

**City of Portland**  
**Board of Assessment Review - January**  
**14,2026**



Board Chair Eric Larsson, Board Members Dale  
Knapp and Lee Lowry

Wednesday, January 14, 2026 at 2:00 PM via Zoom

To submit written public comment on an agenda item, email [ajames@portlandmaine.gov](mailto:ajames@portlandmaine.gov). Submissions must be received by 12:00 pm the day before the Board of Assessment Review meeting to guarantee their inclusion in the agenda packet. All submissions must include the commenter's name and legal address. To help ensure your comment is submitted for the correct item, please include the name of the agenda item (see below).

**REMOTE ACCESS INFORMATION:**

The City Manager Search Subcommittee will conduct this meeting remotely via Zoom pursuant to the Remote Meeting Policy adopted by the Portland City Council. Allow your computer to install the free Zoom app to get the best meeting experience. If you are not able to attend live either in person or via Zoom, a recording will be available in the [Agenda Center](#) following the meeting.

For public comment via Zoom, you will need to use the "raise your hand" feature. To raise your hand via the telephone, please hit \*9. You will be unmuted by the host when it is time for public comment.

You are invited to a Zoom webinar!

When: Jan 14, 2026 02:00 PM Eastern Time (US and Canada)

Topic: Board of Assessment Review: 56 Aldworth (REMOTE)

Join from PC, Mac, iPad, or Android:

<https://portlandmaine-gov.zoom.us/j/81193878638>

Phone one-tap:

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+19292056099,,81193878638# US (New York)

Join via audio:

+1 646 931 3860 US

+1 929 205 6099 US (New York)

+1 301 715 8592 US (Washington DC)

+1 305 224 1968 US

+1 309 205 3325 US

+1 312 626 6799 US (Chicago)

+1 669 444 9171 US

+1 669 900 6833 US (San Jose)

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City of Portland  
Board of Assessment Review  
- January 14, 2026

Wednesday, January 14, 2026 at 2:00  
PM via Zoom

+1 360 209 5623 US

+1 386 347 5053 US

+1 507 473 4847 US

+1 564 217 2000 US

Webinar ID: 811 9387 8638

International numbers available: <https://portlandmaine-gov.zoom.us/j/kc6faS9n9K>

1. **Approve minutes of January 13, 2026 Board of Assessment Review Hearing**
  - a. Draft January 13, 2026 Board of Assessment Review meeting minutes attached
2. **Appeal of Assessment of 56 Aldworth Street, 309 D015001, owners Kevin and Joanne Curtis**
  - a. 56 Aldworth Street Application for Appeal to Board of Assessment Review Attached
  - b. Assessor's Response re 56 Aldworth Street Attached
3. **New Business (if necessary)**
4. **Adjournment**

**BOARD OF ASSESSMENT REVIEW  
APPLICATION FOR APPEAL OF  
ASSESSOR'S DECISION ON  
ABATEMENT OF MUNICIPAL PROPERTY TAXES  
(36 M.R.S.A. Section 843)**

This application must be filed with your municipal Board of Assessment Review. A separate application should be filed for each separately assessed parcel of real estate claimed to be overvalued.

1. Name: Kevin Joanne Curtis
2. Mailing address: 54 Aldworth Street PTLD 04103
3. Physical address (if different than mailing address): \_\_\_\_\_
4. Phone: 207-274-4407 Email: JoanCurtis503@gmail.com
5. Tax year for abatement: 2025-2026
6. Assessed value of real estate: 527,200 \$ 527.2
7. Reduction of real estate value requested: ~~425,000~~ 75,000 \$
8. Assessed value of personal property: \_\_\_\_\_ \$
9. Reduction of personal property value requested: ~~426,000~~ 452.00 \$
10. Reasons for requesting abatement (please be specific about the reason(s) you believe the assessment is illegal, erroneous, or that the property is overvalued for tax purposes, and include supporting documentation such as comparable sales/deed reference. Please see the instructions on the following page.):

In our area we deal with the on going issues of homeless residents. also the Refugee Center. District 5 is becoming less Desirable to move too. we have had homes in our neighborhood that have had to take Deductions in there selling Price Due to this. my surrounding neighbors have way more Land than I do and updated houses and I still pay more. I Believe Due to what is happening in my neighborhood Down to the corner of forest ave and riverside street our value has Decreased. The Two Real estate Brokers have mentioned it in there feedback from buyers. I also do not have gas to my home making it more expensive to live here.

APPLICATION FOR ABATEMENT AND CERTIFICATE OF COMPLIANCE WITH 36 M.R.S.A. § 843(4) Pursuant to 36 M.R.S.A. § 843(4), the applicant hereby certifies that he or she has paid, by the due date, either the amount of taxes not in dispute for the current tax year or an amount equal to the amount of taxes paid in the previous tax year, whichever is greater. The statements contained in this application are correct to the best of my knowledge and belief.

Joanne Curtis

Signature of applicant

Date

We have a home across the street that has a very large lot of land. The house is completely renovated with an additional living space created behind a garage of 480 SF. 55 Aldworth is the location; his values are lower than mine.

52 Aldworth next to me also has a very large lot of land and unless she is paying a separate tax bill on that land, her lot size is incorrect. Our values are almost exact though.

Our neighborhood has had homes up for sale and they have had to reduce pricing due to our area. That is from the real estate agents they used. I have a home to my other side at 40 Aldworth that is not in the best of shape and that would hinder my value to my home.

10:21

LTE 87

New Search

View Payments

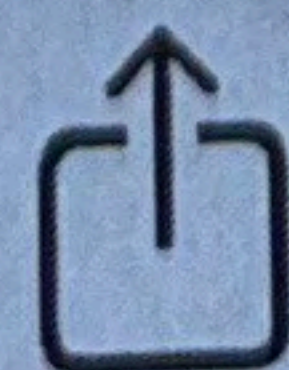
Sewer/Tourism District

## Real Estate Property Detail

Parcel ID	309-D-051-001
Alternate Parcel ID	87257
Location	56 ALDWORTH ST
Legal Description	309-D-51-52 ALDWORTH ST 54-56  7399 SF
Owner as of April 1	CURTIS KEVIN M &
Customer ID	87257
Jurisdiction	COP
Deed Recorded	10/23/2012
Book/Page	30050/089
Acres	0.170
Units	1
<u>Assessed Value</u>	\$527,200.00
<u>Exemptions Value</u>	\$25,000.00
<u>2026 Charges</u>	\$6,016.36

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All Bills

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Sewer/Tourism District

## Real Estate Property Detail

<b>Parcel ID</b>	309-F-036-001
<b>Alternate Parcel ID</b>	93232
<b>Location</b>	55 ALDWORTH ST
<b>Legal Description</b>	309-F-36 ALDWORTH ST 51-55 BRANDON ST 16200 SF
<b>Owner as of April 1</b>	HOU JIA &
<b>Customer ID</b>	109172
<b>Jurisdiction</b>	COP
<b>Deed Recorded</b>	12/8/2023
<b>Book/Page</b>	40520/050
<b>Acres</b>	0.372
<b>Units</b>	1
<b><u>Assessed Value</u></b>	\$508,400.00
<b>Exemptions Value</b>	\$0.00
<b><u>2026 Charges</u></b>	\$6,090.63

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## Real Estate Property Detail

<b>Parcel ID</b>	309-D-053-001
<b>Alternate Parcel ID</b>	22652
<b>Location</b>	52 ALDWORTH ST
<b>Legal Description</b>	309-D-53-54 ALDWORTH ST 48-52 7485 SF
<b>Owner as of April 1</b>	JOHNSON MARGARET A
<b>Customer ID</b>	7814
<b>Jurisdiction</b>	COP
<b>Deed Recorded</b>	4/2/2019
<b>Book/Page</b>	35555/112
<b>Acres</b>	0.172
<b>Units</b>	1
<b><u>Assessed Value</u></b>	\$521,100.00
<b>Exemptions Value</b>	\$0.00
<b><u>2026 Charges</u></b>	\$6,242.78

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**DATE:** January 7, 2026  
**TO:** City of Portland Board of Assessment Review  
**FROM:** Elisa Marr, City Assessor  
**RE:** FY26 Abatement Appeal – January 14, 2026  
Kevin & Joanne Curtis, 56 Aldworth Street  
Parcel ID 309 D051001

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The mission of the Assessing Office is defined by the Maine Constitution, which states: “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.”

This memorandum, accompanied by the attached exhibits, is submitted for the Board of Assessment Review’s consideration of the above-referenced abatement appeal filed by Kevin and Joanne Curtis (“Appellant”), regarding the property located at 56 Aldworth Street (the “Property”), a hearing for which is scheduled for January 14, 2026.

For the reasons set forth in this memorandum and its attachments, the City Assessor respectfully requests that the Board of Assessment Review:

- A. Suspend the appeal because the Appellant has not paid their taxes for the current tax year in accordance with 36 M.R.S. 843(4);

and, if and when the Appellant pays their taxes as required by section 843(4), and the Board resumes the hearing in this matter:

- B. Conclude that the Property is assessed at its fair market value and at a relatively uniform rate with comparable properties;
- C. Rule that the Appellant has failed to meet their burden of proving that the Property is substantially overvalued, that the assessment was based on unjust discrimination, fraud, dishonesty, illegality, or that the assessment was otherwise manifestly wrong; and
- D. Deny the Appellant’s application.

This submission is organized into the following sections:

1. Timeline
2. Exhibits / List of Attachments
3. City Assessor's Response
4. Legal References

## TIMELINE

- 10/6/2025 Application for Abatement of Property Taxes submitted to the Assessor's Office.
- 10/10/2025 Assessor's Office issued a Notice of Action on Abatement of Real Estate Tax denying the application.
- 11/16/2025 Appellant filed an Application for Appeal with the Board of Assessment Review.

## LIST OF ATTACHMENTS

### **Appellant's Submissions:**

- Application for Abatement of Property Taxes packet, received by Corporation Counsel on November 16, 2025 on behalf of the Board of Assessment Review.

