Northwood, NH
Board of Selectmen Agenda
May 25, 2021

During this time, the Northwood Select Board will meet using Zoom. The public is welcome to log in using the web link or phone in using the number shown below.

You may also watch the meeting live on YouTube at this link:
https://www.youtube.com/channel/UCmGaspKQLz1JuM0tX9BHxKQ

Join Zoom Meeting
https://us02web.zoom.us/j/89754454748?pwd=bXkzdE9WTzNhbk9VSVJXTkJKT25rZz09

Meeting ID: 897 5445 4748
Passcode: 695337

Dial by your location
+1 301 715 8592 US (Washington DC)
+1 312 626 6799 US (Chicago)
+1 646 558 8656 US (New York)

6:00 pm Call to Order, Roll Call, Pledge of Allegiance

Citizen's Forum (15-minute limit, 3 minutes/speaker)

ONGOING BUSINESS

- **Approve Minutes**
  April 27, 2021
- **Consent Agenda**

First Review: Town Investment Policy
First Review: Amended Purchasing and Accounts Payable Policy

- **TA Reports / Items for Board Action**

OLD BUSINESS

Review for Action: Board Election Day Responsibilities with Moderator, EMD, Health Officer

NEW BUSINESS

Review for Action: Resignation – Brenda DiMatteo – Zoning Board of Adjustment
Review for Action: Library Trustees Appointments – Irene Kreider, Alternate, Margaret Walker, Alternate

Review Board Tasker Manager
Board Committee Reports

Citizen's Forum (15-minute limit, 3 minutes/speaker)

Nonpublic Session if needed RSA 91-A:3ii

Adjournment

***Any person requiring interpretive or other accommodations is asked to contact the Town Office at least 48 hours prior to the start of the meeting.**

TOWN OF NORTHWOOD
BOARD OF SELECTMEN

Town of Northwood • 818 First NH Turnpike • Northwood, NH 03261 • (603) 942-5586

Board of Selectmen Meeting Minutes
May 11, 2021

ROLL CALL: Chairman Hal Kreider, Vice-Chair Matt Frye, Select Board Member Beth Boudreau, Select Board Member Tim Colby, Select Board Member Pam Sanderson

ABSENT:

STAFF PRESENT: TA Walter Johnson, Finance Director Cheryl Eastman, Deputy Financial Specialist Paul Allard, Public Works Foreman Chris Brown, Emergency Management Director Bob Young

6:00 P.M. Chairman Kreider opened the Northwood Board of Selectmen meeting via Zoom and led the Pledge of Allegiance

As Chair of the Northwood Board of Selectmen, due to the COVID-19/Coronavirus crisis and in accordance with Governor Sununu's Emergency Order #12 pursuant to Executive Order 2020-04, this Board is authorized to meet electronically. Please note that there is no physical location to observe and listen contemporaneously to the meeting, which was authorized pursuant to the Governor's Emergency Order. However, in accordance with the Emergency Order, this is to confirm that we are:

a) Providing public access to the meeting by telephone, with additional access possibilities by video or other electronic means;

> **We are utilizing the Zoom platform for this electronic meeting. All members of the Board have the ability to communicate contemporaneously during this meeting through the Zoom platform, and the public has access to contemporaneously listen and, if necessary, participate in this meeting by clicking on the following website address: www.northwoodnh.org and then click on the meeting notice under the calendar section on the home page.**

b) Providing public notice of the necessary information for accessing the meeting;

> **We previously gave notice to the public of how to access the meeting using Zoom, and instructions are provided on the Town's website at: www.northwoodnh.org.**

c) Providing a mechanism for the public to alert the public body during the meeting if there are problems with access;

> **If anybody has a problem, please call 603-340-5711 or email at: pallard@town.northwood.nh.us.**

d) Adjourning the meeting if the public is unable to access the meeting.

Note that all votes will be done by Roll Call.

Let's start the meeting by taking a Roll Call attendance. When each member states their presence, also please state whether there is anyone in the room with you during this meeting, which is required under the Right-to-Know law.

