

TOWN OF WINDHAM

*8 School Road
Windham, Maine 04062
207.894.5960 x 3*

BOARD OF ASSESSMENT REVIEW

AGENDA

Thursday, June 21st, 2018

6:00 p.m.

Windham Town Office – Council Chambers

1. Call to order.
2. Roll call.
3. Consideration of minutes dated June 15, 2017.
4. Election of Officers.
5. Hearings:
 - a. BAR 18-01 – Consideration of property assessment appeal of Map 61, Lots 52 & 55.
6. Adjourn.

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BOARD OF ASSESSMENT REVIEW MINUTES

Thursday, June 15th, 2017

6:00 p.m.

Windham Town Office – Conference Room #2

1. Call to order.

Chairman Gary Lytle called the meeting to order at 6:06 p.m.

2. Roll Call

Chairman Lytle took attendance.

Board Members present: Michele Farwell, Stephen Clauson and Chairman Gary Lytle.
Frayla Tarpinian's absence was noted.

Other Staff Present: Elisa Trepanier, Assessor and Teresa Konczal, Recording Secretary.

Also Present: Town Attorney, Michael Sheehan, Esq.

No other guests were present.

3. Consideration of minutes dated March 30, 2017.

MOTION: Stephen Clauson motioned to accept the minutes from March 30, 2017.
Motion Seconded by Michele Farwell.

VOTE: Unanimous (three in favor). None Opposed

4. Hearings:

a. BAR 17-01 – Consideration of property assessment appeal of Map 61, Lots 52 & 55.

Let the record show that the Applicant was not present at this time.

The Assessor presented her case in the form of a PowerPoint presentation.

Chairman Gary Lytle asked if there were any questions. Since there were none, the Assessors portion was closed and the Applicant or their representative was asked to

present their case. As they were not present the Board moved on to close the public hearing.

5. Public Hearing Closed

MOTION: Stephen Clauson motioned to close the public hearing.
Michele Farwell Seconded.

VOTE: Unanimous (three in favor). None Opposed

Chairman Gary Lytle closed the public hearing at 6:27 p.m. and opened the meeting to the Board for deliberation.

6. Deliberations

MOTION: Stephen Clauson motioned to deny the appeal for Map 61, Lot 52, 204 Mt. Hunger Shore Road and to adopt the Findings of Facts.
The Motion was seconded by Michele Farwell.

VOTE: Unanimous (three in favor). None Opposed

Let the record show that Mr. Morneault, the Appellant, entered the room at 6:38 p.m.

MOTION: Stephen Clauson motioned to deny the appeal for Map 61, Lot 55, 220 Mt. Hunger Shore Road, with the evidence that has been presented and to adopt the Findings of Facts.
The Motion was seconded by Michele Farwell.

Chairman Lytle informed Mr. Morneault that the meeting was scheduled to begin at 6:00 p.m. Mr. Morneault commented that he thought it was scheduled for 7:00 p.m.

VOTE: Unanimous (three in favor). None Opposed

7. Adjourn.

MOTION: Stephen Clauson motioned to close the meeting. Michele Farwell Seconded.

VOTE: Unanimous (three in favor). None Opposed

Chairman Lytle adjourned the meeting at 6:42 p.m.

Respectfully submitted,

Teresa Konczal

Teresa Konczal
Recording Secretary

Assessor Response to Appeal of Assessed Value
to
Board of Assessment Review

Map 61, Lot 55
220 Mt. Hunger Shore Road

Elisa Trepanier
Assessor
Town of Windham
June 14, 2018

INTRODUCTION

This report is intended to explain the appeal of the Assessor's denial of an abatement application for 220 Mt. Hunger Shore Road. The Appellant, John S. Morneault requested the Assessor lower the 2017 assessment on the property. In this report I will explain the history of the appeal, why it was denied and why, in my opinion the Board of Assessment Review should also deny this appeal. The Appellant had submitted two applications, however, has withdrawn his request for abatement for 204 Mt. Hunger Shore Road following an appraisal of that property that reflected a value higher than the assessed value.

FACTUAL BACKGROUND

Property Description:

Map/Lot Number:	61-55
Location:	220 Mt. Hunger Shore Road
Owner:	Morneault John S.
Owner Address:	219 Mt. Hunger Shore Road
Deed:	23396/336 and 23396/339
Lot Size:	.34 Acres
Property Type:	Vacant
Land Valuation:	\$48,100
Total Valuation:	\$48,100
Subdivision:	Mt. Hunger Shores Lots 73
Abatement Requested:	\$10,000

See Property Record Card for further details (1).

ASSESSMENT AND APPEAL HISTORY

In May of 2016 the Appellant requested a reduction of assessment of land values for himself, his son and his sister all of whom live on Mt. Hunger Shore Road and own backlots. After an in-depth analysis of topography of backlots on Mt. Hunger Shore using Lidar Imagery and DEMs (digital elevation models) as well as a physical inspection the Assessor determined that the

current 35% discount for topography and shape together with a 10% vacancy discount created an appropriate assessed value for this lot.

- On February 20, 2018 the Appellant submitted to the Assessor an Application for Abatement of Property Taxes (2).
- On March 13, 2018 the Assessor sent a formal denial of abatement to the Applicant with notice of rights to appeal to the Board of Assessment Review within sixty days (3).
- In a letter addressed to Mr. Gary Lytle, Chair dated April 30, 2018 the Appellant stated his intention to appeal the Assessor's decision to the Board of Assessment Review (4).
- On May 7, 2018 the Appellant sent a memo via FAX to the Assessor with two Applications for Abatement to the Board of Assessment Review (5).
- On June 14, 2018 the Appellant sent an email addressed to the Assessor and Tony Plante, Town Manager indicating that he was withdrawing the Appeal to the Board of Assessment Review for Map 61, Lot 52 due to the results of a real estate appraisal. In this email the Appellant provided a list of concerns.

BOARD RESPONSIBILITY

It is the responsibility of the Board of Assessment Review to determine if the assessment is *manifestly wrong*. Assessments and the assessor's judgment are presumed valid. To overcome these presumptions a taxpayer must prove the assessment is "manifestly wrong". To prove manifest error the taxpayer has the burden of proof to demonstrate one or more of the following:

- That the judgment of the assessor was so irrational or so unreasonable in light of the circumstances that the property was substantially over-valued and an injustice resulted;
- That there was unjust discrimination; or
- That the assessment was fraudulent, dishonest or illegal. The first of these three prongs concerns disputes where the taxpayer and assessor have differing opinions related to the fair market value of a property. The second prong concerns disputes about the assessment method or how the assessor applies the method. The concern is with the second constitutional prong that requires equal apportionment of the tax burden, i.e. similar properties should have similar assessments. The third prong addresses improprieties in the assessing process. Illegality in this context means that there is a legal defect in the authority of the assessor or in the assessing or taxation process. Differences of opinion related to a property's valuation do not make an assessment "illegal".
- That there was an error or mistake in the description, acreage, category of ownership or other irregularity regarding the parcel.

If the Appellant does not meet the burden of proof, then the Board must deny the appeal. If the Appellant does prove that the assessment is manifestly wrong then the Board may reduce the 2017-2018 assessment to whatever level the Board sees fit. Further explanation is available in the Standard of Review section of the Windham Board of Assessment Review Guidelines on Procedures and Standards (6).

CONTROLLING LAW

The State of Maine Constitution states in Article IX, Section 8, that “All taxes upon real and personal estate, assessed by authority of this State, shall be apportioned and assessed equally according to the just value thereof”.

It is worth noting that the first requirement is that properties be apportioned and assessed equally. This implies that in order to be fair, assessors must apply similar assessments to similar properties to achieve a uniformity of assessments. For example in this case the subject property should be assessed similar to other properties that have Little Sebago Lake access and have similar property features (building age, building size, lot size, etc.). This concept is so important that it is listed as the first constitutional requirement and has been supported in many legal cases.

Secondly, the property must be valued according to “just value”. Just value is defined in Title 36, section 701-A of the Maine Statutes as equivalent to “fair market value”.

It is imperative that the Assessor uses standardized methods and techniques to assure both uniformity of assessments and that assessments be as close to “just value” as possible.

ASSESSMENT METHODOLOGY

The last revaluation in 2011 analyzed hundreds of sales and pricing methods that were developed to value properties. I regularly check this system by doing sales ratio studies which are verified and audited annually by Maine Revenue Services. The subject Property is valued using this system. I have also confirmed that the data on this individual property is correct.

Land values were determined by looking at both improved and unimproved sales. Valuation tables were developed that accounted for land values based on location, zone, lot size, frontage (in the case of lake properties), access, topography, easements and so forth. In the case of the subject property, a total reduction of 45% has historically been applied.

The annual State Ratio Study for the Town of Windham that was conducted by the State of Maine Department of Revenue, Property Tax Division (5) for the period from July 1, 2015 to June 30, 2016, concluded an overall residential assessment ratio of 93% with assessment ratings (a measure of deviation) of 8% and a Declared Certified Ratio of 100%. This is an indication

that overall, properties were valued uniformly and close to fair market value for April 1, 2016. The annual State Ratio Study for 2017 is not yet available.

EQUITY ANALYSIS

Although the Town is assessed according to legal requirements, it does not mean that an individual property may or may not be improperly assessed. Therefore, when the value of the subject property was challenged, I conducted an equity analysis looking at two factors: 1) whether the property was assessed fairly in comparison with similar properties; and 2) whether sales indicated that the property was assessed in accordance with fair market value.

The Appellant's burden is to show that the land value is too high. The Appellant provided a spreadsheet of vacant and non-vacant property values on Mt. Hunger Shore Road. Last year the Appellant indicated that the subject property is unbuildable. The Assessor reviewed the survey with Windham Code Enforcement Officer Steven LeBrun who explained that the lot is in two zones, Farm Zone and Shoreland. The building window identified on the survey does not go to the property line that is in the Farm Zone. Measuring to scale the 10' setback from the sideline in the Farm Zone it is estimated that a building window of 26' x 75' would be possible. On the survey the setback appears to be only from the Shoreland Zone line. Code Officer LeBrun indicated that setbacks could be met but that a soils test would be required to determine the lot to be unbuildable. The Assessor contacted surveyor Wayne Wood to discuss the setbacks shown on the survey and Mr. Wood's response was that he believed the setback to be from the most restrictive zone and that he would need something in writing from the Town that shows otherwise. The Assessor obtained a legal opinion from Town Attorney Kevin J. Haskins who offered the following written opinion via email dated May 15, 2017.

"The LUO provides in Section 404 that, where a land use district boundary line divides a lot, the regulations applicable to the less restricted portion of the lot may be extended up to 50 feet into the more restricted portion of the lot (further extension is possible only with approval of the BOA, subject to variance standards). So, if the building is within a 50' extension of the less restricted portion of the lot, the zoning standards of the less restricted portion of the lot could apply. If the building falls outside the 50' extension (and absent any approval from the BOA), the standards of the more restricted portion of the lot would apply."

The result of this legal opinion indicates that the building envelope is much larger than shown on the survey and the lot is presumed buildable pending a soils test.

The two waterfront lots shown on the survey also belong to the Appellant. The lot size totals on the survey show that the lots were all larger than the lot sizes assessments had been based on. As a result, the values on all three lots were increased for the 2017-2018 tax commitment. The subject lot increased from .30 acre to .34 acre and the value increased from \$46,500 to \$48,100.

The Appellant has provided a spreadsheet with his Application listing properties on Mt. Hunger Shore Road. This list contains properties that are vacant, developed, some that have sold and some that have not. Many of the sales are too old or were unqualified. Some of property values for 2017 are incorrect and some of the location references are also incorrect. The list indicates that the assessed values are from 2016, however, the assessment being challenged is for the 2017 tax year. While I appreciate the effort made on the part of the Appellant, assessments are developed through an annual analysis of sales ratio studies. The Assessing Department is audited annually by Maine Revenue Services who also conducts their own independent sales ratio study.