### **City Assessor's Exhibits:**

- Application for Abatement of Property Taxes submitted to the Assessor's Office 10/6/2025 [EXHIBIT 1]
- Property Record Card [EXHIBIT 2]
- 55 Aldworth Street Property Record Card [EXHIBIT 3]
- 52 Aldworth Street Property Record Card [EXHIBIT 4]
- Assessor's Office denial letter [EXHIBIT 5]
- Recent sales of similar properties [EXHIBIT 6]
- Aerial image of Property [EXHIBIT 7]
- Explanation of mass appraisal and residential value methodology [EXHIBIT 8]
- City of Portland Real Estate Tax Statements [EXHIBIT 9]

## CITY ASSESSOR'S RESPONSE

### Suspension of Appeal

As an initial matter, the Assessor requests that the Board suspend the Appellant's appeal because the Appellant has not paid their taxes for the current tax year in accordance with 36 M.R.S. 843(4). Section 843(4) provides as follows:

A taxpayer filing an appeal under this section must pay an amount of current taxes equal to the greater of [1] the amount of taxes paid in the immediately preceding tax year, to the extent that amount does not exceed the amount of taxes due in the current tax year, and [2] the amount of taxes in the current tax year that is not in dispute. *If the taxpayer has filed an appeal under this section without paying the appropriate amount of taxes by or after the due date or according to a payment schedule mutually agreed to in writing by the taxpayer and the municipal officers, the appeal process must be suspended until the taxes, together with any accrued interest and costs, have been paid.* If an appeal is in process upon expiration of a due date or written payment schedule date for payment of taxes in a particular municipality, without the appropriate amount of taxes having been paid, whether the

taxes are due for the year under appeal or a subsequent tax year, the appeal process must be suspended until the appropriate amount of taxes described in this subsection, together with any accrued interest and costs, has been paid. This subsection does not apply to property with a valuation of less than \$500,000.

36 M.R.S. 843(4) (emphasis added).

City tax bills are to be paid semiannually – once in October and once in March. As set forth in Exhibit 9, the annual taxes for the Property are \$6,016.36. In their Application, the Appellant asserts that the Property should be valued at \$452,000, which would result in an annual tax assessment of about \$5,414.96. As further shown in Exhibit 9, the Appellant has only paid \$1,000 toward their October bill for the current tax year, even though \$3,008.18 was due on October 17, 2025. The Appellant’s payment of one thousand dollars is insufficient to satisfy any of the amounts contemplated by subsection 843(4). That is, \$1,000 is less than the amount of \$3,008.18 that was due on October 17, 2025 for the current tax year; \$1,000 is less than the amount that was due in the October bill for the 2024-25 tax year, which was \$2721.32 (see Exhibit 9); and \$1,000 is less than one half of the undisputed amount of taxes that would be due if the Property was valued at \$452,000, which is about \$2,707.48.

Because the Appellant has not paid the amount of taxes required by section 843(4), the Board must suspend the appeal.

#### Abatement

If the Appellant pays the amount due under section 843(4) and the Board resumes the appeal, the Appellant has still not met the burden to prove that the Assessor’s assessment is “manifestly wrong.” The burden of proof is upon the taxpayer to demonstrate through credible evidence that the assessment was “manifestly wrong” by proving indisputably that:

- A. The Property was substantially overvalued and an injustice resulted from the overvaluation;
- B. That there was unjust discrimination in the valuation of the Property; or
- C. That the assessment was fraudulent, dishonest, or illegal.

A taxpayer must provide affirmative evidence of the Property’s “just value” (i.e., its market value) in the form of an appraisal, actual comparable sales data, or the opinion of a properly qualified expert. The City Assessor’s Response is set out in the following numbered paragraphs:

1. In the Appellant’s application to the Board of Assessment Review dated November 16, 2025, the Appellant provides only four short paragraphs of evidence. In the first paragraph the Appellant refers to homes in the neighborhood that have had to take deductions in their selling price due to the proximity to the Refugee Center. The Assessor’s response to this statement is that valid sales are the basis of assessed values and if sale prices were reduced, those reduced prices are used as the basis for the current assessed values. The Appellant also states that two real estate brokers have mentioned this issue but do not provide any documentation to demonstrate or support these statements
2. The Appellant references just two properties as evidence of “just value” and to support their opinion that the assessment is manifestly wrong. Comparing only assessed values is not an accurate comparison of fair market value. It is normal for properties to increase at

differing rates in a revaluation, particularly in the recent post COVID market. The Appellant's opinion of value is based solely on a comparison of two properties that are not identical to the subject Property.

**Appellant's comparable one** is 55 Aldworth Street, which is assessed at \$508,400 [see EXHIBIT 3]. The Appellant points out that this is a larger lot. Accordingly, the land value is assessed higher than the subject Property's land value. 55 Aldworth was sold in 2023 for \$540,500. The Assessor's Office has recognized the renovations in the assessed value. This property is 588 square feet **smaller** than the subject property and is **nearly 50 years older** (built in 1949 compared to the subject Property's build date of 1997). 55 Aldworth street has a detached garage which is typically not assessed as high a value as an attached garage like the subject Property has. The finished space in the back of the garage is recognized in the assessment and is similar to a finished area in a basement. It has a monitor heater and lighting but no water or plumbing.

**Appellant's comparable two** is 52 Aldworth Street [see EXHIBIT 4], which is assessed at \$521,000. This is also an older home built in 1908. This structure has only a crawl space for a foundation, has a low grade of C- and is not renovated. This lot is slightly smaller (0.1718 acres compared to the subject Property's 0.1721 acres), but the Appellant states that the lot is very large. The Appellant appears to be including land at the back of the property, which is owned by the Portland Water District. This is not a comparable property for market analysis purposes.

**The Appellant refers** to a property located at 60 Aldworth Street as hindering their Property's value. A review of 60 Aldworth Street shows an older, smaller home that appears to be kept relatively well with a clean yard. No evidence has been found to support an external obsolescence due to any poor condition of this property.

3. In the Appellant's application to the Board of Assessment Review dated November 16, 2025, the Appellant requests a higher assessed value than requested of the Assessor. Per the Appellant's applications their opinion of value went from \$385,000 in their appeal to the Assessor to \$452,000 when applying to the Board of Assessment Review. This difference in value indicates that the Appellant is not qualified to estimate an opinion of value.
4. The aerial image below shows the subject Property at 56 Aldworth Street in relation to the Appellant's comparable properties at 55 and 52 Aldworth Street. The text for 60 Aldworth Street is overlapped by its parcel ID of 309 D048001.



5. Recent sales of similar properties in the same assessing neighborhood and used in the development of the 2025 revaluation:

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
309	D051001	56 ALDWORTH ST	107			\$ 117,700	\$ 409,500	\$ 527,200	7,399	1997	3	2		C	Avera	1764	AV
PARCEL ID	ST #	Street	NBHD	Sale Price	Sale Date	ASSE LAND	ASSE BLDG	ASSE TOTAL	Land SF	YR	Bed	Baths	Half	Gra	Condit	SFLA	CDU
338	B009001	171 LEXINGTON AVE	107	\$ 545,000	1/9/2024	\$ 148,800	\$ 399,300	\$ 548,100	10,000	1952	3	2		C	Good	1632	GD
310	B001001	114 EPPING ST	107	\$ 537,500	12/13/2024	\$ 118,500	\$ 426,300	\$ 544,800	7,692	1985	3	2		C	Good	1766	GD
310	B007001	100 EUCLID AVE	107	\$ 530,000	7/8/2024	\$ 123,800	\$ 383,300	\$ 507,100	9,742	1985	2	2		C	Avera	1344	AV
310	E003001	110 LANE AVE	107	\$ 535,000	3/6/2025	\$ 119,500	\$ 360,900	\$ 480,400	8,100	1985	3	1	1	C	Avera	1344	AV
300	C002001	88 BELFORT ST	107	\$ 490,000	5/12/2023	\$ 115,800	\$ 361,600	\$ 477,400	6,662	2007	3	2		C	Avera	1456	AV
300	B045001	107 BELFORT ST	107	\$ 491,000	10/15/2024	\$ 118,000	\$ 334,400	\$ 452,400	7,506	1959	4	1	1	C	Good	1090	VG
307	D018001	52 EPPING ST	107	\$ 404,950	9/30/2023	\$ 116,500	\$ 326,000	\$ 442,500	6,936	1985	3	2		C	Avera	1344	AV
299	E008001	71 BELFORT ST	107	\$ 450,000	6/6/2023	\$ 127,400	\$ 292,600	\$ 420,000	11,803	1960	3	1		C	Avera	1238	V-

6. There are three recognized approaches that assessors use to value properties, which include the Cost Approach, the Sales Approach, and the Income and Expense Approach. In the 2025 revaluation for this type of property the Sales Approach was used, supported by the Cost Approach. The Income and Expense Approach does not apply in this case as that is typically applied for income producing or commercial properties.

- The Sales Comparison Approach (SCA) in International Association of Assessing Officers (IAAO) appraisal is a core method comparing a subject property to recently sold, similar properties (comparables) in the same market, making adjustments for differences (location, size, features) to find the most probable value, relying on principles like substitution and contribution, and involves steps like data collection, analysis, and reconciliation to arrive at an accurate market value for mass appraisal or individual property valuation.
- The Cost Approach is viewed by the IAAO (International Association of Assessing Officers) as a core valuation method, estimating property value by calculating the current cost to build a new equivalent structure, subtracting all forms of depreciation (physical, functional, external), and then adding the value of the land.
- The IAAO (International Association of Assessing Officers) Income Approach defines property value by converting its expected future income into a present worth, treating it as an investment by analyzing potential gross income, subtracting vacancy/expenses to get Net Operating Income (NOI), then dividing NOI by a market-derived capitalization rate (Cap Rate) to find value, a core method for income-producing properties like apartments or offices.

7. The assessed valuation of the Property demonstrates that it is assessed at its fair market value and that it is assessed at a relatively uniform rate with comparable properties in the district. Appellant has not submitted any evidence to satisfy its burden to demonstrate that the assessment was substantially overvalued, based on an unjust discrimination or subject to fraud, dishonesty or an illegality:

- A. The Appellant’s appraisal supports the assessed value;
- B. The sale price supports the assessed value;
- C. The assessed building value is in line with the casualty insurance replacement cost of the building; and

- D. The comparable sales list submitted by the City Assessor supports the assessed value.
8. For the reasons set forth in this memorandum and its attachments, the City Assessor respectfully requests that the Board of Assessment Review:
- A. Suspend the appeal because the Appellant has not paid their taxes for the current tax year in accordance with 36 M.R.S. 843(4);
- and, if and when the Appellant pays their taxes as required by section 843(4) and the Board resumes the hearing in this matter:
- B. conclude that the Property is assessed at its fair market value and at a relatively uniform rate with comparable properties,
  - C. rule that the Appellant has failed to meet its burden of proving that the Property is substantially overvalued, that the assessment was based on unjust discrimination, fraud, dishonesty, illegality or that the assessment was otherwise manifestly wrong, and
  - D. deny the Appellant's application.

