162 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	\$1,011,200
New Valuation	\$879,300

The abatement has resulted in a total reduction of \$131,900 of assessed value or taxes of \$1,288.66.

A REVISED TAX BILL MAY NOT BE ISSUED

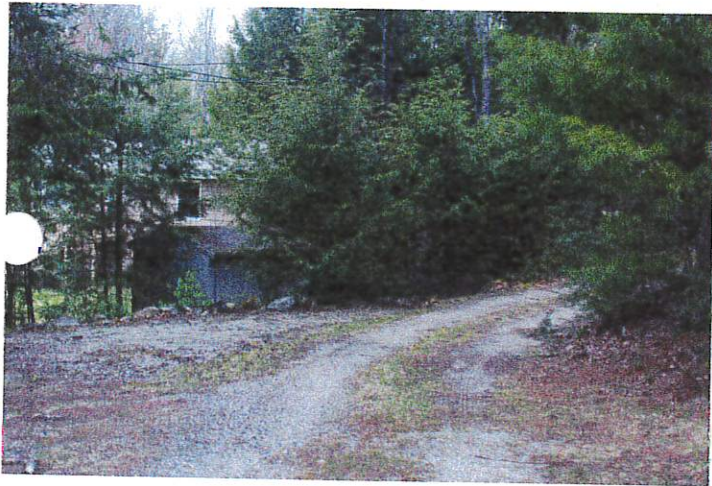
If you are dissatisfied with the decision of the Assessor, you may file an appeal to the Board of Assessment Review within 60 days after receiving this notice. The appeal Applications are available at the Assessor's office, on the town's web site under the Assessing Dept. page or it can be forwarded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