A sales ratio study for the subject property would include any qualified sales between 4/1/15 and 4/1/17 and include properties within the same Assessing Neighborhood, 1815 Little Sebago Lake Rear. Below I have prepared a sales analysis that meets the aforementioned criteria:

MBLU	Location	Sale Date	Sale Price	2017 Assessed	Ratio	Note
022001003000	9 Cameron Ln	3/13/2017	\$299,000	\$237,200	79%	Has since sold again at \$312,000
057005000000	6 Island Dr	9/30/2016	\$284,500	\$257,900	91%	
061041000000	152 Mt. Hunger Shore	11/2/2015	\$235,500	\$236,500	100%	
062001000000	210 Sandbar Rd	3/27/2017	\$127,700	\$100,400	79%	Has since sold again at \$135,000 or 74% - Vacant Lot
062005000000	8 Cameron Ln	5/27/2015	\$160,000	\$104,200	65%	
063002000000	148 Sandbar Rd	7/12/2016	\$318,000	\$261,900	82%	
064005000000	25 Clairmont Rd	5/28/2015	\$335,000	\$287,200	86%	
057001C	17 Grassington Rd	2/15/2017	\$173,500	\$156,400	90%	
84% Average						
061054000000	214 Mt. Hunger Shore	4/25/2017	110,000	107,100		Sale after 4/1/17
021030001000	120 Mt. Hunger Shore	10/28/2015	62,000	324,700		Sold as Vacant lot - now developed; \$77,600 assessed at time of sale
057054000000	39 Brown Cove Rd	5/11/2015	252,000	262,900		\$208,500 assessed at time of sale; improvements made since sale

As you can see from the sales ratio study above, the average sales ratio is 84%. To me this indicates that assessed values for that neighborhood are somewhat low. *(The property highlighted in green is noted as it is a vacant lot sale similar to the property in question.)*

Qualified v. Unqualified Sales: Sales are determined to be qualified if the sale price reflects an amount relative to the market value of the property or an arm's length transaction, what a willing buyer pays a willing seller. An unqualified sale could include sales to an abutter; an estate sale; a sale that includes personal property such as furniture or a boat; the sale of more than one piece of property in one transaction; significant renovations; distress sale; auction or bid; corrective deed; divorce; interfamily sale; foreclosure sale etc.

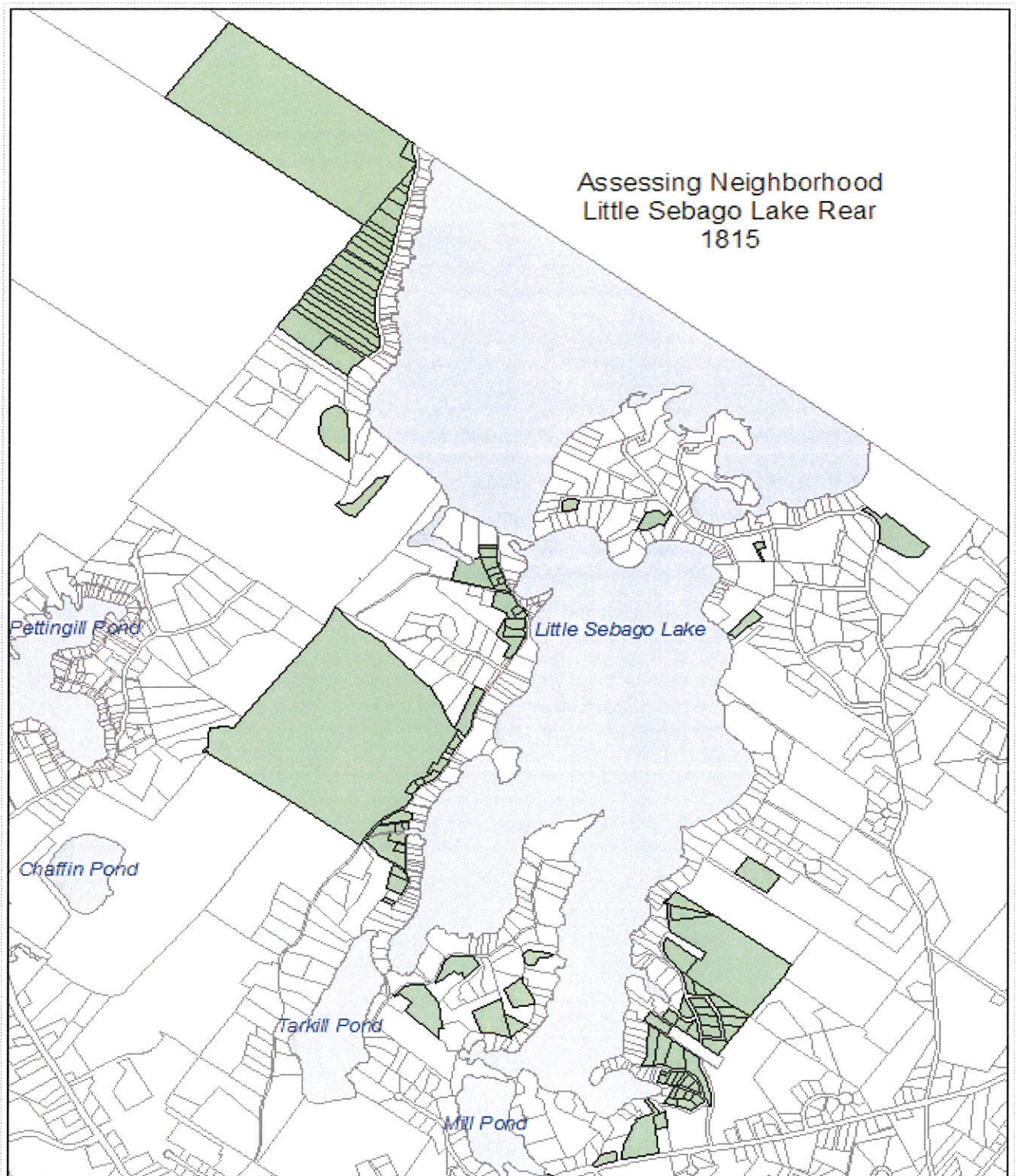
I have prepared a list of the assessed values of all properties coded Little Sebago Lake Rear (Neighborhood 1815) and analyzed the land values. The data is sorted by cost per square foot of land value. The subject property was assessed at \$3.22 per square foot for the .34 acre lot. The average value per square foot was \$3.63 and the median value was \$2.66 per square foot. The per square foot value of the subject parcel was *lower than the average* due in part to the 45% discount on the lot (35% for topography and shape and an additional 10% for vacancy). (The size of the parcel affects the price per square foot in that, **the larger the parcel the lower the cost per square foot.**)

GIS_ID	USE	NHBD	AC	AV		SF	\$/SF
023006000000	1320	1815	73.00	\$96,900	43560	3,179,880	\$0.03
022005000000	1300	1815	84.95	\$159,800	43560	3,700,272	\$0.04
019054000000	1300	1815	22.30	\$121,100	43560	971,294	\$0.12
056014000000	1300	1815	3.76	\$20,600	43560	163,786	\$0.13
063025000000	1300	1815	1.20	\$11,500	43560	52,272	\$0.22
021030002000	1300	1815	3.14	\$60,100	43560	136,703	\$0.44
022011A 000	1010	1815	4.00	\$117,300	43560	174,146	\$0.67
021028A03000	1010	1815	3.94	\$115,700	43560	171,476	\$0.67
063001A 000	1320	1815	0.12	\$3,600	43560	5,227	\$0.69
021030001000	1010	1815	3.11	\$101,600	43560	135,321	\$0.75
065036B03000	1010	1815	3.14	\$116,500	43560	136,722	\$0.85
064007000000	1300	1815	2.70	\$101,900	43560	117,462	\$0.87
064036A 000	1300	1815	2.66	\$104,700	43560	115,813	\$0.90
061036000000	1010	1815	2.40	\$111,200	43560	104,394	\$1.07
063007000000	1300	1815	2.10	\$99,300	43560	91,326	\$1.09
061035000000	1010	1815	2.30	\$110,700	43560	100,038	\$1.11
057062000000	1010	1815	2.13	\$106,700	43560	92,689	\$1.15
021031A 000	1300	1815	1.84	\$96,400	43560	80,353	\$1.20
061043000000	1010	1815	1.40	\$74,400	43560	60,984	\$1.22
061042000000	1010	1815	1.30	\$73,100	43560	56,628	\$1.29
061044000000	1010	1815	1.30	\$73,100	43560	56,628	\$1.29
021027001000	1010	1815	2.00	\$113,000	43560	87,045	\$1.30
061039000000	1300	1815	1.20	\$68,500	43560	52,272	\$1.31
061050000000	1010	1815	1.26	\$72,400	43560	54,886	\$1.32
061037000000	1010	1815	1.90	\$110,100	43560	82,764	\$1.33
061046000000	1010	1815	1.20	\$71,600	43560	52,272	\$1.37
057063000000	1040	1815	1.84	\$111,700	43560	80,056	\$1.40
061038000000	1010	1815	1.49	\$90,900	43560	64,904	\$1.40
061052000000	1010	1815	1.15	\$71,000	43560	50,000	\$1.42
061040000000	1010	1815	1.40	\$89,000	43560	60,984	\$1.46
061041000000	1010	1815	1.40	\$89,000	43560	60,984	\$1.46
061045000000	1010	1815	1.10	\$70,000	43560	47,916	\$1.46
061047000000	1010	1815	1.10	\$70,000	43560	47,916	\$1.46

063001000000	1300	1815	0.32	\$20,400	43560	13,939	\$1.46
065036B02000	1010	1815	1.77	\$113,100	43560	77,045	\$1.47
061050A 000	1300	1815	0.93	\$60,400	43560	40,511	\$1.49
062001000000	1300	1815	1.49	\$100,400	43560	64,829	\$1.55
061048000000	1010	1815	1.00	\$68,400	43560	43,560	\$1.57
061056000000	1300	1815	0.70	\$48,800	43560	30,492	\$1.60
065036A02000	1010	1815	1.56	\$112,400	43560	67,897	\$1.66
022001003000	1010	1815	1.23	\$88,700	43560	53,504	\$1.66
061050B 000	1300	1815	0.81	\$58,600	43560	35,284	\$1.66
061053000000	1300	1815	0.80	\$58,200	43560	34,848	\$1.67
065036A01000	1300	1815	0.80	\$69,300	43560	34,848	\$1.99
019054A 000	1010	1815	1.29	\$112,200	43560	56,155	\$2.00
019054A01000	1010	1815	1.29	\$112,200	43560	56,155	\$2.00
062004000000	1010	1815	1.20	\$109,800	43560	52,197	\$2.10
057063003000	1010	1815	1.15	\$106,500	43560	50,000	\$2.13
057063002000	1011	1815	1.15	\$106,500	43560	50,000	\$2.13
057058000000	1010	1815	1.08	\$104,400	43560	47,045	\$2.22
057063004000	1010	1815	1.00	\$102,400	43560	43,560	\$2.35
55A052A17000	1010	1815	1.01	\$111,100	43560	43,958	\$2.53
057026A 000	1010	1815	0.88	\$100,000	43560	38,333	\$2.61
059002A 000	1010	1815	0.94	\$107,200	43560	40,871	\$2.62
064004000000	1010	1815	0.95	\$110,100	43560	41,382	\$2.66
057057000000	1010	1815	0.78	\$98,900	43560	33,977	\$2.91
057059000000	1010	1815	0.78	\$98,900	43560	33,977	\$2.91
057055000000	1010	1815	0.75	\$98,700	43560	32,670	\$3.02
065004B 000	1010	1815	0.75	\$100,900	43560	32,541	\$3.10
061055000000	1300	1815	0.34	\$48,100	43560	14,944	\$3.22
057052000000	1300	1815	0.57	\$81,900	43560	24,829	\$3.30
060020A 000	1300	1815	0.57	\$81,800	43560	24,789	\$3.30
060009A 000	1010	1815	0.67	\$96,600	43560	29,185	\$3.31
062012000000	1010	1815	0.52	\$77,500	43560	22,651	\$3.42
063002000000	1010	1815	0.65	\$97,100	43560	28,314	\$3.43
057054000000	1010	1815	0.63	\$94,400	43560	27,443	\$3.44
057060000000	1010	1815	0.63	\$94,400	43560	27,443	\$3.44
057050000000	1010	1815	0.60	\$92,800	43560	26,136	\$3.55
057051000000	1010	1815	0.59	\$92,000	43560	25,700	\$3.58
057048000000	1010	1815	0.55	\$89,800	43560	23,958	\$3.75
063006000000	1300	1815	0.40	\$65,500	43560	17,424	\$3.76
057046000000	1010	1815	0.57	\$94,100	43560	24,829	\$3.79
063030000000	1010	1815	0.72	\$120,100	43560	31,363	\$3.83
056010000000	1010	1815	0.64	\$109,100	43560	27,841	\$3.92
057053000000	1010	1815	0.51	\$87,500	43560	22,216	\$3.94
062002001000	1010	1815	0.54	\$92,500	43560	23,357	\$3.96