## LEGAL REFERENCES

- Article IX, § 8 of the Maine Constitution provides 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.” According to the Maine Supreme Judicial Court, “Just value means market value.” *Weekley v. Town of Scarborough*, 676 A.2d 932, 934 (Me. 1996); see also *Terfloth v. Town of Scarborough*, 2014 ME 57, 11, 90 A.3d 1131 (“fair market value”).
- Assessments must be supported by two findings: 1) the property must be assessed at its fair market value, and 2) the property must be assessed at a relatively uniform rate with comparable property in the district. *Terfloth v. Town of Scarborough*, 2014 ME 57, ¶11, 90 A.3d 1131.
- The City Assessor’s assessment of the Property is presumed to be valid. *Petrin v. Town of Scarborough*, 2016 ME 136, ¶14, 147 A.3d 842, 849. The Appellant has the burden of proving to the Board of Assessment Review that “the assessed value of the property is ‘manifestly wrong.’” In order to do so, it must be demonstrated “(1) that [the] property was substantially overvalued and an injustice resulted from the overvaluation; (2) that there was unjust discrimination in the valuation of the property; or (3) that the assessment was fraudulent, dishonest, or illegal.” *Id.*; see also *City of Waterville v. Waterville Homes*, 655 A.2d 365 (Me. 1995); *Yusem v. Raymond*, 2001 ME 61, 769 A.2d 865; *Weekley v. Town of Scarborough*, 676 A.2d 932 (Me. 1996); *Southwest Harbor v. Harwood*, 763 A.2d 115 (Me. 2000); *Northeast Empire Limited Partnership #2 v. Ashland*, 2003 ME 28, 818 A.2d 1021 ; *Terfloth v. Town of Scarborough*, 2014 ME 57, 90 A.3d 1131.
- It is the total assessment that controls under Maine law. If either the land or building value is too high or too low, so long as the total assessment is not “manifestly wrong,” the taxpayer has not met his burden of proof. *Roberts v. Town of Southwest Harbor*, 2004 ME 132, 861 A.2d 617

assessor's office

APPLICATION FOR ABATEMENT OF ASSESSED VALUE

1. PROPERTY IDENTIFICATION

56 Aldworth St. Portland, ME

(a) Parcel Location: 309-D 051-001 Map/Lot #: 000000 04103

(b) Owner(s): Kevin Joanne Curtis (Print Name)

(c) Mailing Address for all correspondence relating to appeal:  
 Street Address: 56 Aldworth Street  
 City, State, ZIP: Portland, ME 04103

(d) Daytime Phone #: 207-274-4407 Email: joancurtis03@gmail.com

(e) Name of Petitioner or Authorized Agent: Joanne Curtis

RECEIVED  
OCT 06 2025  
Assessor's Dept, Portland, ME

2. ESTIMATE OF FAIR VALUE

(a) Assessor's Estimate of Fair Market Value	(b) Your Estimate of Fair Market Value	(c) Reduction of Value Requested: (a) - (b) = (c)
Real Prop. \$ 527,200	Real Prop. \$ 385,100	Real Prop. \$ 142,100
Bus. Pers. Prop. \$	Bus. Pers. Prop. \$	Bus. Pers. Prop. \$

3. GENERAL PROPERTY INFORMATION

(a) Lot Size (acres): 0.110

(b) Zoning or Permitted Use: Residential

(c) Description of Building: Cape home

(d) Waterfront or Waterview:  Yes  No

Handwritten signature: Kelly

4. PURCHASE & REMODELING INFORMATION

(a) Purchase price of property: 132,000

(b) Date of purchase: 11/2000 1997

(c) Remodeled or improved since purchase:  Yes  No | If yes, cost: ROOF 14,000

(d) Has the property been recently appraised?  Yes  No  
 If yes, then appraisal date: By whom?  
 Appraised value: Purpose of the appraisal:  
 (It may be helpful to submit a copy of the appraisal)

### 5. REASONS FOR REQUESTING ABATEMENT

For a thorough explanation of the abatement and appeal process, see Maine Revenue Services Property Tax Division's Bulletin No. 10, Property Tax Abatement and Appeals Procedures (online at <https://www.portlandmaine.gov/238/Property-Tax-Bulletins>)

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 (please check the box applicable to your appeal):

- 1. 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; or
- 2. That there was unjust discrimination; or
- 3. That the assessment was fraudulent, dishonest or illegal; or
- 4. That there was an error or mistake in the description, acreage, category of ownership or other irregularity regarding the parcel.

State the reason(s) for requesting an abatement. Please be specific, stating the grounds for belief that assessment is "manifestly wrong" for assessment purposes. If this appeal concerns income producing property, please attach a statement of income and expenses for the past three years as well as copies of any leases or rental agreements. (Attach documents / evidence supporting your appeal, as necessary.)

Our home is located in a old neighborhood consisting of run Down homes and homeless sleeping in the streets, people stealing from our property all factors in why people wont pay the price you say it is worth. one home in the neighborhood tried selling for months and the feedback was that it wasnt now and will get worse in the future as far as not being safe. we also have a busy turnpike over pass that was brought up by realtors and soon this very street will be under construction for homes to be built at end of this street which will take a few years to complete. my home and others are being taxed like it is a private neighborhood. It is far from that. Alana with my lot is 75 feet wide

Page 01 of 2  
(rev. Sept. 29, 2025)

6. DOCUMENTARY EVIDENCE WORKSHEET

Most recent sales of comparable property (within 24 months preceding April 1st):

	Map / Lot	Address	Land Size	Sale Price	Sale Date
a.	0000	00000000	0000		
b.	209 P 664 00	21 Cashne	0.138	375.00	8-16-25
c.					
d.					
e.					

7. CONTACT INFORMATION

Applicant: Joanne Curtis

Mailing Address: 56 Aldworth St

City, State, ZIP: Portland Me 04103

Daytime Phone #: 207-274-4467 Email: JoanCurtis03@gmail

8. CERTIFICATION STATEMENT AND SIGNATURE OF APPLICANT / OWNER

\*\*\*\*\* THIS APPLICATION MUST BE SIGNED. \*\*\*\*\*

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

I UNDERSTAND and AGREE that pursuant to 36 M.R.S. § 706A the Assessor may ask questions and/or request additional information and I shall answer such questions in writing and provide the necessary information and documentation, including:

1. A copy of your current insurance rider that indicates the replacement cost of all structures.
2. A copy of any and all real estate appraisals within the last two (2) years.

- 3. Commercial Properties - Income and expense data along with vacancy and collection loss data for the previous two (2) years, plus copies of all lease agreements and rent rolls. If desired, such data and documentation should be labelled "Proprietary & Confidential"
- 4. Such other relevant information the Assessor deems necessary or appropriate to grant an abatement of taxes including, but not limited to, an exterior and interior inspection (or reinspection) of the property. The Assessor may dismiss the appeal if the taxpayer does not permit the inspection.

To the Assessor of the City of Portland, Maine

DECLARATION(S) UNDER THE PENALTIES OF PERJURY. In accordance with the provisions of 36 MRS § 847, I hereby make a written application for abatement and certify that the above statements are true, correct, and complete to the best of my knowledge and belief.

I further understand that failure to answer the Assessor's questions in writing and/or to provide the Assessor with additional information and documentation, as requested, shall bar me from appealing the Assessor's decision.

Applicant / Owner Signature *John C. [Signature]* Date: *10-6-25*

\*\*\*\*\*SIGNATURE OF AUTHORIZED REPRESENTATIVE\*\*\*\*\*

NOTE: If signed by an authorized representative, please submit a copy of written authorization to act on behalf of the owner / taxpayer.

Name of Agent / Representative (print or type): \_\_\_\_\_

Signature of Agent / Representative \_\_\_\_\_ Date: \_\_\_\_\_

Title / Relationship  
(i.e., president, attorney, tax consultant, relative, etc.) \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City, State, ZIP: \_\_\_\_\_

Daytime Phone #: \_\_\_\_\_ Email: \_\_\_\_\_

I will include a few homes that surround me and there conditions that I feel decrease my value, also there land sizes exceed mine by alot, also upgrades to one right across from me and values are similar I hope I filled it out O.K

55 Aldworth - 309-F-036-001 0.372 Land Size  
1,176 Square feet w/extra living space behind garage  
Large Lot  
TAXED - 508,400

52 Aldworth - 309-D-053-001 says same size lot as me and it is not  
Large Lot says 7,405 sq feet  
over 2,000 square feet living space  
Assessed 521,100

Behind my house I have 25 ft of Land

5:47



Assessment

Assessment History

Tax Rates

All Bills

Contact Us

Search Results

New Search

View Payments

Sewer/Tourism District



[View bill image](#)

10/2/2025

2026

2639051

DELANO ELIZABETH A

309-D-045-001

Payments/adjustments

By	Amount	Payments/Credits	Balance	Interest	
17/2025	\$3,097.43	\$0.00	\$3,097.43	\$0.00	\$3,09
10/2/2026	\$3,097.43	\$0.00	\$3,097.43	\$0.00	\$
	\$6,194.86	\$0.00	\$6,194.86	\$0.00	\$3,09

Add to Cart

selfservice.portlandmaine.gov

5:46



Assessment

Assessment History

Tax Rates

All Bills

Contact Us

Search Results

New Search

View Payments

Sewer/Tourism District

ite

[View bill image](#)

10/2/2025

2026

2639084

HOU JIA &

309-F-036-001

Payments/adjustments

Pay By	Amount	Payments/Credits	Balance	Interest
10/17/2025	\$3,045.32	\$0.00	\$3,045.32	\$0.00
10/20/2026	\$3,045.31	\$0.00	\$3,045.31	\$0.00
	\$6,090.63	\$0.00	\$6,090.63	\$0.00

Add to Cart

selfservice.portlandmaine.gov

5:46



Assessment

Assessment History

Tax Rates

All Bills

Contact Us

Search Results

New Search

View Payments

Sewer/Tourism District

e

[View bill image](#)