Citizen's Forum

Ginger Dole wanted to thank Paul Allard for his excellent work of the minutes regarding any amendments made to the prior meeting's minutes that are being discussed and approved during the current meeting. She found this very helpful to herself and others who are unable to join the Board meeting to locate any immediate changes that the Board had approved. Ginger continued to comment that since all State employees are going back to work in the Town offices, whether they are utilizing masks or not, it would be in the Town's best interest to allow the Town employees to return to work at their office spaces and finds that there is no need to work from home any longer. Lastly, Ginger mentioned that the Lake Association, having requested additional funding for Harvey Lake, should not be granted their request. Ginger wanted to remind the Board that the other lakes that are supported by the Town will be requesting help in the fall for either prevention or treatment, and if the Board approves the Lake Association's request it might set a poor precedence for those who have applied for help by presenting their case(s) before the Budget Committee and the Board.

Jamie Walker wanted to thank the Board for their consideration of the $500 Lake Host Funding Request. Addressing some of Ginger's concerns, Jamie stated that this funding is intended only for the prevention of visitors to the lake who might bring in aquatic invasive species from other lakes from their watercraft. This will be done with the assistance of others to help monitor what is coming in and out of the lake. Jamie also requested that members of the Board view the condition of the boat launch and the dam in person to further provide any guidance needed to address these issues for the community.

Kim Mitzel, who is the Lake Host Coordinator for the Harvey Lake Watershed Association, expressed her thanks to the Board. Kim also addressed some of Ginger's concerns regarding additional funding, stating that they were unaware of the progress for requesting any funds that were made available from the Town. She mentioned that in the past, the Association has been able to afford what they could from a State of New Hampshire Lakes grant, however, they have received less than what was expected for this year and are requesting these funds from the Town in order to be properly staffed. Regardless of the Board's decision, Kim asked for what the recommended protocol is to properly request funding for these items in the fall so that she can apply these requests for future years.

Minutes

Motion: "To approve the minutes of April 27, 2021, as amended."
Motion: M. Frye
Second: P. Sanderson
Discussion: On page 6, line 24, Select Board Member Matt Frye mentioned the motion that Select Board Member Tim Colby made should have more clarity on Chairman Hal Kreider's position to govern the Town of Northwood, stipulating that only in an emergency situation will he be able to govern the Town, in the

event there is no quorum of the Board members available. The motion has been amended to read as follows:
"As an amendment to the Town's Continuation of Governance Plan, I move to allow current Board Chairman Hal Kreider, if he is not incapacitated or unavailable, to govern the Town of Northwood, in the event there is no quorum of the Board members available in an emergency."

Motion carried by roll call vote 4/0, 1 abstained

CONSENT AGENDA

Northwood NH Consent Agenda for May 11, 2021

Accounts Payable Manifest dated April 30, 2021:
Batch # 17557 for $25.00
Accounts Payable Manifest dated May 12, 2021:
Batch # 17583 for $538,679.54
Payroll Manifest dated May 5, 2021:
Batch # 17560 for $72,540.67
Payroll Manifest dated May 5, 2021:
Batch # 17577 for $166.30

Other
Intent to Cut – Daniel Cothoir
Intent to Cut – Jeffrey Eames
Intent to Cut – Michael Bolduc

Motion: "To approve the consent agenda dated May 11, 2021"
Motion: M. Frye
Second: T. Colby

Motion carried by roll call vote 5/0

<u>Proposed Cash Management Policy – Second Review</u>
Finance Director Cheryl Eastman reviewed the Cash Receipts Policy & Admin Rules to the Board regarding the procedures necessary for each department to follow to stay in compliance with general laws and accounting principles. Cheryl mentioned that the Tax Collector's office has been granted the authority to make deposits to the bank on behalf of the Treasurer in accordance with RSA 41:29, due to their high volume of revenue being received in their office. Cheryl continued to state that all other departments that receive income will bring their deposits to the Finance Department on a weekly basis, or on a daily basis if the amount is more than $500 to be deposited, in accordance with RSA 41:29. In the event that any of these payments are made in cash, the customer will receive a signed prenumbered receipt showing the amount, the date and the purpose regarding the payment. Cheryl commented that the Tax Collector's office will have a $100 cash box, the Town Hall and Police Department will have a $30 cash box, and only those who are designated are allowed to access the cash box for each department, respectively. These cash boxes are subject to a random inspection of the Finance Director or the Town Administrator at any given time and a form will be kept on file for each inspection. The Finance Director will reconcile these deposits with the Treasurer on a monthly basis and will reconcile the accounts necessary with each department as needed. Additionally, in the event a check is

returned to the Town Hall, the Town will charge a fee of $25 to recover the bank charges. Cheryl recommends that all checks should be subject to a penalty fee that is payable only by cash, a money order or a certified check, if the check does get returned to the Town. Regarding this, Cheryl stated that a letter will be sent out for any returned check that gets returned to any department advising the owner of the check to pay the return fee. If there is no response after the two-week period, a certified letter will be sent to the owner of the check to pay the return fee and will be sent to the police for collections if there is no response within the additional two-week period. Cheryl reminded the Board that the policies are what will be voted on, however the administrative rules will be managed by herself and Mr. Johnson on an as needed basis. After some discussion, the Board came to a consensus and made a motion.