057056000000	1010	1815	0.50	\$86,900	43560	21,780	\$3.99
062013000000	1010	1815	0.53	\$92,500	43560	23,000	\$4.02
057047000000	1010	1815	0.49	\$86,200	43560	21,344	\$4.04
057049000000	1010	1815	0.48	\$85,700	43560	20,909	\$4.10
064005000000	1010	1815	0.47	\$90,000	43560	20,553	\$4.38
063005000000	1300	1815	0.20	\$39,000	43560	8,712	\$4.48
063002A 000	1010	1815	0.42	\$86,900	43560	18,295	\$4.75
056018B 000	1300	1815	0.69	\$144,000	43560	30,056	\$4.79
062011000000	1010	1815	0.32	\$67,800	43560	13,875	\$4.89
057001B 000	1010	1815	0.38	\$81,400	43560	16,553	\$4.92
057005A 000	1010	1815	0.37	\$83,800	43560	16,117	\$5.20
057009000000	1010	1815	0.27	\$62,200	43560	11,761	\$5.29
059040000000	1300	1815	0.30	\$70,400	43560	13,068	\$5.39
062010000000	1010	1815	0.35	\$82,800	43560	15,246	\$5.43
062002000000	1010	1815	0.35	\$82,500	43560	15,132	\$5.45
057001000000	1010	1815	0.33	\$79,300	43560	14,375	\$5.52
061054000000	1010	1815	0.23	\$56,500	43560	10,019	\$5.64
057005000000	1010	1815	0.31	\$78,500	43560	13,504	\$5.81
064002000000	1300	1815	0.20	\$54,900	43560	8,905	\$6.17
057002A 000	1010	1815	0.29	\$79,000	43560	12,632	\$6.25
064006000000	1010	1815	0.50	\$136,300	43560	21,780	\$6.26
057007000000	1010	1815	0.27	\$77,700	43560	11,761	\$6.61
062003A 000	1010	1815	0.21	\$61,600	43560	9,148	\$6.73
057001C 000	1010	1815	0.26	\$77,100	43560	11,326	\$6.81
057008000000	1010	1815	0.26	\$77,100	43560	11,326	\$6.81
064008000000	1010	1815	0.25	\$76,400	43560	10,890	\$7.02
062008000000	1010	1815	0.24	\$75,900	43560	10,454	\$7.26
057006000000	1010	1815	0.23	\$75,200	43560	10,019	\$7.51
057002000000	1010	1815	0.22	\$74,100	43560	9,583	\$7.73
062003000000	1010	1815	0.22	\$74,300	43560	9,583	\$7.75
057003000000	1010	1815	0.18	\$70,100	43560	7,841	\$8.94
062014000000	1010	1815	0.16	\$68,000	43560	6,970	\$9.76
056002000000	1300	1815	0.06	\$26,300	43560	2,614	\$10.06
062009000000	1010	1815	0.12	\$63,800	43560	5,227	\$12.21
063029000000	1010	1815	0.20	\$108,300	43560	8,712	\$12.43
057009A 000	1010	1815	0.08	\$57,500	43560	3,485	\$16.50
063028000000	1010	1815	0.14	\$125,100	43560	6,098	\$20.51

The data shown in the spreadsheets above indicate that the subject property is being assessed equitably in comparison to other similar properties with Little Sebago Lake access.



APPEAL HISTORY

April 1, 2016 Assessment

Land (based on .30 acre) =	\$46,500
Buildings (none) =	<u>\$ 0</u>
Total =	\$46,500

- Abatement requested = \$30,000 or a revised assessment of \$16,500 – (2/9/2017)
- Assessor denied request for abatement (4/3/2017)
- Application for Abatement to BAR = \$21,500 or a revised assessment of \$25,000 (5/9/2017)
- Application for Abatement denied by BAR June 15, 2017

April 1, 2017 Assessment

Land (based on .34 acre) =	\$48,100
Buildings (none) =	<u>\$ 0</u>
Total =	\$48,100

- Abatement requested = \$24,000 or a revised assessment of \$24,100 – (2/20/2018)
- Assessor denied request for abatement (3/13/2018)
- Application for Abatement to BAR = \$10,000 or a revised assessment of \$38,100 (5/9/2017)

DISCUSSION OF APPRAISAL

No appraisal was submitted for this Property by the Appellant.

CONCLUSION

It is my opinion that the Appellant did not submit convincing evidence to disprove the assessed value. The appellant did not provide evidence that the property was overvalued in comparison to similar properties which is the first constitutional requirement. The Appellant did not provide an appraisal. The Assessor has demonstrated that the assessment was fair and reasonable compared to similar properties. Therefore, I recommend that the Board deny the appeal based on lack of sufficient evidence to show that the 2017 assessed value was “manifestly wrong”.

ADDENDUM

1. Property Record Card;
2. Application for Abatement of Property Taxes dated February 20, 2018;
3. Letter of Denial from Assessor dated March 13, 2018;
4. Letter to Gary Lytle dated April 30, 2018;
5. FAX to Assessor dated May 7, 2018;
6. Application for Abatement to the Board of Assessment Review dated 5/7/2018;
7. Email to Assessor and Town Manager dated June 14, 2108;
8. Survey by Professional Land Surveyor Wayne Wood dated May 2012;
9. Board of Assessment Review Guidelines on Procedures and Standards;
10. State Ratio Study, March 2017.

CONSTRUCTION DETAIL				CONSTRUCTION DETAIL (CONTINUED)																																															
Element	Cd.	Ch.	Description	Element	Cd.	Ch.	Description																																												
Model	00	Vacant																																																	
				<div>MIXED USE</div> <table><tr><th>Code</th><th>Description</th><th>Percentage</th></tr><tr><td>1300</td><td>UNDEV LOT</td><td>100</td></tr></table>				Code	Description	Percentage	1300	UNDEV LOT	100																																						
Code	Description	Percentage																																																	
1300	UNDEV LOT	100																																																	
				<div>COST/MARKET VALUATION</div> <table><tr><td>Adj. Base Rate:</td><td>0.00</td></tr><tr><td>Net Other Adj:</td><td>0</td></tr><tr><td>Replace Cost</td><td>0.00</td></tr><tr><td>AYB</td><td>0</td></tr><tr><td>EYB</td><td>0</td></tr><tr><td>Dep Code</td><td></td></tr><tr><td>Remodel Rating</td><td></td></tr><tr><td>Year Remodeled</td><td></td></tr><tr><td>Dep %</td><td></td></tr><tr><td>Functional Obslnc</td><td></td></tr><tr><td>External Obslnc</td><td></td></tr><tr><td>Cost Trend Factor</td><td>1</td></tr><tr><td>Condition</td><td></td></tr><tr><td>% Complete</td><td></td></tr><tr><td>Overall % Cond</td><td></td></tr><tr><td>Apprais Val</td><td></td></tr><tr><td>Dep % Ovr</td><td>0</td></tr><tr><td>Dep Ovr Comment</td><td></td></tr><tr><td>Misc Imp Ovr</td><td>0</td></tr><tr><td>Misc Imp Ovr Comment</td><td></td></tr><tr><td>Cost to Cure Ovr</td><td>0</td></tr><tr><td>Cost to Cure Ovr Comment</td><td></td></tr></table>				Adj. Base Rate:	0.00	Net Other Adj:	0	Replace Cost	0.00	AYB	0	EYB	0	Dep Code		Remodel Rating		Year Remodeled		Dep %		Functional Obslnc		External Obslnc		Cost Trend Factor	1	Condition		% Complete		Overall % Cond		Apprais Val		Dep % Ovr	0	Dep Ovr Comment		Misc Imp Ovr	0	Misc Imp Ovr Comment		Cost to Cure Ovr	0	Cost to Cure Ovr Comment	
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OB-OUTBUILDING & YARD ITEMS(I) / XF-BUILDING EXTRA FEATURES(B)																																																			
Code	Description	Sub	Sub Descript	L/B Units	Unit Price	Yr	Gde	Dp Rt	Cnd	%Cnd	Apr Value																																								
BUILDING SUB-AREA SUMMARY SECTION																																																			
Code	Description	Living Area	Gross Area	Eft. Area	Unit Cost	Undeprec. Value																																													
Tot. Gross Liv/Lease Area:							0	0	0																																										

No Photo On Record

No Photo On Record

Hearing Date _____
Notification Date _____

WINDHAM BOARD OF ASSESSMENT REVIEW
Application for Abatement

RECEIVED
FEB 20 2018

1. Name of Applicant JOHN S. MORWEAULT BY: _____
2. Mailing Address 219 MT Hunger SHORE Rd
Windham Maine
3. Telephone Number 207-892-6548
4. Tax Year 2017
5. Account Number 061055000000
6. Map Number 61 Lot Number 55
7. Property Location 220 MT Hunger SHORE Rd,
8. Assessed Value \$ 48,100
9. Amount of Abatement Requested \$24,000
10. Reason for Abatement Request HAVE AN ASSESSMENT Value
reflective of Fair Market Value.
Please see attached

Evidence Requirement:

All lengthy documentary evidence that can reasonably be anticipated as part of the record (i.e., appraisal reports) shall be submitted five (5) working days in advance of the Board's initial hearing on the application.

I understand that I should bring to any hearings with the Board information that would assist the Board in making a decision, such as a list of comparable sales or assessments and cost records or other financial information that relates to my property. I understand that the burden of proof in this appeal is on the applicant.