10/2/2025

2026

2639054

JOHNSON MARGARET A

309-D-053-001

ts/adjustments

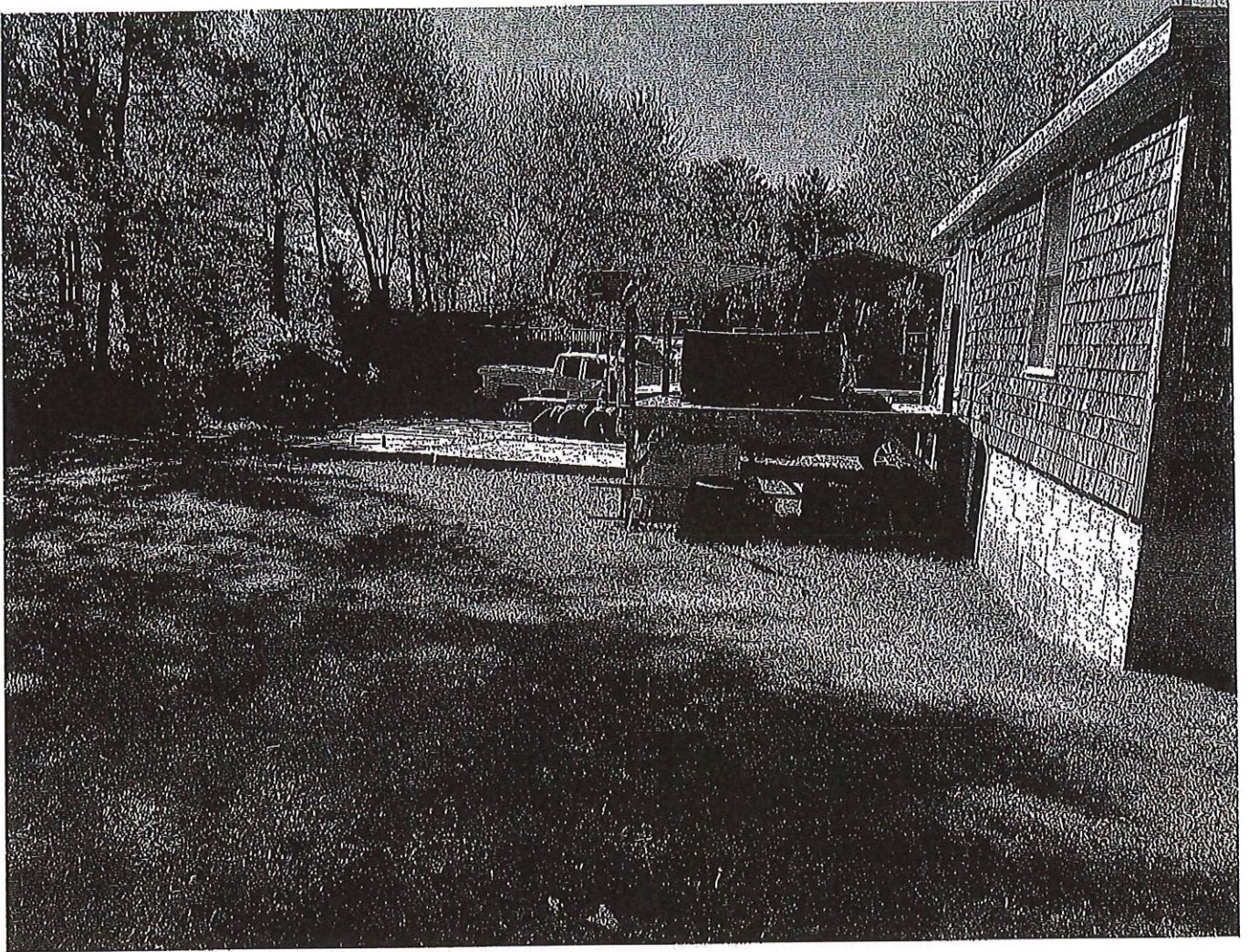
By	Amount	Payments/Credits	Balance	Interest	
7/2025	\$3,121.39	\$0.00	\$3,121.39	\$0.00	\$3,121.39
/2026	\$3,121.39	\$0.00	\$3,121.39	\$0.00	\$3,121.39
	\$6,242.78	\$0.00	\$6,242.78	\$0.00	\$6,242.78