John S. Morweault
Applicant's Signature

2-16-2018
Date

Street # or Map Ref	size-acres	Sale Price/Date	Assessment at Sale	2016 Assess	TOPO adj	Comments
21/29 Map/lot	2.43	29,900/12-28-12	\$ 33,700.00	56,900		33,700 to 56,900 in 2016
120 MHSR(21/30/1)	3.11	62,000/10-28-15	\$ 72,800.00	77,600-101,600	10 F	assess + 2x in 2016;
21/30/2	3.14	50,000/11-18-13	\$ 55,300.00	60,100	0 SZ	this lot has a 50foot ROW over 120's lot
126MHSR	2.3			110,700	0 F	
132 MHSR	2.4			111,200	0 F	
136 MHSR	1.9			110,100	0 F	
138 MHSR	1.49			90,900	10 F	
142 MHSR	1.2	20,000/10-23-15	\$ 68,500.00	68,500	10 shape	was on market for \$49,900 since 2012
148 MHSR	1.4			89,000	10 F	
152 MHSR	1.4	34,000/04-08-15	\$ 80,500.00	89,000	10 F	land was on market for 43,000 from 2007 until 2015
152 MHSR	1.4	235,500/11-02-15			10 F	INCLUDES new house 147,500 +89,000 land.(236,500)
154 MHSR	1.3			73,100	25 F	2016 land value down from 97,400.
158 MHSR	1.4	192,500/08-27-14	\$ 218,900.00	218,900	25 F	2016 land value down from 98,800, to 74,400.
162 MHSR	1.3			73,100	25 F	sale in 2014 indicates land value 48,000 (192,500-144,500)
166 MHSR	1.1			70,000	25 F	
172 MHSR	1.2			71,600	25 F	

Street # or Map Ref	size-acres	Sale Price/Date	Assessment at Sale	2016 Assess	TOPO adj	Comments
176 MHSR	1.1			70,000	25 F	
182 MHSR	1			68,400	25 F	
184 MHSR (61/50/A	0.93			60,400	25 F	
186 MHSR(61/50/B	0.81			58,600	25 F	use W/lot
190 MHSR	1.26			96,600	25 F	before build
				72,400		after build AND 25% TOPO
204 MHSR	1.15			71,000	25 F	
210 MHSR	0.8	37,000/03-29-17		58,200	25 F	2016 down to 38,200 from 77,400,
214 MHSR	0.23	110,000/03-29-17		56,500	25 SZ	then increased to 58,200
220 MHSR	0.34			48,100	35 SZ	adj for shape & Topo (10/25)
224 or map 61/lot56	0.7			48,800	45 F	adj for shape & TOPO (10/35)

Town of Windham

Office of the Tax Assessor
8 School Road
Windham, ME 04062

Elisa A. Trepanier, Assessor/GIS Coordinator
maps@windhammaine.us

voice 207.894.5900 ext. 6511

fax 207.892.1916

March 13, 2018

Morneault John S
219 Mt. Hunger Shore Road
Windham, Maine 04062

RE: Map/Lot: 61-55: Acct No: M4400R

Dear Mr. Morneault:

In response to your application for abatement of taxes for the above referenced property for the 2017-18 tax year, I am notifying you that I have denied the abatement request.

The property is receiving a 10% discount for vacancy and a 35% discount for shape and topography. I believe the assessed property value of \$48,100 for the 2017 tax year represents "just value" as defined by State Law and that no abatement is warranted.

If you would like to appeal my decision, you may file an appeal to the Windham Board of Assessment Review within 60 days of the above date.

Feel free to contact me with any questions.

Sincerely,



Elisa Trepanier, CMA
Assessor/GIS Coordinator

RECEIVED
APR 30 2018

BY:

219 Mt Hunger Shore Rd.

Windham, Maine 04062

April 30, 2018

Mr. Gary Lytle, Chair
Board of Assessment Review
Town of Windham
8 School Road
Windham, Maine 04062

Dear Chairman Lytle,

Re: Map/Lot: 61-55: Acct No M6655R

Re: Map/Lot: 61-52: Acct No:M4400R

On March 13, 2018 Assessor Elisa A. Trepanier sent me letters denying my requests for abatements on the two parcels noted above. (Note I believe that the account number for Map/Lot: 61-55 was incorrect in her response to me.)

I am hereby filing an appeal with The Board of Assessment Review.

Please also note that during a meeting earlier with Tony Plante and Elisa I inquired whether "in the future" if any meeting with the BAR could be held in the Council Chambers and video recorded. The response that I was given was "yes" and so I am making that request, also, at this time.

Sincerely,


John S. Morneault

RECEIVED
MAY 07 2018
BY:

FAX

TO: Elisa A. Trepanier, Assessor

FROM: John S. Morneau

FAX: 207-892-1916

FAX: [Fax]

PHONE: 207-894-5900 x6511

PHONE: 207-712-6293

SUBJECT: BAR Appeal

DATE: May 7, 2018

NO. PAGES: 3

COMMENTS:

Attached are 2 Applications for Abatement- Windham Board of Assessment Review. One is for Map 61/lot 52 and the second is for Map 61/lot 55. I am mailing TODAY both of these applications via 1st Class mail from Ft. Myers, Florida, WHICH YOU SHOULD HAVE PRIOR TO THE DUE DATE. (please also reference my letter to Chair of the BAR dated April 30, 2018 and hand-delivered to your office on that date.)

As of today, I am awaiting an opinion of value from David Banks on Map 61/lot 55 AND an appraisal for assessment purposes on Map 61/Lot 52 from MaineLand Consultants. Upon receipt of these documents I may modify these appeals. Also in noting that "all lengthy documentary evidence that can reasonably be anticipated as part of the record shall be submitted five(5) working days in advance of the Board's initial hearing on the application" I have prepared an analysis of all rear lot assessments on Little Sebago Lake. That data is by street (ie: MHSR, Brown Cove Road, Sandbar Rd, etc, etc) and I will be submitting that data in the near future.

Thank-you!
John S. Morneau

Hearing Date _____
Notification Date _____

WINDHAM BOARD OF ASSESSMENT REVIEW
Application for Abatement

MAY 10 2018

1. Name of Applicant JOHN S. MORNEAULT
2. Mailing Address 219 MT. HUNGER SHORE RD
Windham, Maine 04062
3. Telephone Number 207-712-6293/207-892-6548
4. Tax Year 2017
5. Account Number M4400R
6. Map Number 61 Lot Number 52
7. Property Location 204 MT. HUNGER SHORE RD
8. Assessed Value \$236,700
9. Amount of Abatement Requested \$25,000
10. Reason for Abatement Request 250% of my land is an easement
granted so that a home could be built on an
adjoining lot. Although the assessor granted a \$5,000
reduction in land value, that is not reasonable
and does not reflect 'Just Value'.
- Evidence Requirement:

All lengthy documentary evidence that can reasonably be anticipated as part of the record (i.e., appraisal reports) shall be submitted five (5) working days in advance of the Board's initial hearing on the application.

I understand that I should bring to any hearings with the Board information that would assist the Board in making a decision, such as a list of comparable sales or assessments and cost records or other financial information that relates to my property. I understand that the burden of proof in this appeal is on the applicant.

John S. Morneau
Applicant's Signature

5-7-2018

Date

WINDHAM BOARD OF ASSESSMENT REVIEW
Application for Abatement

MAY 10 2018

BY: _____

1. Name of Applicant JOHN S. MORNEAULT
2. Mailing Address 219 MT Hunger Shore Rd
Windham, Maine 04062
3. Telephone Number 207-712-6293/207-892-6548
4. Tax Year 2017
5. Account Number M6655R
6. Map Number 61 Lot Number 55
7. Property Location 220 MT Hunger Shore Rd
8. Assessed Value \$48,100
9. Amount of Abatement Requested \$10,000
10. Reason for Abatement Request Current
Assessed Value is NOT
"Just Value" as defined by STATE law.

Evidence Requirement:

All lengthy documentary evidence that can reasonably be anticipated as part of the record (i.e., appraisal reports) shall be submitted five (5) working days in advance of the Board's initial hearing on the application.

I understand that I should bring to any hearings with the Board information that would assist the Board in making a decision, such as a list of comparable sales or assessments and cost records or other financial information that relates to my property. I understand that the burden of proof in this appeal is on the applicant.

John S. Morneau
Applicant's Signature

5-7-2018

Date

BOARD OF ASSESSMENT REVIEW

TOWN OF WINDHAM, MAINE

APPEAL REGULATIONS

General:

A person making application to the Board of Assessment Review, called the Board, must have satisfied the requirements of 36 MRSA Sec. 706, which requires him to furnish the Assessor with an accurate list of his polls and estates, not by law exempt from taxation, of which he possessed on the first day of the previous April. He must also have answered all proper inquiries put to him by the Assessor of the Town of Windham prior to making the assessment, and to make oath to the truth of his statements, if required.

Regulations:

1. A person may not appeal for an abatement of taxes without first obtaining a refusal from the Assessor. The appeal must be made within 60 days after notice of the decision from which the appeal is being taken or after the application for an abatement shall be deemed to have been denied.
2. A person may appeal a decision of the Assessor by completing and filing an application in writing with the Board using the standard application form (Windham Board of Assessment Review Application for Abatement).
3. Regular meetings of the Board shall be held on the first Thursday of each month to consider all pending appeals filed at least two weeks before. A quorum shall be 3 members.
4. In determining whether to grant an abatement, the Board shall consider only questions of "Just Value" as defined in 36 MRSA Section 701A.
5. Individual members of the Board shall not discuss the merits of any prospective or pending appeal with the appellant, except at the hearing on the appeal.
6. The Secretary of the Board shall notify the appellant of the Board's decision by first class mail, within 60 days of the date the application for abatement was filed with the Board.
7. The Board's decision may be appealed to the Superior Court in accordance with 36 MRSA Section 843.

Elisa A. Trepanier

From: John S Morneault <mornojs@aol.com>
Sent: Thursday, June 14, 2018 11:22 AM
To: Elisa A. Trepanier; Tony Plante
Subject: BAR meeting of June 21, 2018

Tony & Elisa,

I hired MaineLand Consultants to do an **Assessment Appraisal** of my property at 204 Mt. Hunger Shore Rd (map 61, lot 52) and recently received that appraisal. Based on that appraisal I am withdrawing my BAR appeal on that property. (FYI: Although the appraisal for land value was 25% below assessment, the building value was in line with the assessment and the combination of the two makes the appraised value within the 90% - 110% of just value for assessment purposes.)

As Elisa pointed out in her response to my 2017 appeal my original interest was in properties owned by me, my son, and my sister. The key to my requests for assessment reduction was that the Assessor was ignoring market valuations- which in my non-lawyer view was in violation of Maine statutes which requires that just value reflect market value. In order to do this I have examined all of the properties with a neighborhood code of 1815- rear lots with access to Little Sebago Lake. (Based on that review and in a response to a letter from me Bob Whiting, owner of a rear lot has received a reduction in land value for his rear lot in Brown Cove Estates- whether the other 14 owners have received reductions is not know to me.)

As a result of this undertaking and being in agreement with you Tony that assessments are more "art than science"- I am of the belief that assessments in Windham are **far more** art than science when science is available to improve the assessment process. In addition to the assessor not reflecting current market values I have expanded my list of concerns to include:

- 1) Rear lot owners are carrying the lions share of the Town's attempt to fund expenditures. The 100 feet of Little Sebago Lake that the rear lot owners are assessed (at four 25 foot ROWs) is substantially more than a 100 foot waterfront buildable lot anywhere on LSL.
- 2) Market differences between the east and west shores of Little Sebago are ignored.
- 3) As in the case of Brown Cove Estates taxpayers are paying for something that they do not have. There are 15 homeowners sharing in that right of way while only 6 are able to have boats docked there and in the summer boats are frequently not able to have access to the lake.
- 4) Higher priced parcels are frequently not assessed anywhere near market value- this is understandable for those individuals who actively support the town; but not for individuals who do not reside here. If an individual can afford to pay \$1 million plus for a lot and then have the lot assessed at half of that is truly a miscarriage of justice. (Also, are builders intentionally understating the cost of new construction in order to keep assessments down, making property more saleable?)
- 5) There seems to be considerable disagreement as to how parcels are zoned, especially shoreland vs farm. When the 3 of us met I was told that Amanda made those decisions but when I spoke with her she told me that it is Elisa that makes those decisions.
- 6) Non-qualified sales are another area that needs attention. Just because something sells for less than assessed value doesn't make it an "unqualified sale" nor does something that sells for more than assessed value make it the standard for all surrounding properties.