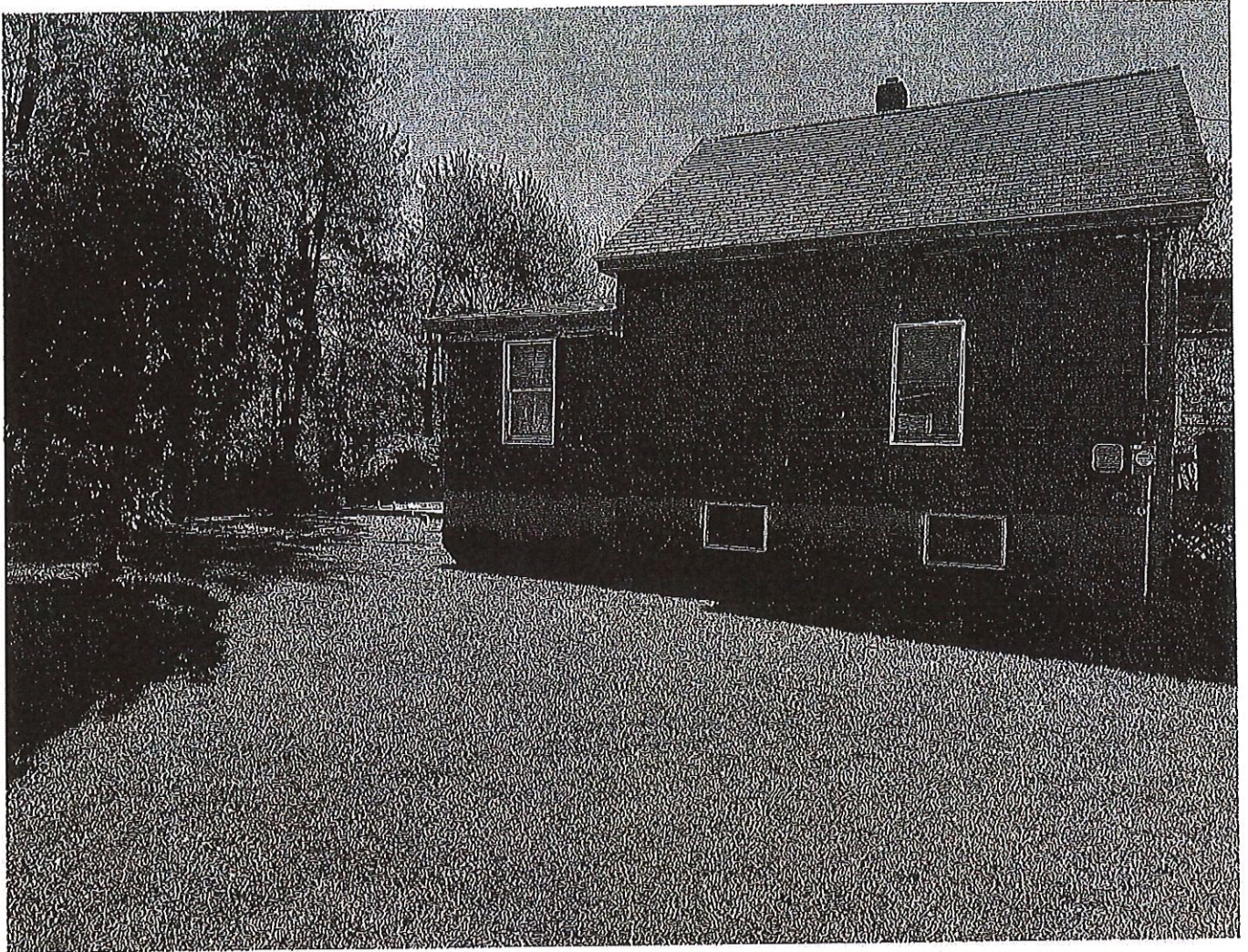
Add to Cart

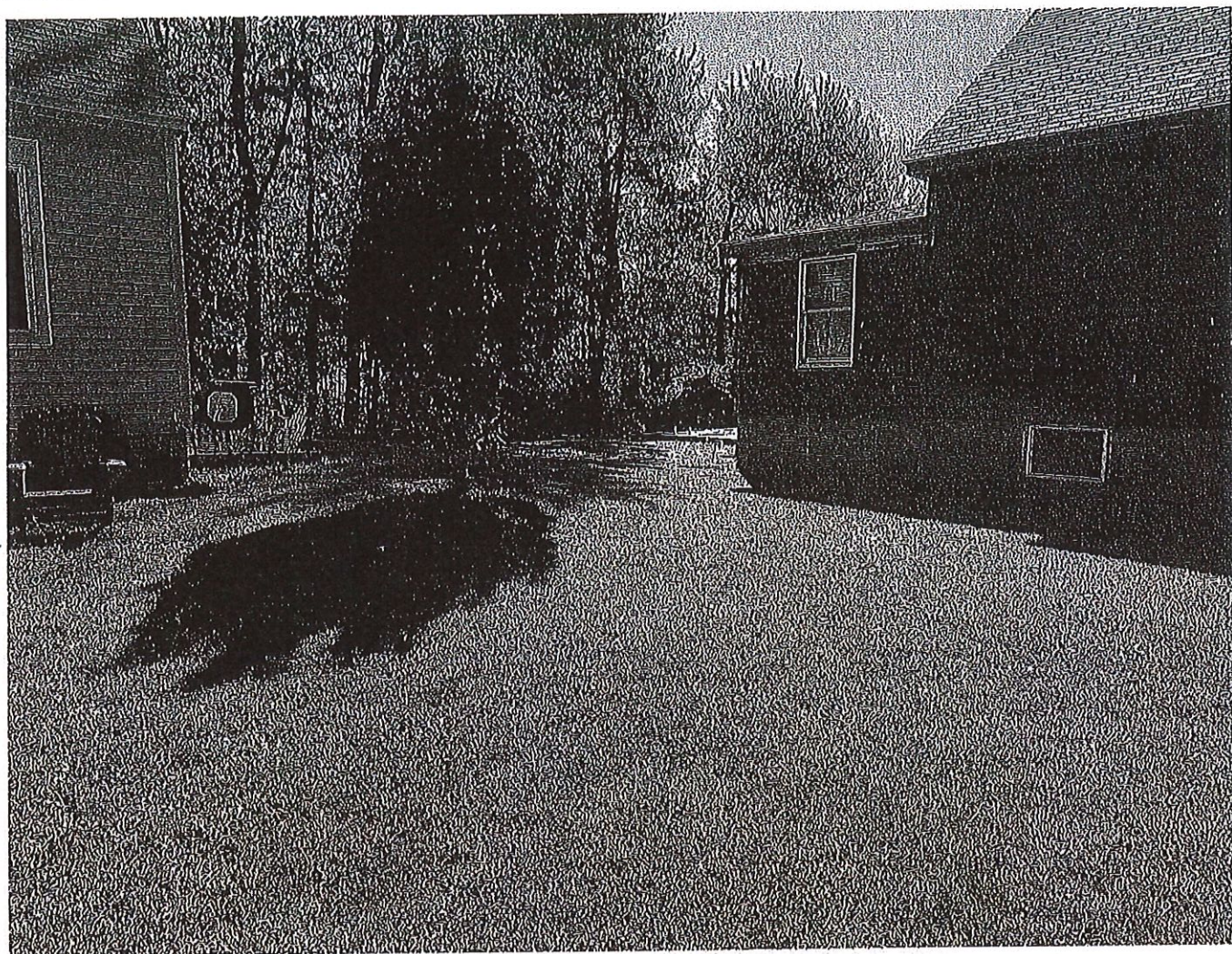
selfservice.portlandmaine.gov

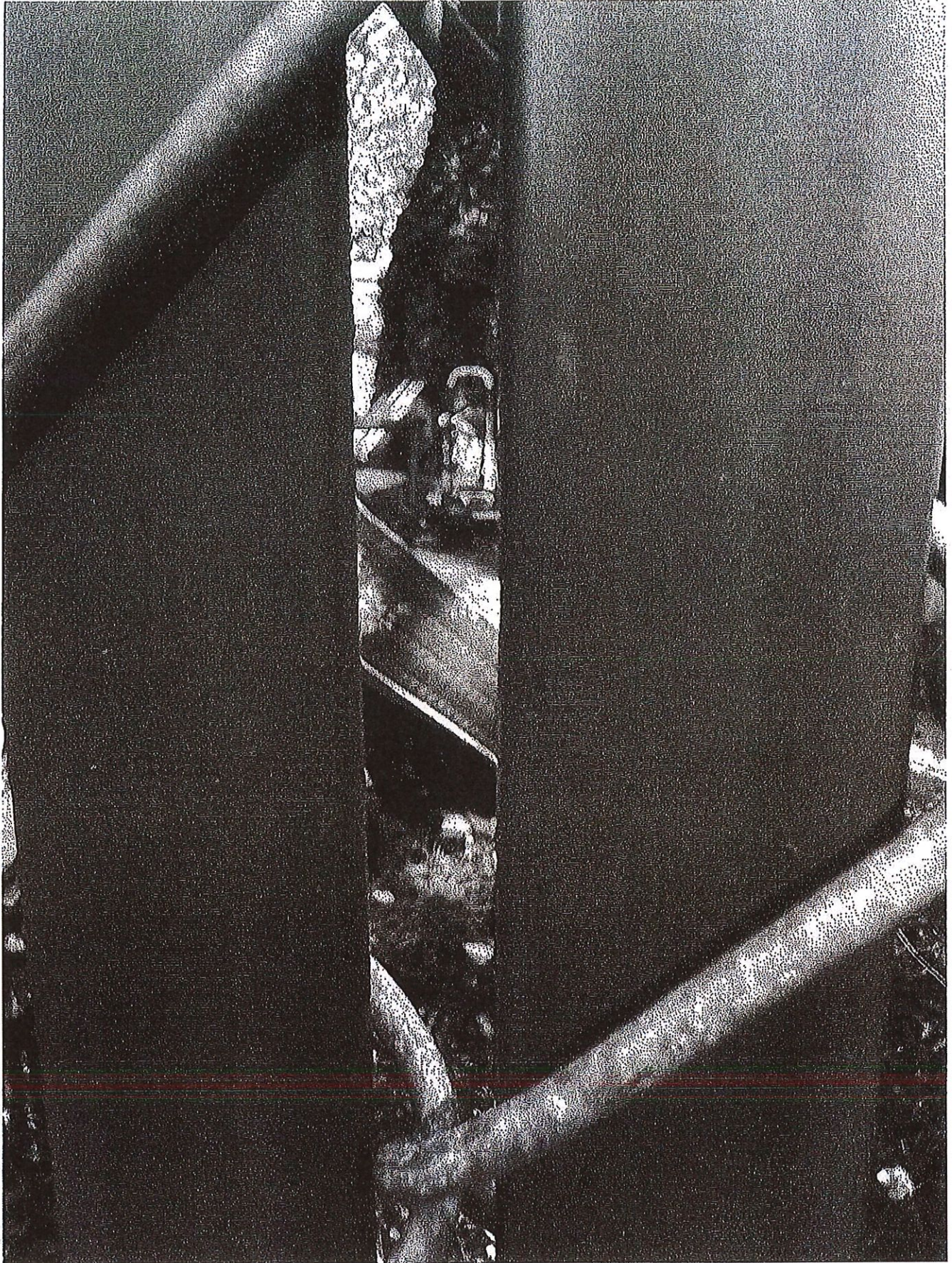
10/6/25, 1:23 PM

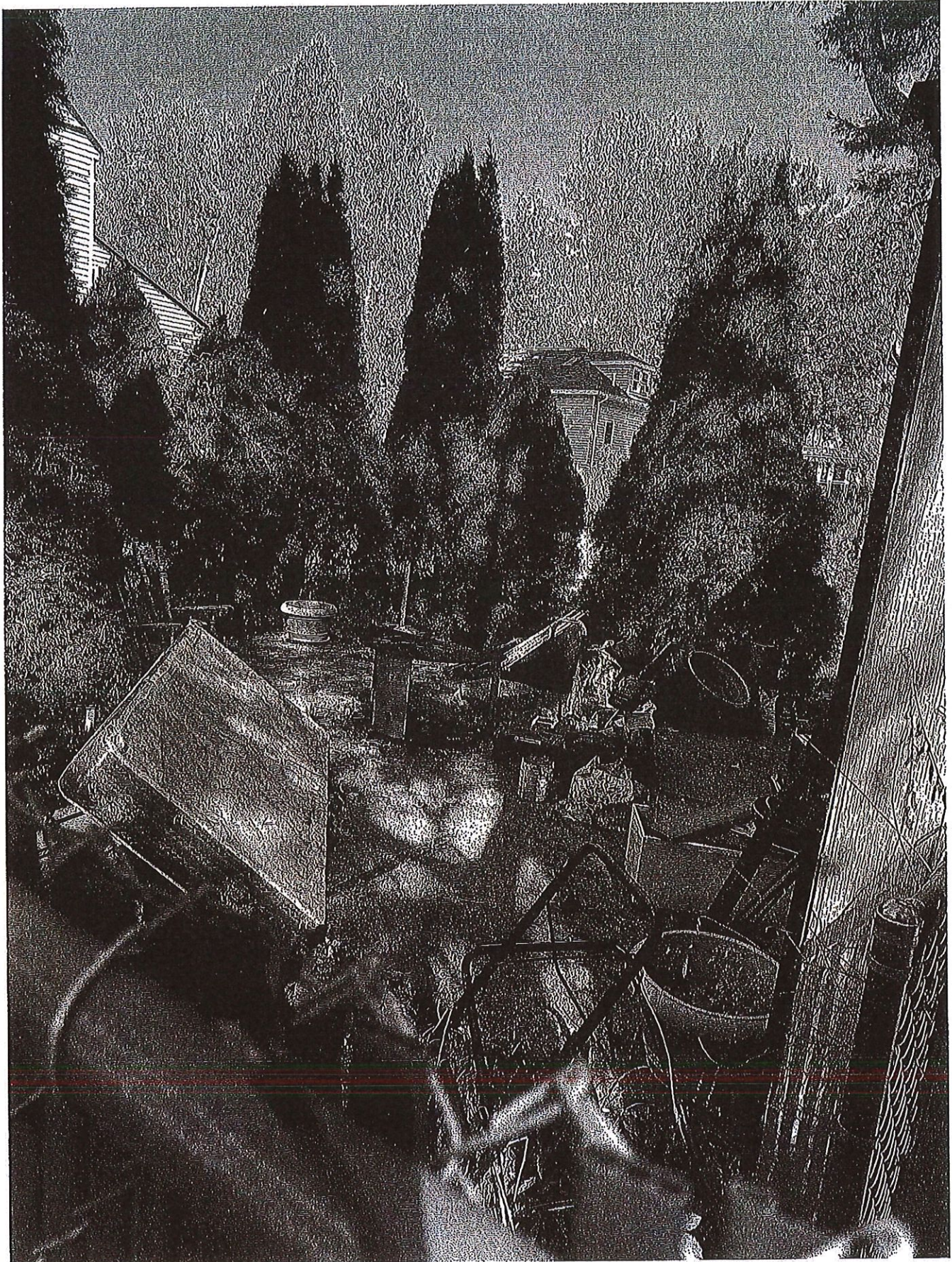
IMG\_4911.jpeg











10/6/25, 1:26 PM

City of Portland Mail - 56 Aldworth abatement final 4



Assessors Office <assessors@portlandmaine.gov>

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## 56 Aldworth abatement final 4

1 message

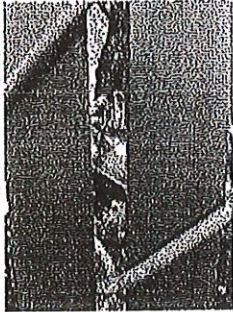
---

Joanne Curtis <joancurtis03@gmail.com>  
To: Assessors Office <assessors@portlandmaine.gov>

Mon, Oct 6, 2025 at 10:50 AM

Home to the left

2 attachments



IMG\_4912.jpeg  
1153K



IMG\_4913.jpeg  
6889K



Assessors Office <assessors@portlandmaine.gov>

**56 Aldworth abatement 3**

1 message

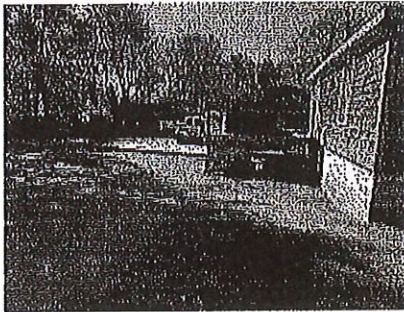
**Joanne Curtis** <joancurtis03@gmail.com>  
To: Assessors Office <assessors@portlandmaine.gov>