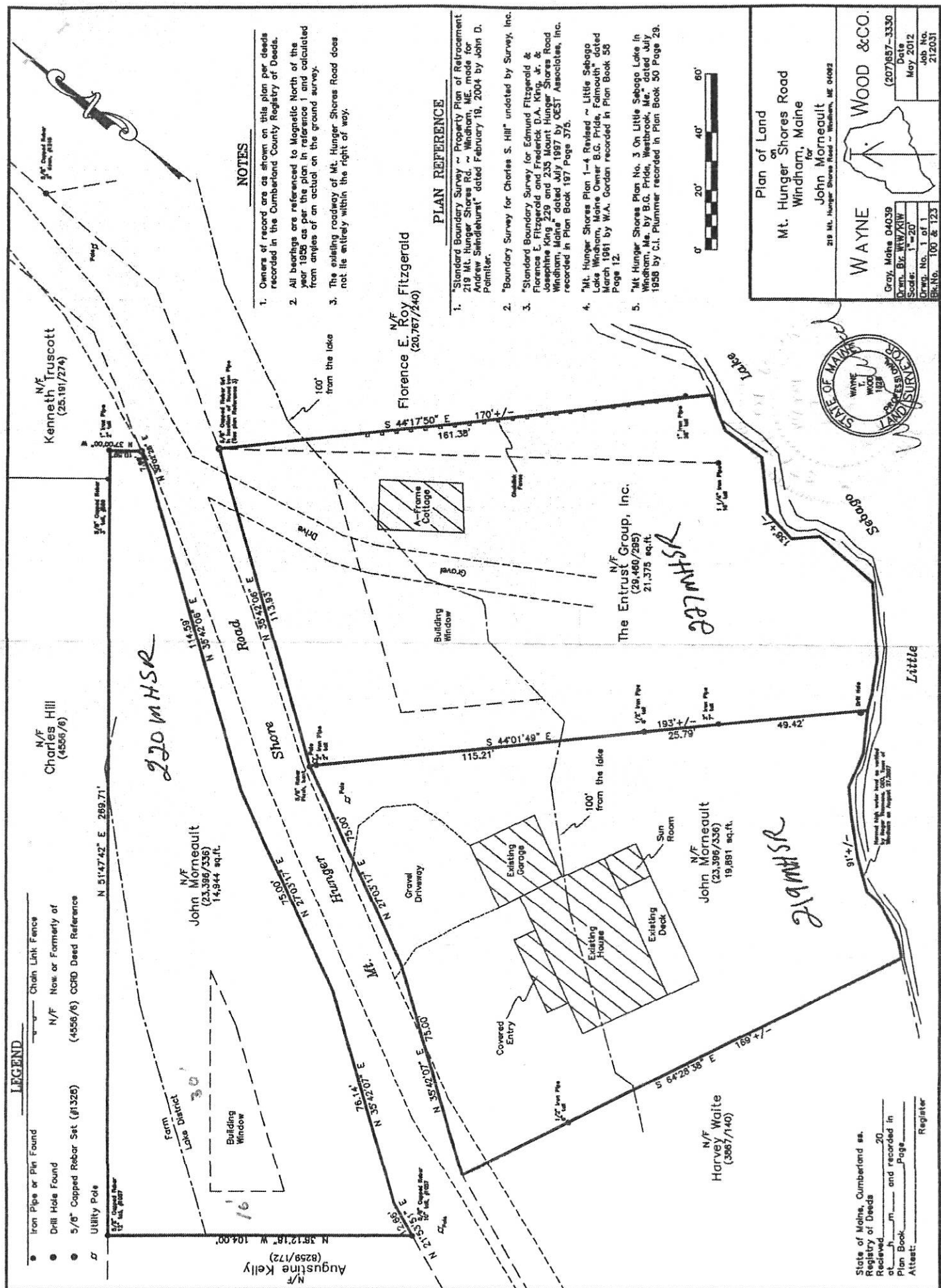
Based on the above, **at this time**, I plan to utilize my BAR presentation to awaken others in town as to how assessments are determined.

Thank-you!

John S. Morneault

LEGEND

- Iron Pipe or Pin Found
- Drill Hole Found
- 5/8" Capped Rebar Set (#1325)
- Utility Pole
- Chain Link Fence
- N/F Now or Formerly of (4556/8) CORD Deed Reference



NOTES

1. Owners of record are as shown on this plan per deeds recorded in the Cumberland County Registry of Deeds.
2. All bearings are referenced to Magnetic North of the year 1955 as per the plan in reference 1 and calculated from angles of an actual on the ground survey.
3. The existing roadway of Mt. Hunger Shores Road does not lie entirely within the right of way.

PLAN REFERENCE

1. "Standard Boundary Survey ~ Property Plan of Retracement, 219 Mt. Hunger Shores Rd., ~ Windham, ME, made for Andrew Saindihurat" dated February 19, 2004 by John D. Parniter.
2. "Boundary Survey for Charles S. Hill" undated by Survey, Inc.
3. "Standard Boundary Survey for Edmund Fitzgerald & Florence E. Fitzgerald and Frederick D.A. King, Jr. & Josephine King 229 and 235 Mount Hunger Shores Road Windham, Maine" dated July 1997 by QEST Associates, Inc. recorded in Plan Book 197 Page 375.
4. "Mt. Hunger Shores Plan 1-4 Revised ~ Little Sebago Lake Windham, Maine Owner B.G. Priddy, Edinmouth" dated March 1981 by W.A. Gordon recorded in Plan Book 53 Page 12.
5. "Mt. Hunger Shores Plan No. 3 On Little Sebago Lake in Windham, Me. by B.G. Priddy, Westbrook, Me." dated July 1958 by C.I. Plummer recorded in Plan Book 50 Page 29.



Plan of Land
on
Mt. Hunger Shores Road
Windham, Maine
for
John Morneauit



WAYNE
WOOD & CO.
219 Mt. Hunger Shores Road - Windham, ME 04092
Groy, Maine 04039
Date
May 2012
Scale: 1" = 20'
Drawn No. 1 of 1
Job No. 212031



State of Maine, Cumberland ss.
Registry of Deeds
Reviewed _____ at _____ m _____ and recorded in _____
Plan Book _____ Page _____
Attest: _____ Register

TOWN OF WINDHAM

BOARD OF ASSESSMENT REVIEW

Guidelines on Procedures and Standards

Adopted: February 15, 2007

Authority of Board

The Town of Windham Board of Assessment Review (hereinafter "Board") receives its authority to decide property tax abatement appeals pursuant to state law. The Board establishes the following Rules and Regulations for the conduct of hearings pursuant to Article VI of the Town Charter.

Organization of Board

1. **Establishment of Board:** The Board shall consist of five (5) members, who shall be appointed by the Town Council for a term of three (3) years, except that of those first appointed, one shall be for a term of two (2) years and one for a term of one (1) year. (Charter of the Town of Windham, Article VI – Tax Administration, Section 2.)
2. **Board Qualifications:** Board members shall be selected upon the basis of their knowledge of taxation and property values. Each Board member shall be a resident of the Town. If a Board member terminates his/her residence in the Town, his/her position shall become vacant.
3. **Chairman/Secretary:** The Board shall annually choose a chairman and a secretary. The chairman shall preside at all meetings and hearings and fulfill the customary functions of that office. The chairman may administer oaths. The secretary shall provide for the keeping of minutes of the proceedings of the Board, showing the vote of each member on every question, or his/her absence or failure to vote, and shall maintain the permanent records and decisions of correspondence of the Board.
4. **Board Official Duties:** The members of the Board in carrying out their official duties shall act in a quasi-judicial capacity, acting fairly, independently, and impartially. The Board's findings of fact and determinations of each case shall be based only upon evidence presented to the Board in its public proceedings which shall become the record in the case.
5. **Vacancies:** Vacancies shall be filled by appointment of the town Council for the unexpired term.

- 3) The Assessor will then summarize his or her position.
- 4) The applicant or his or her representative will then summarize the applicant's position.
- 5) The Board members may then pursue any follow-up questions to the Assessor, the applicant or any witness.

i.) After the Assessor and applicant have finished their presentations, the Chair will close the hearing and the Board shall commence deliberations. Deliberations shall be conducted in public and no further testimony or evidence is to be offered or admitted unless the hearing is reopened. The Board's charge in the deliberative process is to review the evidence presented under the applicable legal standards, (see below for standards).

During deliberations, Board members should discuss their views of the facts and express their opinions about the evidence presented. Based on the evidence and testimony presented, the Board shall then summarize its findings and conclusions as Findings of Fact and Conclusions of Law and vote to render its decision by one of two means:

1. By motion and vote, the Board will vote to accept (or reject) the proposed Findings of Fact and Conclusions of Law as orally listed by the Chair, another Board member or assistant to the board, and to grant or deny the appeal. The Chair may seek authority from the Board to authorize the Chair, another member that participated in all of the appeal proceedings or the Board's secretary to prepare the Board's written decision, and for the Chair or other Board member who participated in the appeal proceeding, to sign and issue the final written decision on behalf of the Board; or
2. The Board may vote to defer making a decision on the appeal and either on its own or with the assistance from its attorneys, draft written Findings of Fact and a Decision for the Board's consideration and vote at a later date.

j.) The Chair will then entertain any other business and as necessary schedule the next meeting. After conducting other business and scheduling the next meeting, the Chair will request a motion to adjourn.

k.) Adjournment.

l.) The Board Secretary is responsible for archiving and maintaining all materials submitted during Board proceedings, the Board minutes, the Findings of Fact, and the Decision. These materials shall be maintained as part of the public record. The Secretary is also responsible to make sure that the Board's Findings of Fact and Decision are timely sent to the parties. The Board's written Decision must be sent within ten (10) days of the date of the Board's vote and decision. The Decision must also include a statement advising the parties of their appeal rights in accordance with state law.

2. Board Records: The record shall consist of the minutes of the secretary, the transcript if one is made, all applications, exhibits or stipulations filed in any proceeding before the board, any summaries prepared of an inspection of the property, and the decision of the Board. Such records shall be public records open to inspection during regular town Office hours upon reasonable notice.
3. Application: To initiate an abatement appeal, the applicant must have filed a written application to the Assessor, must have received a written denial from him/her (or expiration of sixty (60) days from the date of filing if no written denial was given, unless the applicant shall have in writing consented to further delay), and must then file a written appeal to the Board. The applicant shall set forth in the application the name and address of the appealing party, a description of the property involved, the amount assessed by the Assessor, and the amount the applicant feels constitutes the proper assessment and the reasons therefore. Application forms shall be available in the Assessor's Office.
4. Time for filing: The application must be filed in writing to the Board within sixty (60) days after the notice of decision from which such appeal is being taken or after the application to the Assessor is deemed to have been denied. The application shall be filed with the Assessor, who shall present the same to the Board, and the Board shall schedule a hearing on the appeal within a reasonable time.
5. Evidence: The Board may receive any oral or documentary evidence, but shall exclude irrelevant, immaterial, or unduly repetitious evidence. Each party shall have the right to present his/her case or defense by oral or documentary evidence, to submit rebuttal evidence, and to conduct such cross-examination as may be required for a full and true disclosure of facts. All lengthy documentary evidence that can reasonably be anticipated as part of the record (e.g., appraisal reports) shall be submitted seven (7) days in advance of the Board's initial hearing on the application; provided, however, that such documentary evidence that cannot reasonably be anticipated as part of the record, such as rebuttal evidence, need not be submitted in advance. Notwithstanding the above, the Board may permit the submission of additional information at any time prior to its decision for good cause shown.
6. View of the Property: If a majority of the Board deems it necessary, the Board may view or inspect the property at issue. At any inspection of the property, both parties and their representatives shall have the right to be present. The purpose of any such view is to enable the Board to more intelligently apply and comprehend testimony presented at the hearing, not to receive evidence or testimony. No evidence or testimony shall be offered at the inspection, but both parties may nevertheless call to the attention of the Board, without further comment, those characteristics of the property which they wish the Board to observe. A summary of the inspection shall be made by the Board on the record at the next scheduled meeting of the Board, and either party may at that time offer his/her own summary of the inspection for the record.