Mon, Oct 6, 2025 at 10:49 AM

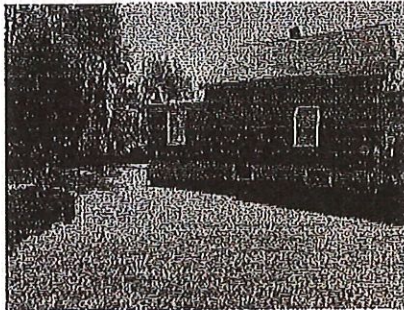
Home the the right side

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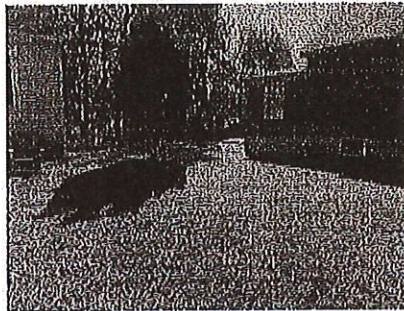
**3 attachments**



**IMG\_4911.jpeg**  
7911K



**IMG\_4909.jpeg**  
7933K



**IMG\_4910.jpeg**  
8991K



Assessors Office <assessors@portlandmaine.gov>

### 56 Aldworth abatement 2

1 message

Joanne Curtls <joancurtls03@gmail.com>  
To: Assessors Office <assessors@portlandmaine.gov>

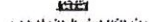
Mon, Oct 6, 2025 at 10:48 AM

Homes that surround me

#### 3 attachments



IMG\_4917.png  
261K



IMG\_4916.png  
261K



IMG\_4915.png  
261K

10/6/25, 1:27 PM

City of Portland Mail - Curtis 56 Aldworth abatement 1



Assessors Office <assessors@portlandmaine.gov>

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## Curtis 56 Aldworth abatement 1

1 message

---

Joanne Curtis <joancurtis03@gmail.com>  
To: Assessors Office <assessors@portlandmaine.gov>

Mon, Oct 6, 2025 at 10:46 AM

Situs : 56 ALDWORTH ST

Parcel ID: 309 D051001

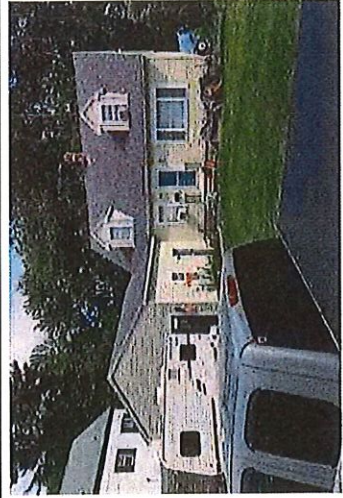
Class: SINGLE FAMILY

Card: 1 of 1

Printed: January 6, 2026

**CURRENT OWNER**  
CURTIS KEVIN M &  
JOANNE M CURTIS  
56 ALDWORTH ST  
PORTLAND ME 04103

**GENERAL INFORMATION**  
Living Units 1  
Neighborhood 107  
Alternate ID 87257  
Vol / Pg 30050/089  
District 2  
Zoning RN1  
Class RI



*Exhibit 2*

**Property Notes**

309-D-51-52  
ALDWORTH ST 54-56  
7399 SF

309 D051001 8/5/2024

**Land Information**

Type	Size	Influence Factors	Influence %	Value
Primary	SF	7,399		117,710

Total Acres: .1699  
Spot:

Location:

**Assessment Information**

Assessed	Appraised	Cost	Income	Market
Land 117,700	117,700	117,700	0	117,700
Building 409,500	409,500	409,500	0	451,300
Total 527,200	527,200	527,200	0	569,000

Value Flag COST APPROACH  
Gross Building:  
Manual Override Reason  
Base Date of Value APRIL 1, 2021  
Effective Date of Value APRIL 1, 2021

**Entrance Information**

Date	ID	Entry Code	Source
09/29/89	JS	Int/Ext Insp	Other

**Permit Information**

Date Issued	Number	Price	Purpose	% Complete
06/13/19	BLDR2019-	1,500	DECK	

Build Attached 10'X16' Deck. Amei

**Sales/Ownership History**

Transfer Date	Price	Type	Validity
10/23/12		Land & Building	
08/12/97		Land Only	
07/11/97		Land Only	

Deed Reference 30050/089  
13250/210  
13190/290

Deed Type  
Grantee  
CURTIS KEVIN M &  
CURTIS KEVIN & JOANNE CURTIS  
CURTIS KEVIN & JOANNE CURTIS



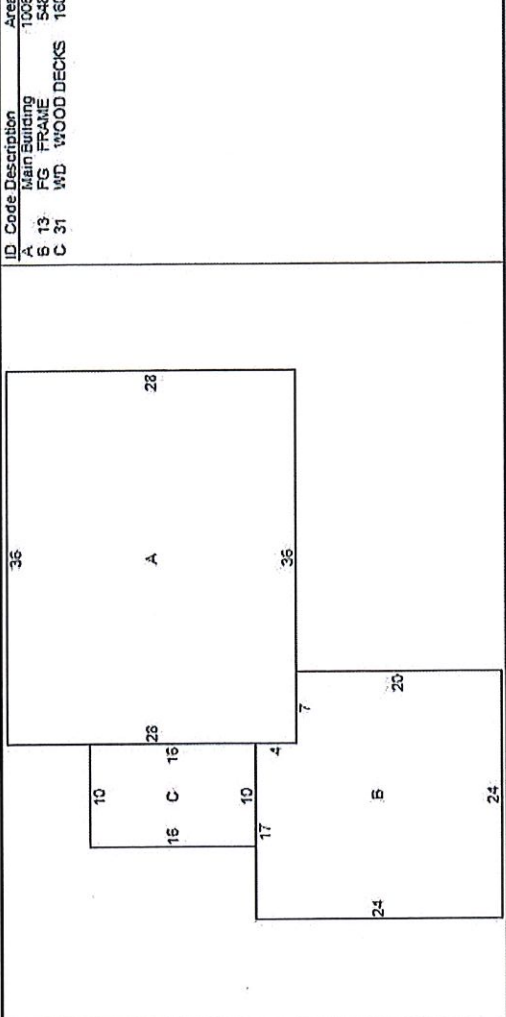
Situs : 56 ALDWORTH ST

Parcel Id: 309 D051001

Class: SINGLE FAMILY

Card: 1 of 1

Printed: January 6, 2026



Dwelling Information	
Style	Cape
Year Built	1997
Eff Year Built	
Year Remodeled	
Amenities	
In-law Apt	No
Basement	
# Car Bsmt Gar	
FBLA Type	
Rec Rm Type	
Heating & Cooling	
Heat Type	Basic
Fuel Type	Oil
System Type	Hot Water
Room Detail	
Bedrooms	3
Family Rooms	
Kitchens	
Total Rooms	5
Kitchen Type	
Kitchen Remod	No
Adjustments	
Int vs Ext	Same
Cathedral Ceiling	x
Grade & Depreciation	
Grade	C
Condition	Average
CDU	AVERAGE
Cost & Design	0
% Complete	
Dwelling Computations	
Base Price	399,750
Plumbing	10,730
Basement	0
Heating	0
Attic	0
Other Features	0
Subtotal	410,480
Ground Floor Area	1,008
Total Living Area	1,764
Dwelling Value	409,530
Building Notes	

Type	Size 1	Size 2	Area	Qty	Yr Bilt	Grade	Condition	Value
Outbuilding Data								

Condominium / Mobile Home Information			
Complex Name			
Condo Model			
Unit Number			
Unit Level			
Unit Parking			
Model (MH)			
Unit Location			
Unit View			
Model Make (MH)			

Comparable Sales Summary					
Parcel ID	Sale Date	Sale Price	TLA	Style	Grade
300 C002001	12-MAY-23	490,000	1,456	4	2007
307 D018001	30-SEP-23	404,950	1,344	4	1985
310 E003001	06-MAR-25	535,000	1,344	4	1985
338 B009001	09-JAN-24	545,000	1,632	4	1952
310 B007001	08-JUL-24	530,000	1,344	4	1985



Situs : 55 ALDWORTH ST

Parcel ID: 309 F036001

Class: SINGLE FAMILY

Card: 1 of 1

Printed: January 6, 2026

CURRENT OWNER

HOU JIA &  
CHENA QIAN ZHOU JTS  
55 ALDWORTH ST  
PORTLAND ME 04103

GENERAL INFORMATION

Living Units 1  
Neighborhood 107  
Alternate ID 93232  
Vol / Pg 40520/050  
District 2  
Zoning RN1  
Class RI

Property Notes

309-F-36  
ALDWORTH ST 51-55  
BRANDON ST  
16200 SF



309 F036001 8/5/2024

Exhibit 3

Land Information

Type	Size	Influence Factors	Influence %	Value
Residual	SF 8,100			13,120
Primary	SF 8,100			119,540

Total Acres: .372  
Spot:

Location:

Assessment Information

	Assessed	Appraised	Cost	Income	Market
Land	132,700	132,700	132,700	0	132,700
Building	375,700	375,700	375,700	0	358,500
Total	508,400	508,400	508,400	0	491,200

Manual Override Reason

Base Date of Value APRIL 1, 2021  
Effective Date of Value APRIL 1, 2021

Value Flag COST APPROACH

Gross Building:

Entrance Information

Date 09/29/89 ID JS Entry Code Entry & Sign Source Owner

Permit Information

Date Issued	Number	Price	Purpose	% Complete
07/03/12	12-45631		OTHER	
05/31/12	12-05-3998	35,000	ALT	
05/18/12	12-05-3986	8,000	GARAGE	

Sales/Ownership History

Transfer Date	Price	Type	Validity
12/08/23	540,500	Land & Building	Valid Sale
03/31/22	473,000	Land & Building	Multiple Parcel Sale
11/21/16		Land & Building	Relative & Included Other Parcels
06/01/12		Land & Building	Relative & Included Other Parcels
03/26/08	145,000	Land & Building	Involved Only Part Of Parcel
01/09/08	199,102	Land & Building	Foreclosure & Included Other Parcels
06/01/02	136,000	Land & Building	Involved Only Part Of Parcel
01/16/01	93,500	Land Only	Involved Only Part Of Parcel
04/16/81			

Deed Reference

Deed Reference	Deed Type
40520/050	
39313/289	
33623/245	
29630/028	
25920/347	
25740/004	
17768/116	
15962/294	
4770/112	

Grantee

HOU JIA &  
WHITTEN NATHANIEL P &  
SHEDD DAVID R  
SHEDD DAVID R &  
SHEDD DAVID R  
AJUDORA LOAN SERVICES LLC  
NASR BAHIZET  
ROUKEY DOROTHY J  
ROUKEY ROBERT W KW VET &



# RESIDENTIAL PROPERTY RECORD CARD 2026

CITY OF PORTLAND

Situs : 55 ALDWORTH ST

Parcel Id: 309 F036001

Class: SINGLE FAMILY

Card: 1 of 1

Printed: January 6, 2026

**Dwelling Information**

Style Cape Year Built 1949  
 Story height 1.5 Eff Year Built 2012  
 Attic None Year Remodeled 2012  
 Exterior Walls Al/Invly Amenities  
 Masonry Trim x In-law Apt No  
 Color Neutral

**Basement**

# Car Bsmt Gar  
 FBLA Size x  
 Rec Rm Size x

**Heating & Cooling**

Heat Type Mini Split - Full  
 Fuel Type Gas  
 System Type Hot Water

**Room Detail**

Bedrooms 3 Full Baths 2  
 Family Rooms Half Baths  
 Kitchens Extra Fixtures  
 Total Rooms 8  
 Kitchen Type Bath Type Yes  
 Kitchen Remod Yes Bath Remod Yes

**Adjustments**

Int vs Ext Same  
 Cathedral Ceiling x

**Grade & Depreciation**

Grade C  
 Condition Good  
 CDU GOOD  
 Cost & Design 0  
 % Complete

**Dwelling Computations**

Base Price 316,775 % Good 92  
 Plumbing 10,730 % Good Override  
 Basement 0 Functional  
 Heating 8,700 Economic  
 Attic 0 % Complete  
 Other Features 0 C&D Factor  
 Subtotal 336,210 Adj Factor 1  
 Additions 20,800

Ground Floor Area 672 Dwelling Value 330,110  
 Total Living Area 1,176

**Building Notes**

HEAT PUMP/LISTING

**Outbuilding Data**

Type	Size 1	Size 2	Area	Qty	Yr Bld	Grade	Condition	Value
Ft Garage	20 x 24		480	1	1983	D	A	14,500
Ft Garage	20 x 24		480	1	2012	C	A	31,130

**Complex Name**  
 Condominium / Mobile Home Information

**Complex Model**

**Unit Number**  
**Unit Level**  
**Unit Parking**  
**Model (MH)**

**Unit Location**  
**Unit View**  
**Model Make (MH)**

**Comparable Sales Summary**

Parcel ID	Sale Date	Sale Price	TLA	Style	Yr Built	Grade
310 B007001	08-JUL-24	530,000	1,344	4	1985	C
307 A008001	31-OCT-24	485,000	1,344	4	1986	C
310 E003001	06-MAR-25	535,000	1,344	4	1985	C
337 C094001	31-AUG-23	560,000	1,344	4	1992	C
332 J020001	18-AUG-23	475,000	1,428	4	1982	C



Situs : 52 ALDWORTH ST

Parcel ID: 309 D053001

Class: SINGLE FAMILY

Card: 1 of 1

Printed: January 6, 2026

**CURRENT OWNER**

JOHNSON MARGARET A  
52 ALDWORTH ST  
PORTLAND ME 04103

**GENERAL INFORMATION**

Living Units 1  
Neighborhood 107  
Alternate ID 22652  
Vol / Pg 35555/112  
District 2  
Zoning RN1  
Class RI

**Property Notes**

309-D-53-54  
ALDWORTH ST 48-52  
7485 SF

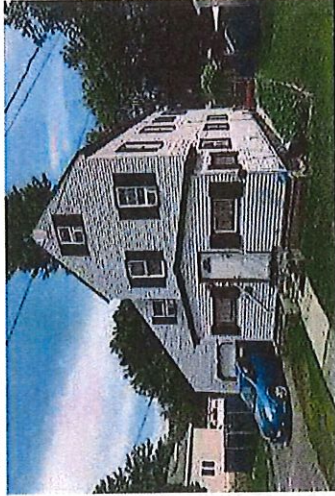


Exhibit 4

309 D053001 8/5/2024

**Land Information**

Type	Size	Influence Factors	Influence %	Value
Primary	SF 7,485			117,940

Total Acres: .1718  
Spot

Location:

**Assessment Information**

Assessed	Appraised	Cost	Income	Market
Land 117,900	117,900	117,900	0	117,900
Building 403,200	403,200	403,200	0	428,200
Total 521,100	521,100	521,100	0	546,100

Value Flag COST APPROACH  
Gross Building:  
Manual Override Reason  
Base Date of Value APRIL 1, 2021  
Effective Date of Value APRIL 1, 2021

**Entrance Information**

Date	ID	Entry Code	Source
09/28/89	JS	Entry & Sign	Owner

**Permit Information**

Date Issued	Number	Price	Purpose	% Complete

**Sales/Ownership History**

Transfer Date	Price	Type	Validity
04/02/19	288,000	Land & Building	Reval Valid
02/22/19		Land & Building	
02/18/16	7,000	Land Only	
07/14/92	81,000	Land & Building	Valid Sale

Deed Reference 35555/112  
35555/110  
32925/082  
10176/88

Deed Type  
Grantee  
JOHNSON MARGARET A  
ZIEBA PAUL &  
ZIEBA PAUL &  
ZIEBA PAUL & MARIA JTS



RESIDENTIAL PROPERTY RECORD CARD 2026

CITY OF PORTLAND

Situs : 52 ALDWORTH ST

Parcel Id: 309 D053001

Class: SINGLE FAMILY

Card: 1 of 1

Printed: January 6, 2026

Dwelling Information	
Style Old Style	Year Built 1908
Story height 2	Eff Year Built
Attic Full-Fin	Year Remodeled 1989
Exterior Walls AlV/nyl	Amenities
Masonry Trim x	In-law Apt No
Color Neutral	
Basement	
Basement Crawl	# Car Bsmt Gar
FBLA Size x	FBLA Type
Rec Rm Size x	Rec Rm Type
Heating & Cooling	
Heat Type A/C	Fireplaces
Fuel Type Oil	Stacks
System Type Warm Air	Openings
	Pre-Fab
Room Detail	
Bedrooms 4	Full Baths 3
Family Rooms	Half Baths
Kitchens 8	Extra Fixtures
Total Rooms 8	
Kitchen Type	Bath Type
Kitchen Remod Yes	Bath Remod Yes
Adjustments	
Int vs Ext Same	Unfinished Area
Cathedral Ceiling x	Unheated Area
Grade & Depreciation	
Grade C-	Market Adj
Condition Average	Functional
CDU AVERAGE	Economic
Cost & Design 0	% Good Ovr
% Complete	
Dwelling Computations	
Base Price 235,178	% Good 79
Plumbing 17,170	% Good Override
Basement -12,310	Functional
Heating 9,280	Economic
Attic 28,260	% Complete
Other Features 0	C&D Factor 1.06
Subtotal 277,580	Adj Factor
	Additions 161,100
Ground Floor Area 432	
Total Living Area 2,170	Dwelling Value 403,210
Building Notes	
AC???	

ID Code	Description	Area
A	Main Building	432
B	BASEMENT...	324
C	WD WOOD DECKS	236
D	15FR. FRAME	126
E	FG FRAME(F...)	572

10	22	14	14
18	18	18	18
24	24	24	24
7	7	7	7

Type	Size 1	Size 2	Area	Qty	Yr Bilt	Grade	Condition	Value
26	E	36	18					
22			22					

Outbuilding Data								
Type	Size 1	Size 2	Area	Qty	Yr Bilt	Grade	Condition	Value

Condominium / Mobile Home Information							
Complex Name							
Condo Model							
Unit Number							
Unit Level							
Unit Parking							
Model (MH)							
Unit Location							
Unit View							
Model Make (MH)							

Comparable Sales Summary							
Parcel ID	Sale Date	Sale Price	TLA	Style	Yr Built	Grade	
300 D013001	22-OCT-24	410,000	1,686	11	1930	C-	
142 E004001	08-SEP-23	550,000	1,940	14	1939	C+	
142 B011001	11-OCT-23	475,000	1,488	5	1900	C	
337 C007001	11-JUL-24	574,000	1,500	6	1915	C+	
340 H016001	29-MAY-24	507,000	1,348	5	1932	C	

Assessor's Office  
Elisa A. Marr, CMA- 2

City of  
**portland**



OCTOBER 10, 2025

CURTIS KEVIN M &  
JOANNE M CURTIS  
56 ALDWORTH ST  
PORTLAND, ME 04103

**NOTICE OF ACTION ON ABATEMENT OF REAL ESTATE TAX**

RE: 56 Aldworth St, Portland Maine; Real Estate Parcel ID: 309 D051001

Dear Sir/Madam:

I have reviewed your submitted application for Abatement of Property Taxes for the above referenced parcel. Based on the evidence provided, it is my opinion that no adjustment to the assessed value is warranted at this time.

Please note that under Maine law, the burden of proof rests upon the taxpayer to provide evidence or documentation that the property is valued in excess of its just value. Just value, as ruled by Maine case law, is synonymous with fair market value.

You have the right to appeal this decision, within 60 days of the receipt of this notice to:

Board of Assessment Review  
389 Congress St, Room 211  
Portland, ME 04101  
Telephone #: 207-874-8480

If you require additional property tax information, please contact the City Assessor's Office at the information below.