Board Standards

1. With exception of setting up hearing dates, scheduling matters or other non-substantive matters, Board members must ensure that all Board business takes place only during meetings of the Board. Board members must avoid ex parte communications with applicants or the assessor on substantive matters related to any proceeding before the Board.
2. Except in cases by directive of Court order or in other matters that are the proper subject of Executive Sessions, all proceedings of the Board are to take place at scheduled meetings of the Board.
3. No member of the Board shall participate in the hearing or disposition of any matter in which he or she has a conflict of interest. Any question as to whether a member has a conflict of interest sufficient to disqualify the member from voting thereon shall be decided by a majority vote of the other members present and voting; where such vote results in a tie, the subject member shall be disqualified.
4. Testimony before the Board shall be under oath. Evidence and testimony shall be admitted unless it is irrelevant or unduly repetitious. Evidence is relevant if it is the kind of evidence on which persons customarily rely in the conduct of serious affairs. Opinion evidence as to valuation issues can be either in the form of the owner's opinion or the opinion of another qualified person. Appraisal evidence offered must be in conformance with standards of professional appraisal practice and Maine law.

Standards of Review

1. The Maine Constitution requires that all property (unless tax-exempt) is to be assessed at its "just value" and that taxpayers are to equally bear their proportionate shares of the tax burden, i.e. similar properties should have similar assessments. Maine courts have determined that "just value" is the same as market value. Market value is generally defined as the price a willing buyer would reasonably pay to a willing seller in an open market transaction, free from unusual conditions or circumstances (bankruptcy, foreclosure, sales to relative, etc.) and where the property has had reasonable exposure to the marketplace and prospective buyers.
2. Assessors have considerable discretion and leeway in the choice of methods or combination of methods they choose to rely on to arrive at an estimate of a property's just value. In the valuation process, however, assessors must at least consider the appropriate professionally accepted assessment and appraisal methodologies to arrive at their estimates of a property's fair market value.
3. The three generally accepted methodologies are the cost approach, the comparative sales or market approach, and the income approach. The income approach is appropriate for valuing business and commercial properties, i.e. where the property is used as part of the related business's production of an income stream. As a result, the income approach is

not considered an appropriate valuation method to use for valuation of individual residential properties; such properties are generally not held for use as income producing properties. Assessments and the assessor's judgment are presumed valid. To overcome these presumptions a taxpayer must prove the assessment is "manifestly wrong". To prove manifest error the taxpayer has the burden of proof to demonstrate one or more of the following:

- That the judgment of the assessor was so irrational or so unreasonable in light of the circumstances that the property was substantially over-valued and an injustice resulted;
 - That there was unjust discrimination; or
 - That the assessment was fraudulent, dishonest or illegal. The first of these three prongs concerns disputes where the taxpayer and assessor have differing opinions related to the fair market value of a property. The second prong concerns disputes about the assessment method or how the assessor applies the method. The concern is with the second constitutional prong that requires equal apportionment of the tax burden, i.e. similar properties should have similar assessments. The third prong addresses improprieties in the assessing process. Illegality in this context means that there is a legal defect in the authority of the assessor or in the assessing or taxation process. Differences of opinion related to a property's valuation do not make an assessment "illegal".
 - That there was an error or mistake in the description, acreage, category of ownership or other irregularity regarding the parcel.
4. Maine law recognizes that mass valuation is not an exact science and that tax assessments and valuations may be valid though not entirely precise. By statute (36 M.R.S.A. section 848-A) assessors are therefore afforded a "margin of error" in their valuations. Thus, assessments are valid if they are "accurate within reasonable limits of practicality". The margin of error allowed assessors is 10% of the Town's assessment ratio or, if contested the ratio that is otherwise proven. Assessment ratios are derived from annual studies comparing assessed values assigned to properties with the reported sales prices of the same properties. Assessors annually report the assessment ratios derived from these studies to the Bureau of Property Tax of Maine Revenue Services. The Bureau of Property Tax then completes its own ratio studies and reports its results.

STATE OF MAINE Sales Ratio Analysis - 2018 State Valuation

Municipality:

Windham

County:

Cumberland

1 Year - Residential Study

Weighted Avg =	93%	=	66,291,600	/	71,230,657
Average Ratio =	93%	=	188.68	/	203
Avg Deviation =	8	=	2204	/	291
Quality Rating =	9	=	8	/	93%

Average Selling Price = \$244,779 2016

Item No.	Class	Date of Sale Month Year	Book	Page	Map	Lot	Sub Lot	Selling Price	Assessed Value	Ratio	Dev.
1	R	11 2015	32758	333	72	1		152,000	110,000	0.72	21
2	U	5 2016	33105	176	51	17		190,000	138,400	0.73	20
3	R	8 2015	32507	64	29	110		220,000	160,100	0.73	20
4	R	12 2015	32791	32	19	3-A03		193,000	145,100	0.75	18
5	R	8 2015	32540	238	46	11		154,000	116,000	0.75	18
6	U	4 2016	33077	335	23	7-13		255,000	192,000	0.75	18
7	U	2 2016	32942	253	51	29		217,000	164,600	0.76	17
8	R	2 2016	32902	304	74	6		130,000	99,100	0.76	17
9	R	6 2016	33167	262	21	5-20		319,000	243,600	0.76	17
10	R	2 2016	32925	330	04	31		329,000	254,600	0.77	16
11	U	2 2016	32919	89	15	16D		276,000	213,400	0.77	16
12	R	6 2016	33180	234	29	36		208,000	159,800	0.77	16
13	R	8 2015	32514	26	13	18-3-1		377,200	292,800	0.78	15
14	R	7 2015	32419	181	32	13		238,000	185,200	0.78	15
15	R	6 2016	33217	174	19	61C		219,900	170,800	0.78	15
16	R	8 2015	32561	244	07	37		168,500	131,300	0.78	15
17	R	11 2015	32767	245	25	14		180,000	140,100	0.78	15
18	R	9 2015	32630	42	49	56		276,000	218,700	0.79	14
19	R	6 2016	33186	172	15D	16-29		235,000	184,600	0.79	14
20	R	10 2015	32684	277	20	22		600,000	474,300	0.79	14
21	R	7 2015	32446	71	07	3A		170,000	136,800	0.80	13
22	U	4 2016	33029	269	51	22		169,000	135,700	0.80	13
23	R	7 2015	32429	329	18	12D		203,000	164,900	0.81	12
24	U	12 2015	32830	170	74A	13		400,000	323,500	0.81	12
25	R	1 2016	32867	48	06	12-B		180,000	146,500	0.81	12
26	U	9 2015	32635	51	10	41-2		196,500	160,600	0.82	11
27	R	5 2016	33156	27	16A	12-A02		279,000	229,000	0.82	11
28	R	6 2016	33243	65	22	3-9		320,000	263,000	0.82	11
29	R	7 2015	32493	233	06	8		233,200	191,300	0.82	11
30	R	9 2015	32590	116	15	43-5		430,000	354,100	0.82	11
31	R	6 2016	33180	308	31	34C		380,000	309,800	0.82	11
32	U	2 2016	32897	194	09	21		210,000	174,800	0.83	10
33	R	8 2015	32500	218	39	9-D		220,000	183,000	0.83	10
34	R	12 2015	32790	235	35	43		195,000	162,800	0.83	10
35	R	8 2015	32504	181	08	1C02		215,000	179,300	0.83	10
36	U	7 2015	32476	319	69	7A		255,000	211,700	0.83	10
37	R	12 2015	32812	125	12B	75-9-B04		230,000	190,600	0.83	10
38	R	8 2015	32496	307	05	19		138,000	115,400	0.84	9
39	R	4 2016	33034	259	60	25-6		335,000	279,900	0.84	9
40	U	11 2015	32762	97	23	7-31		259,900	219,200	0.84	9
41	U	11 2015	32752	175	23	7-51		255,613	215,100	0.84	9
42	R	1 2016	32889	57	06	38-22		245,380	206,000	0.84	9
43	U	3 2016	32965	143	81	81		189,900	160,100	0.84	9
44	R	8 2015	32531	344	15	37-4		235,000	196,400	0.84	9
45	R	4 2016	33024	16	51	114		184,000	157,100	0.85	8
46	R	2 2016	32910	133	11	28-9		263,500	224,500	0.85	8
47	R	6 2016	33258	319	22	3-6		325,000	277,600	0.85	8
48	R	4 2016	33089	148	12	27-30		359,000	306,200	0.85	8

49	R	6	2016	33228	337	74A	8	431,438	365,800	0.85	8
50	R	6	2016	33245	40	72	14	397,500	337,800	0.85	8
51	R	1	2016	32861	29	32	90	205,000	173,600	0.85	8
52	R	4	2016	33049	52	42	3	197,000	168,100	0.85	8
53	R	6	2016	33225	123	10	8-10	350,000	301,800	0.86	7
54	R	8	2015	32513	1	08A	26A	287,500	247,000	0.86	7
55	R	7	2015	32489	138	19	7-6	189,900	163,000	0.86	7
56	U	2	2016	32899	42	43	3	170,360	146,600	0.86	7
57	R	12	2015	32830	210	11B	3	211,000	181,600	0.86	7
58	U	12	2015	32828	247	13	51A	300,000	256,700	0.86	7
59	U	6	2016	33169	146	15	43-7	390,000	336,100	0.86	7
60	R	10	2015	32710	198	19B	80	219,900	188,400	0.86	7
61	R	5	2016	33146	291	54	6-D	182,000	156,000	0.86	7
62	R	8	2015	32555	327	09	83-D	231,000	197,900	0.86	7
63	U	10	2015	32654	174	03	38	367,500	314,400	0.86	7
64	R	7	2015	32444	149	15D	16-40	255,000	219,800	0.86	7
65	R	3	2016	32974	157	19B	110F	238,000	204,300	0.86	7
66	R	5	2016	33148	43	23A	2-17	248,000	215,300	0.87	6
67	U	6	2016	33166	197	10A	24-6	323,750	282,900	0.87	6
68	R	5	2016	33140	192	10	16C	229,000	198,800	0.87	6
69	R	8	2015	32543	169	74A	43	440,000	383,600	0.87	6
70	U	1	2016	32847	180	10	61	228,000	197,300	0.87	6
71	R	7	2015	32439	301	19B	25	209,000	181,500	0.87	6
72	R	7	2015	32487	95	51	76	207,000	182,300	0.88	5
73	U	11	2015	32754	328	23	7-17	308,500	272,800	0.88	5
74	U	9	2015	32625	78	09	27B	193,500	170,600	0.88	5
75	R	3	2016	32992	9	22	4C	225,000	199,000	0.88	5
76	R	12	2015	32783	222	14	24A	170,600	150,300	0.88	5
77	R	9	2015	32613	209	19	86B	232,000	203,800	0.88	5
78	R	6	2016	33235	186	06	57-E02	241,500	211,900	0.88	5
79	U	8	2015	32531	311	77	3	154,900	136,400	0.88	5
80	R	6	2016	33173	79	07	10C	251,000	219,900	0.88	5
81	R	9	2015	32620	232	06	38-15	297,700	262,100	0.88	5
82	R	3	2016	32977	132	12	20-14	325,000	284,400	0.88	5
83	R	10	2015	32701	241	11	1-A01	245,000	215,200	0.88	5
84	R	2	2016	32951	288	11	60-B	274,900	241,800	0.88	5
85	R	7	2015	32492	119	11	49B	269,900	237,100	0.88	5
86	R	6	2016	33188	70	19	87D	195,000	173,000	0.89	4
87	R	9	2015	32578	326	10	1-E	135,000	120,500	0.89	4
88	U	12	2015	32828	132	11	55-6	235,000	209,300	0.89	4
89	R	9	2015	32625	251	20	8B	274,900	244,800	0.89	4
90	R	11	2015	32768	330	22	23-2	349,900	310,000	0.89	4
91	R	10	2015	32768	327	22	23-2	349,000	310,000	0.89	4
92	R	7	2015	32431	52	15	47A	213,000	189,100	0.89	4
93	R	5	2016	33109	114	82	136-B	183,500	162,400	0.89	4
94	R	9	2015	32564	206	10	36-G05-B	262,000	232,300	0.89	4
95	R	6	2016	33241	215	15	65G	258,000	229,600	0.89	4
96	R	12	2015	32812	309	54	6-C01	198,000	175,700	0.89	4
97	U	12	2015	32824	293	06	51-1	295,000	264,000	0.89	4
98	R	4	2016	33066	150	24	19	180,000	159,800	0.89	4
99	R	11	2015	32727	85	06	38-10	270,000	239,300	0.89	4
100	R	6	2016	33172	66	19C	21-25	219,000	197,300	0.90	3
101	R	4	2016	33030	246	68	15	230,000	207,100	0.90	3
102	R	2	2016	32899	282	23	7-15	292,500	261,800	0.90	3
103	R	8	2015	32495	326	15	40A	253,000	227,400	0.90	3
104	R	7	2015	32423	291	23	7-4	282,500	255,300	0.90	3
105	R	8	2015	32555	290	12B	75-9-B01	264,900	237,600	0.90	3
106	R	9	2015	32640	106	81	125	189,000	170,200	0.90	3
107	R	6	2016	33178	232	15	65	239,900	216,800	0.90	3
108	R	10	2015	32668	115	67	10	235,000	211,800	0.90	3
109	R	4	2016	33034	79	01	16-A01	224,900	202,600	0.90	3