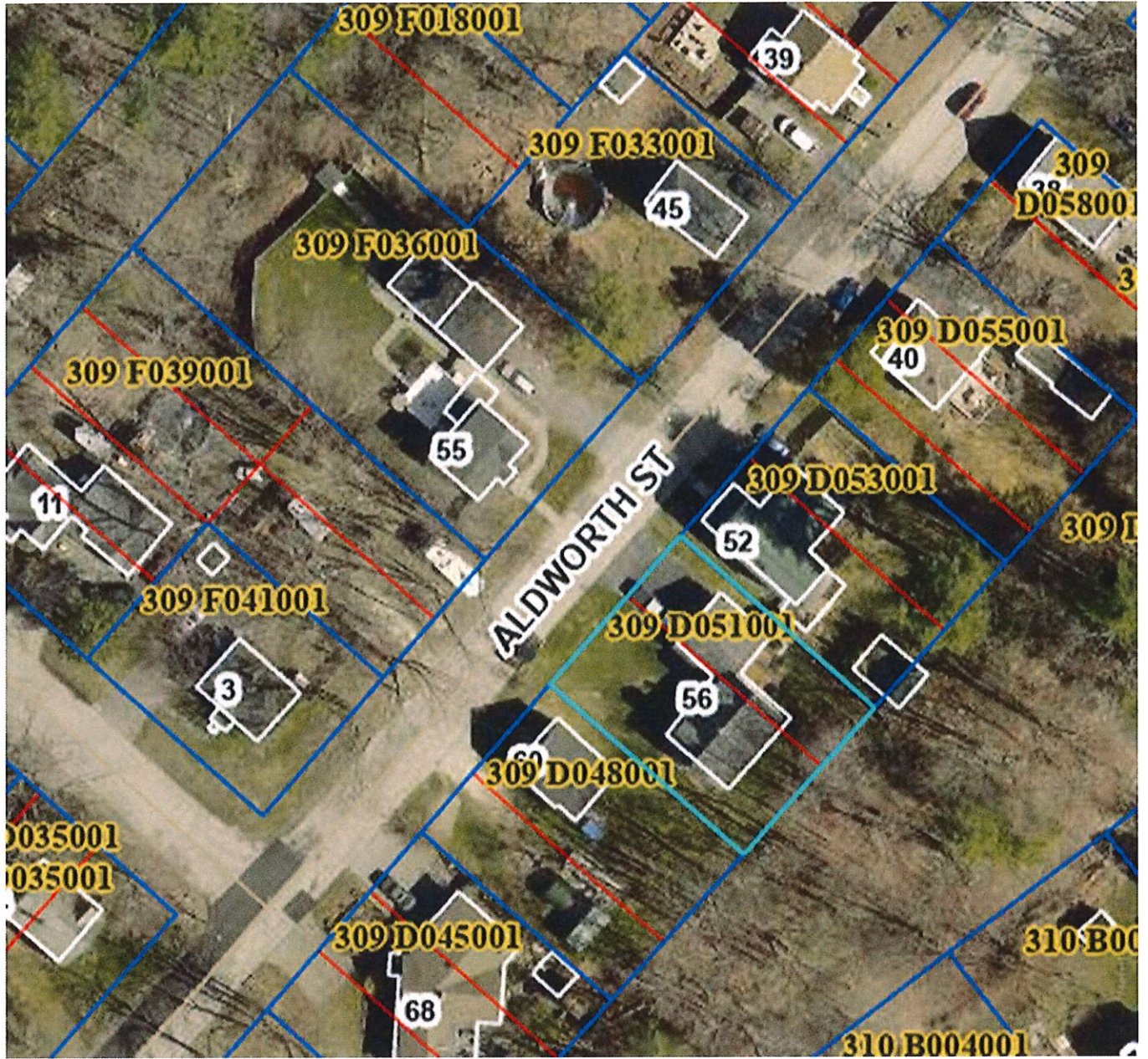
Sincerely,

Elisa A. Marr, CMA-2  
City of Portland Assessor

EXHIBIT 6

PARCEL ID	ST #	Street	NBHI	Sale Price	Sale Date	ASSE LAND	ASSE BLDG	ASSE TOTAL	Land SF	YR	Bed	Bat	Hal	Gr	C	Average	Conditio	SFLA	CDU
309 D051001	56	ALDWORTH S	107			\$ 117,700	\$ 409,500	\$ 527,200	7,399	1997	3	2			C	Average		1764	AV
338 B009001	171	LEXINGTON A	107	\$ 545,000	1/9/2024	\$ 148,800	\$ 399,300	\$ 548,100	10,000	1952	3	2		C	C	Good		1632	GD
310 B001001	114	EPPING ST	107	\$ 537,500	12/13/2024	\$ 118,500	\$ 426,300	\$ 544,800	7,692	1985	3	2		C	C	Good		1766	GD
310 B007001	100	EUCLID AVE	107	\$ 530,000	7/8/2024	\$ 123,800	\$ 383,300	\$ 507,100	9,742	1985	2	2		C	C	Average		1344	AV
310 E003001	110	LANE AVE	107	\$ 535,000	3/6/2025	\$ 119,500	\$ 360,900	\$ 480,400	8,100	1985	3	1	1	C	C	Average		1344	AV
300 C002001	88	BELFORT ST	107	\$ 490,000	5/12/2023	\$ 115,800	\$ 361,600	\$ 477,400	6,662	2007	3	2		C	C	Average		1456	AV
300 B045001	107	BELFORT ST	107	\$ 491,000	10/15/2024	\$ 118,000	\$ 334,400	\$ 452,400	7,506	1959	4	1	1	C	C	Good		1090	VG
307 D018001	52	EPPING ST	107	\$ 404,950	9/30/2023	\$ 116,500	\$ 326,000	\$ 442,500	6,936	1985	3	2		C	C	Average		1344	AV
299 E008001	71	BELFORT ST	107	\$ 450,000	6/6/2023	\$ 127,400	\$ 292,600	\$ 420,000	11,803	1960	3	1		C	C	Average		1238	V-

EXHIBIT 7



Assessor's Office  
Elisa A. Marr, CMA-2  
City Assessor



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### **Explanation of Mass Appraisal and Residential Value Methodology**

Mass appraisal is the systematic valuation of large groups of properties (like all homes in a county) at once, using common data, standardized methods, and statistical models (like regression) to determine values, primarily for property tax assessment, making it efficient and equitable where individual appraisals are impractical. Instead of valuing one home at a time, it uses Computer Assisted Mass Appraisal (CAMA) systems, market data, and algorithms to adjust for features like size, age, and location, creating consistent valuations for thousands of parcels.

### **Residential Value Methodology**

The local construction cost index is the ratio of the cost to construct a dwelling in one location compared with the cost to construct the same dwelling in another location at a given date. The cost schedules will be calibrated to closely reflect the region encompassing the City of Portland as of the April 1<sup>st</sup> date of value for the respective year of the reassessment.

A. The cost index is developed from an analysis of sales of newly constructed, average quality dwellings located within the City of Portland and/or sales of "relatively" new, average quality dwellings which have been properly adjusted for time. This is a four-step process that is completed in the following order:

1. Develop a market trend based on re-sales of improved residential properties within the City of Portland.
2. Trend the construction costs for each new dwelling to be used in the index study to the April 1<sup>st</sup> date of value for the respective year of the reassessment.
3. Calculate a cost ratio for each new dwelling by comparing the Enterprise Assessment replacement cost new ("RCN") to actual construction costs.
4. Analyze the individual cost ratios and correlate an overall local construction index.

In the event that an insufficient number of newly constructed, average quality dwellings are available to adequately document the local index, supplemental sources such as an accepted cost indexing service, will be used.

## **Index Calculation**

The calculation process to establish the local index is as follows:

1. Trend all sales to be used in the index study to the April 1<sup>st</sup> date of value for the respective year of the reassessment using the monthly trending factor established in the market trend analysis.
2. Subtract the land value estimate from each adjusted sales price. The result is the indicated dwelling or building residual value.
3. Obtain the RCN for each dwelling through Enterprise Assessment.
4. For each sample, divide the indicated dwelling residual value (found in step 2) by the Enterprise Assessment "Base Value." The result is the index factor for the improvements.

## **Calibrating the Residential Depreciation Tables**

### **Methodology**

The Enterprise Assessment residential accrued depreciation or percent good tables are a matrix which is set up by the "Year Built" and the "Condition, Desirability, and Usefulness" ("CDU") rating of the dwelling. The tables are calibrated to reflect the local market conditions for the City of Portland. The calibration process is completed by analyzing verified sales which are contained in the sales history file.

### **Residential Sales Comparison Approach**

During this step of the valuation process, the City of Portland's market modeling module is fully deployed for residential improved parcels, where possible, so both the cost and comparable sales approach will be considered when arriving at the final appraised value. If applicable, up to five comparable sales for each subject will be available for review. These comparable sales will be determined by both the Enterprise Assessment as well as values developed using AI technology.

A market model is a statistical picture of the elements affecting sale price within the market area. By determining the relative effect of specified property characteristics on sale price, market models will be constructed and used to predict value for unsold properties.

The above is the basis for the development of your property value.

Real Estate Paid Tax Statement

EXHIBIT 9

Parcel: 309-D-051-001  
 Location: 56 ALDWORTH ST

Owner:  
 CURTIS KEVIN M &  
 JOANNE M CURTIS  
 56 ALDWORTH ST  
 PORTLAND ME 04103

Status: Square 0  
 Land Valuation: 117,700  
 Building Valuation: 409,500  
 Exemptions: 25,000  
 Taxable Valuation: 502,200

Deed Date: 10/23/2012

Book/Page: 30050/089

Year	Type	Due Date	Principal Due	Int/Pen	Date	Type	Amount
2026	RE-R	1 10/17/2025	3,008.18	37.69	10/14/2025	PAID	500.00
		2 03/20/2026	3,008.18	0.00	10/14/2025		0.00
					10/14/2025	PAID	-500.00
					11/04/2025	PAID	1,000.00
<b>Bill #</b>	<b>2639053</b>		<b>6,016.36</b>	<b>37.69</b>			<b>1,000.00</b>
2025	RE-R	1 10/18/2024	2,721.32	40.77	01/02/2025	PAID	900.00
		2 03/14/2025	2,721.31	8.92	01/02/2025		0.00
					02/23/2025	PAID	1,000.00
					03/19/2025	PAID	1,000.00
					04/04/2025	PAID	1,592.32
<b>Bill #</b>	<b>2506113</b>		<b>5,442.63</b>	<b>49.69</b>			<b>4,492.32</b>
<b>Grand Totals</b>			<b>11,458.99</b>	<b>87.38</b>			<b>5,492.32</b>

\*\* End of Report - Generated by Rebekka Conley \*\*

Real Estate Tax Statement

Parcel: 309-D-051-001  
 Location: 56 ALDWORTH ST

Owner:  
 CURTIS KEVIN M &  
 JOANNE M CURTIS  
 56 ALDWORTH ST  
 PORTLAND ME 04103

Status: Square 0  
 Land Valuation: 117,700  
 Building Valuation: 409,500  
 Exemptions: 25,000  
 Taxable Valuation: 502,200  
 Interest Per Diem: 0.41

Legal Description:  
 309-D-51-52  
 ALDWORTH ST 54-56

Deed Date: 10/23/2012 Book/Page: 30050/089 Interest Date: 01/07/2026

Year	Type	Bill			
2026	RE-R	2639053			
Inst	Charge	Billed	Principal Due	Interest Due	Total Due
1	RE TAX	3,008.18	2,019.31	26.56	2,045.87
		3,008.18	2,019.31	26.56	2,045.87
2	RE TAX	3,008.18	3,008.18	0.00	3,008.18
		3,008.18	3,008.18	0.00	3,008.18
<b>Year Totals</b>		<b>6,016.36</b>	<b>5,027.49</b>	<b>26.56</b>	<b>5,054.05</b>
<b>Grand Totals</b>		<b>6,016.36</b>	<b>5,027.49</b>	<b>26.56</b>	<b>5,054.05</b>

\*\* End of Report - Generated by Rebekka Conley \*\*