110	R	6	2016	33189	317	15C	8-C08	285,000	256,300	0.90	3
111	R	8	2015	32491	260	17	25-10	235,000	212,200	0.90	3
112	R	2	2016	32918	153	19	55-3	318,500	288,000	0.90	3
113	R	6	2016	33200	292	19B	5	264,900	239,000	0.90	3
114	R	1	2016	32866	1	12	59-C	210,000	188,800	0.90	3
115	R	8	2015	32532	270	10	59	294,900	264,500	0.90	3
116	R	6	2016	33221	113	11	43-4	505,000	461,800	0.91	2
117	R	2	2016	32917	133	08C	19	259,000	236,300	0.91	2
118	R	12	2015	32807	85	12B	12	345,017	312,700	0.91	2
119	U	12	2015	32789	125	10	36-5E	177,500	161,300	0.91	2
120	R	3	2016	33002	137	81	70	149,000	135,400	0.91	2
121	R	9	2015	32570	43	06	38-19	315,000	287,100	0.91	2
122	R	12	2015	32816	140	11	57	224,900	203,600	0.91	2
123	R	10	2015	32699	27	09	14B	237,500	215,600	0.91	2
124	R	3	2016	33021	131	06	57-C	142,500	130,000	0.91	2
125	U	8	2015	32519	145	69	8	166,000	151,000	0.91	2
126	U	4	2016	33016	177	12B	75	324,800	294,400	0.91	2
127	R	7	2015	32429	341	11	33-1	215,000	195,800	0.91	2
128	R	12	2015	32821	41	09	48C	245,000	223,700	0.91	2
129	R	12	2015	32782	166	23A	2-3	184,500	167,800	0.91	2
130	R	11	2015	32745	296	40	14-3	213,044	193,000	0.91	2
131	U	4	2016	33058	182	15	54-B02	268,000	244,600	0.91	2
132	R	10	2015	32682	145	23	7-75	295,200	269,600	0.91	2
133	R	5	2016	33133	1	23	7-78	318,800	289,400	0.91	2
134	R	5	2016	33128	179	19A	67	330,000	298,700	0.91	2
135	R	9	2015	32643	34	06	38-13	310,000	281,400	0.91	2
136	R	7	2015	32437	221	23	7-48	241,500	219,400	0.91	2
137	R	12	2015	32818	199	16A	11	303,000	277,400	0.92	1
138	R	12	2015	32824	307	19B	21	230,000	212,700	0.92	1
139	R	7	2015	32482	301	07	14-7	342,900	317,000	0.92	1
140	U	11	2015	32742	266	02A	1-2	220,900	204,000	0.92	1
141	R	12	2015	32813	216	11	8-1	278,000	254,800	0.92	1
142	R	8	2015	32530	77	40	14-2	226,838	208,100	0.92	1
143	R	12	2015	32830	131	74	35	159,000	145,500	0.92	1
144	R	9	2015	32585	66	23	7-50	279,900	256,600	0.92	1
145	R	1	2016	32838	230	15B	9	236,000	216,400	0.92	1
146	U	4	2016	33026	41	13	6-C01	289,000	264,900	0.92	1
147	R	7	2015	32418	46	06	38-24	231,500	216,000	0.93	
148	U	3	2016	32980	271	11	43	429,800	399,800	0.93	
149	U	6	2016	33225	346	37	4B	203,000	189,200	0.93	
150	R	11	2015	32728	326	30	31	270,000	250,900	0.93	
151	R	8	2015	32553	276	29	89	160,000	148,300	0.93	
152	U	3	2016	33008	334	06	57-B04	268,000	249,200	0.93	
153	U	10	2015	32656	262	19	57	172,700	161,000	0.93	
154	R	12	2015	32804	239	32	27	185,000	172,900	0.93	
155	U	8	2015	32522	172	15B	42-B13	198,000	183,200	0.93	
156	R	10	2015	32689	39	04	11E	233,000	217,300	0.93	
157	R	10	2015	32690	69	13	20-D03	350,000	325,700	0.93	
158	U	6	2016	33239	184	81	90	132,000	123,000	0.93	
159	R	7	2015	32479	216	10A	24-14	175,000	162,600	0.93	
160	U	11	2015	32764	292	19	61-2	219,000	206,200	0.94	1
161	R	11	2015	32748	98	11	41	286,000	268,200	0.94	1
162	U	8	2015	32552	210	68	3	187,000	176,400	0.94	1
163	U	10	2015	32641	79	30A	28-B7-1	225,000	212,600	0.94	1
164	R	1	2016	32863	201	06	2-C	273,900	257,200	0.94	1
165	R	5	2016	33109	249	12B	75-1B	265,000	249,800	0.94	1
166	U	12	2015	32807	219	19	61	194,900	183,900	0.94	1
167	R	10	2015	32707	210	06	13-16	215,000	202,000	0.94	1
168	R	11	2015	32712	127	61	41	235,500	222,100	0.94	1
169	R	5	2016	33118	185	74A	19	402,000	378,400	0.94	1
170	R	5	2016	33148	175	07	14-8	329,900	309,500	0.94	1

171	R	3	2016	32965	255	03	19-2	277,400	260,200	0.94	1
172	R	1	2016	32870	337	23	7-49	275,000	258,800	0.94	1
173	U	10	2015	32664	75	15B	42-B06	225,000	212,500	0.94	1
174	R	6	2016	33221	148	19	59-4	201,276	188,500	0.94	1
175	R	6	2016	33215	163	12	20-5	370,000	352,000	0.95	2
176	R	10	2015	32653	87	19	61	194,900	185,500	0.95	2
177	R	2	2016	32946	59	52	1	206,000	196,600	0.95	2
178	U	8	2015	32530	177	55A	51D	200,000	190,600	0.95	2
179	R	9	2015	32592	18	19	59-11	190,000	180,700	0.95	2
180	R	1	2016	32868	29	10	36-G05-F	277,900	264,100	0.95	2
181	R	3	2016	32979	170	20	22-2	325,500	309,200	0.95	2
182	R	3	2016	33023	64	19	9-2	198,000	187,900	0.95	2
183	R	12	2015	32786	144	22	14-1C07	316,125	300,700	0.95	2
184	R	7	2015	32424	304	06	36-B04	190,000	180,900	0.95	2
185	R	4	2016	33023	152	39	30-5	195,000	185,800	0.95	2
186	U	8	2015	32536	60	12	10A	211,000	200,300	0.95	2
187	R	1	2016	32870	22	08A	33C	236,000	223,500	0.95	2
188	R	3	2016	32988	98	03	19-3	295,000	281,600	0.95	2
189	R	10	2015	32658	144	21	5-E03	188,000	178,000	0.95	2
190	U	12	2015	32811	151	10	7-3-A	340,000	322,000	0.95	2
191	R	9	2015	32609	79	22	18-1	307,500	290,900	0.95	2
192	U	5	2016	33114	344	11	55-4	305,000	293,400	0.96	3
193	R	10	2015	32684	110	07	54E	262,000	251,500	0.96	3
194	U	9	2015	32625	306	12	34A	417,000	398,500	0.96	3
195	R	4	2016	33027	271	08A	5	230,000	220,000	0.96	3
196	U	9	2015	32592	103	12	30-16	360,000	344,400	0.96	3
197	R	3	2016	33010	330	10A	24-13	289,000	276,500	0.96	3
198	R	8	2015	32509	304	22	14-6	390,000	376,100	0.96	3
199	R	10	2015	32674	134	19	90-F03	339,900	325,200	0.96	3
200	U	4	2016	33064	94	12	30-29	388,000	371,200	0.96	3
201	U	6	2016	33229	44	19	87-A04	287,000	279,600	0.97	4
202	R	9	2015	32572	214	15B	42-B07-6	199,000	192,200	0.97	4
203	R	9	2015	32565	258	30	46	175,000	169,600	0.97	4
204	U	5	2016	33095	73	10	36	201,600	195,400	0.97	4
205	R	2	2016	32936	342	22	14	420,000	410,000	0.98	5
206	R	12	2015	32835	93	22	7-B	275,000	268,300	0.98	5
207	R	4	2016	33089	178	55A	52-A21	273,000	266,800	0.98	5
208	R	11	2015	32728	114	24	18	300,000	292,500	0.98	5
209	U	6	2016	33246	110	12	22-A01	190,000	186,100	0.98	5
210	U	8	2015	32835	193	52	U10-20	108,000	105,300	0.98	5
211	R	10	2015	32651	171	10	7	370,000	365,300	0.99	6
212	U	5	2016	33112	20	12	1	222,000	219,900	0.99	6
213	R	6	2015	32403	26	10	36-5	202,000	200,000	0.99	6
214	R	5	2016	33113	19	05	34	218,000	215,700	0.99	6
215	R	7	2015	32476	204	42	3	184,000	182,700	0.99	6
216	R	2	2016	32903	241	23	7-76	305,500	303,900	0.99	6
217	U	3	2016	33006	240	12	35B	440,000	435,100	0.99	6
218	U	12	2015	32784	96	19	58B	185,000	183,000	0.99	6
219	R	9	2015	32596	93	60	25-5	250,000	248,500	0.99	6
220	R	5	2016	33145	282	30	15	160,000	160,500	1.00	7
221	R	7	2015	32489	181	30	129	313,280	312,700	1.00	7
222	R	7	2015	32466	16	06	56	297,000	297,200	1.00	7
223	R	4	2016	33050	98	19C	29	202,000	202,200	1.00	7
224	U	4	2016	33077	297	19B	63	217,800	218,500	1.00	7
225	R	8	2015	32532	135	20	11-D02	305,000	303,600	1.00	7
226	R	11	2015	32730	290	82	57	180,000	179,800	1.00	7
227	U	11	2015	32749	329	23A	2-12	173,000	172,700	1.00	7
228	R	12	2015	32790	212	05	14-D	180,000	181,700	1.01	8
229	R	12	2015	32783	303	06	7-A	264,900	267,600	1.01	8
230	U	3	2016	32960	43	39	7	160,000	161,800	1.01	8
231	R	3	2016	33017	64	51	34	195,000	196,500	1.01	8

232	U	3	2016	32976	211	06	2-4	228,900	230,400	1.01	8
233	R	10	2015	32710	1	10	4-F12	151,000	152,200	1.01	8
234	U	10	2015	32690	155	16	27B	174,900	176,100	1.01	8
235	U	12	2015	32798	235	12	30-14	339,000	343,000	1.01	8
236	U	8	2015	32537	106	11	33-5	320,000	324,100	1.01	8
237	R	7	2015	32512	169	43	8	230,000	232,800	1.01	8
238	U	12	2015	32809	312	13	26-C01	272,900	279,000	1.02	9
239	R	4	2016	33039	109	07	20	50,000	51,000	1.02	9
240	U	10	2015	32696	219	18	34-5	180,299	183,400	1.02	9
241	R	10	2015	32672	116	17	25-2	219,000	222,400	1.02	9
242	R	5	2016	33146	45	05	22-B11	349,000	356,200	1.02	9
243	R	8	2015	32519	181	03	43-B02	244,000	248,700	1.02	9
244	R	5	2016	33088	275	54	12	170,000	175,600	1.03	10
245	R	8	2015	32522	223	11B	42	357,500	366,600	1.03	10
246	R	5	2016	33132	55	16	36D	180,000	185,300	1.03	10
247	R	9	2015	32594	255	20	47-A01	170,000	175,700	1.03	10
248	U	8	2015	32524	58	10	23-3	118,000	123,000	1.04	11
249	U	1	2016	32848	242	02A	2-10	177,000	184,600	1.04	11
250	R	5	2015	32433	159	07	60-J03	181,000	189,000	1.04	11
251	R	3	2016	32985	117	68	6-17	212,000	221,000	1.04	11
252	R	11	2015	32714	194	15	8C	220,000	229,300	1.04	11
253	U	7	2015	32454	270	15D	16-3	236,212	244,900	1.04	11
254	R	10	2015	32669	328	12B	4-A01	325,000	337,200	1.04	11
255	U	8	2015	32502	290	16	40-B	232,000	242,200	1.04	11
256	R	10	2015	32667	280	15	46B	121,000	126,100	1.04	11
257	U	8	2015	32535	11	04	2	250,000	264,800	1.06	13
258	R	3	2016	32978	95	17	25A	246,600	260,700	1.06	13
259	R	1	2016	32896	285	11	27	227,500	240,100	1.06	13
260	R	8	2015	32562	87	16B	18B	123,375	132,500	1.07	14
261	R	5	2016	33146	83	48	9	255,500	274,100	1.07	14
262	R	9	2015	32583	21	12	C06-1	320,000	340,900	1.07	14
263	U	2	2016	32923	86	10	50D	275,000	293,700	1.07	14
264	R	5	2016	33177	33	09	22-B03	257,500	274,800	1.07	14
265	R	12	2015	32815	347	54	A03	180,000	193,800	1.08	15
266	R	5	2016	33124	140	17	25	165,000	178,800	1.08	15
267	R	6	2016	33204	198	11	39	170,000	184,000	1.08	15
268	R	7	2015	32401	191	16B	3	250,000	271,400	1.09	16
269	R	7	2015	32415	310	44	14	199,000	221,700	1.11	18
270	R	9	2015	32596	19	15C	26	184,500	204,200	1.11	18
271	U	6	2016	33187	228	14	14	136,000	150,900	1.11	18
272	R	8	2015	32542	345	20	12-B	120,000	133,100	1.11	18
273	R	6	2016	33236	299	19	55	240,900	268,700	1.12	19
274	R	10	2015	32651	346	07	47	182,350	203,800	1.12	19
275	U	10	2015	32650	253	74A	6	305,000	342,000	1.12	19
276	R	10	2015	32651	117	38	46	211,500	235,900	1.12	19
277	R	5	2016	33120	270	04	35-6	225,000	252,600	1.12	19
278	R	11	2015	32780	40	21	28-A02-F	225,000	256,500	1.14	21
279	R	6	2016	33188	108	19	46-A	130,000	149,700	1.15	22
280	R	10	2015	32705	238	30	92	163,500	188,400	1.15	22
281	R	1	2016	32849	201	08	10	182,000	210,900	1.16	23
282	R	12	2015	32779	126	21	24A	219,000	253,300	1.16	23
283	R	3	2016	32978	27	49	52	170,000	199,400	1.17	24
284	R	1	2016	32844	223	04	36	217,500	254,700	1.17	24
285	U	7	2015	32421	186	06	28-2	115,500	136,000	1.18	25
286	R	12	2015	32810	199	20	18-3	244,000	292,100	1.20	27
287	R	9	2015	32561	56	15D	16-5	158,900	192,600	1.21	28
288	R	11	2015	32731	338	48	12A	120,000	145,800	1.22	29
289	U	10	2015	32670	247	07	3-D	165,000	202,200	1.23	30
290	R	9	2015	32623	163	30A	55-2	180,000	224,300	1.25	32
291	R	10	2015	32701	220	08	7-B	281,000	354,400	1.26	33

STATE OF MAINE Sales Ratio Analysis - 2016 State Valuation

Municipality:

Windham

County:

Cumberland

1 Year - Condominium Study

Weighted Avg =	95%	=	5,728,000	/	6,030,100
Average Ratio =	96%	=	26.77	/	28
Avg Deviation =	6	=	247	/	40
Quality Rating =	6	=	6	/	96%

Average Selling Price = \$150,753									2016		
Item No.	Class	Date of Sale Month Year	Book	Page	Map	Lot	Sub Lot	Selling Price	Assessed Value	Ratio	Dev.
1	M	5 2016	33124	171	08C	5-8		215,000	178,300	0.83	13
2	M	6 2016	33170	256	19	59-3-7		185,000	155,600	0.84	12
3	M	3 2016	33007	90	52	20-U11		127,000	109,100	0.86	10
4	M	8 2015	32552	92	15A	4-27		148,000	129,000	0.87	9
5	M	7 2015	32487	122	78	1-5		250,000	222,600	0.89	7
6	M	5 2016	33118	164	15A	4-26		148,700	132,200	0.89	7
7	M	10 2015	32686	280	15	A4		148,000	132,700	0.90	6
8	M	8 2015	32522	132	19C	27-B03		150,000	134,600	0.90	6
9	M	8 2015	32522	297	15A	4		147,900	132,700	0.90	6
10	M	6 2016	33236	329	15C	1-17		218,000	195,400	0.90	6
11	M	10 2015	32715	113	71	49-6		135,000	122,900	0.91	5
12	M	8 2015	32514	95	15C	1-12		222,000	203,600	0.92	4
13	M	10 2015	32661	95	52	20-U03		115,000	105,300	0.92	4
14	M	8 2015	32493	160	15	1-1		203,000	187,600	0.92	4
15	M	8 2015	32509	15	15C	1-32		239,000	220,500	0.92	4
16	M	2 2016	32924	237	15C	8-C09-24		222,000	208,700	0.94	2
17	M	12 2015	32823	243	19C	27-C03		150,000	140,800	0.94	2
18	M	3 2016	32984	16	15C	1-14		194,900	183,100	0.94	2
19	M	6 2016	33220	67	15A	4-5		144,900	136,100	0.94	2
20	M	6 2016	33200	337	82	36-23		120,000	113,200	0.94	2
21	M	10 2015	32715	115	71	49-7		175,000	166,400	0.95	1
22	M	9 2015	32629	197	15C	1-45		197,000	186,900	0.95	1
23	M	8 2015	32550	15	15C	1-44		199,500	192,100	0.96	
24	M	6 2016	33186	226	18	4-5-D14		131,800	126,400	0.96	
25	M	8 2015	32501	118	15C	8-A04-2		130,000	126,000	0.97	1
26	M	8 2015	32546	251	15C	1-21		195,000	189,700	0.97	1
27	M	10 2015	32655	114	82	36-6-48		115,000	114,000	0.99	3
28	M	9 2015	32586	321	11	33A-2U3		106,000	106,100	1.00	4
29	M	12 2015	32798	220	82	36-5-38		111,000	111,400	1.00	4
30	M	9 2015	32588	128	18	4-5-D15		127,500	127,100	1.00	4
31	M	2 2016	32955	256	82	36-4-29		112,000	114,400	1.02	6
32	M	3 2016	33056	102	52	20		117,000	119,600	1.02	6
33	M	7 2015	32460	162	78	1-21		118,000	120,500	1.02	6
34	M	6 2015	32396	241	82	36-2-1		109,900	118,000	1.07	11
35	M	7 2015	32407	222	82	36-2-5		106,000	113,700	1.07	11
36	M	5 2016	33156	336	14	16-5		105,000	112,600	1.07	11
37	M	2 2016	32944	336	14	16-8		102,000	111,600	1.09	13
38	M	3 2016	32977	317	42	10		92,000	100,500	1.09	13
39	M	10 2015	32704	72	82	36-2		102,000	112,600	1.10	14
40	M	9 2015	32600	92	82	36-4-26		95,000	114,400	1.20	24

STATE OF MAINE Sales Ratio Analysis - 2018 State Valuation

Municipality:

Windham

County:

Cumberland

Year - Waterfront & Water Influenced Study

Weighted Avg =	89%	=	6,966,100	/	7,870,153
Average Ratio =	92%	=	14.73	/	16
Avg Deviation =	9	=	207	/	22
Quality Rating =	10	=	9	/	92%

Average Selling Price =										\$357,734	2016		
Item No.	Class	Date of Sale Month Year	Book	Page	Map	Lot	Sub Lot	Selling Price	Assessed Value	Ratio	Dev.		
1	W	5 2016	33139	48	55	10		207,000	153,300	0.74	18		
2	W	9 2015	32613	172	77	20		837,500	635,800	0.76	16		
3	W	10 2015	32658	166	55A	52		597,500	459,000	0.77	15		
4	W	6 2016	33250	244	79	48		189,000	147,600	0.78	14		
5	W	9 2015	32633	35	73	29		1,060,000	840,100	0.79	13		
6	W	4 2016	33068	309	27	22		296,000	235,900	0.80	12		
7	W	9 2015	32637	96	57	45		438,000	382,000	0.87	5		
8	W	10 2015	32687	153	65	10		350,000	306,500	0.88	4		
9	W	6 2016	33180	208	30	124		299,900	264,400	0.88	4		
10	W	8 2015	32563	215	79	2		165,000	151,300	0.92			
11	W	12 2015	32798	303	58	16		592,500	550,300	0.93	1		
12	W	6 2016	33196	262	81	24		250,000	234,700	0.94	2		
13	W	7 2015	32435	347	81	10		182,500	173,800	0.95	3		
14	W	5 2016	33147	23	78	1-28		875,000	844,700	0.97	5		
15	W	7 2015	32466	79	55A	51		254,900	249,600	0.98	6		
16	W	9 2015	32631	235	81	18		155,000	153,000	0.99	7		
17	W	7 2015	32460	308	81	39		124,000	125,600	1.01	9		
18	W	8 2015	32539	267	15D	114		271,500	273,100	1.01	9		
19	W	12 2015	32833	78	79	45		142,527	146,900	1.03	11		
20	W	5 2016	33152	24	80	10		185,000	193,600	1.05	13		
21	W	6 2016	33250	284	13	51D		220,000	244,600	1.11	19		
22	W	7 2015	32455	223	32	62		177,326	200,300	1.13	21		