Motion: To approve the Cash Receipts Policy & Administrative Rules as of May 11, 2021.
Motion: T. Colby
Second: P. Sanderson

Motion carried by roll call vote 5/0

<u>Amendment for Employee Health & Dental Buy-out Policy – Second Review</u>
Mr. Johnson reviewed an amendment regarding the Employee Health & Dental Buy-Out Policy to the Board, stating that the last amendment was approved in 1998 and found it necessary to update this policy to enhance the incentive for employees who may have the option for coverage from another person, such as a spouse. Mr. Johnson commented that the buy-out option will be based off of a percentage of the Towns avoided cost of a single person coverage premium plan, which will avoid the need to continuously amend this in the future. Based on the estimated premiums for July 1, 2021, the annual amount will be approximately $5,200. The Current policy amount is $2,000 annually. After some discussion, the Board came to a consensus and made a motion.

Motion: To approve the amendment for the Employee Health & Dental Buy-out Policy as of May 11, 2021.
Motion: M. Frye
Second: P. Sanderson
Discussion: Select Board Member Matt Frye asked for clarity if this policy will be 50% of the Town's share of the single coverage cost and will increment on a yearly basis, based on the current insurance rates. This was later confirmed by Mr. Johnson.

Motion carried by roll call vote 5/0

<u>Covid-19 Guidelines for Town Buildings & Facilities – Second Review</u>
Emergency Management Director Bob Young had discussed with Mr. Johnson regarding the review of the guidelines for many of the Town facilities as more of the population is getting vaccinated. Bob Young stated that at least 40.2% of the State population is fully vaccinated and recommends that the requirements for mask wearing around the recreation facilities and outdoors in general can be removed since the population for the surrounding states, including New Hampshire, are reaching almost 70% partially vaccinated. Mr. Johnson recommended for the Town Office that the continuation of mask wearing amongst the building and with the public is being practiced. Mr. Johnson expects that by June all Town employees can enter the office

to work and mentioned that the hours for the public can change beyond the limitations of 1:00 pm as it currently has been agreed upon. Mr. Johnson will revisit this topic with the Board as time moves on. After some discussion, the Board came to a consensus to relieve the requirements for mask wearing at the recreation facilities, such as the recreation fields, beaches, etc., and to follow the universal best practices. The Board also decided to follow Mr. Johnson's review of the Town Office and the Transfer Station to maintain the mask requirement.

TA Reports/Items for Board action

Staffing Update
Mr. Johnson continues to receive and review applications for the Building Inspector/Health & Code Enforcement Officer position. At this time, interviews are being scheduled for qualified applicants. A potential candidate wasn't able to meet the conditions of the offer and has been withdrawn. Additionally, Mr. Johnson was pleased to announce Scott Blewitt as the new Recreation Director who has been hired on part-time at labor grade 16, step 7.

4 Bow Street Drainage Matter
Mr. Johnson spoke with the NHDOT District engineer to explain the current situation and he will contact Mr. Johnson to further discuss this once he has visited the site.

American Rescue Plan Update
Mr. Johnson stated that the amount the Town will receive has been confirmed to be $426,594.63 and expects that it will be distributed over a two-year period. Mr. Johnson is currently reviewing the guidelines and will be visiting some workshops on how to utilize the use of these funds. Mr. Johnson will present more information regarding this topic at the next Board meeting.

Current RFPs
Mr. Johnson stated that Request for Proposals are posted for the repairs to the Town Hall Extension and the Community Center, as well as for the painting of the library trim and the Community Center. Both bids are due on May 20, 2021 and Mr. Johnson expects to have some recommendations to present at the next Board meeting.

Memorial Day Parade and Observance
Mr. Johnson stated that with the anticipated relaxation of outside Covid-19 guidelines, the Memorial Day parade and observance plans are going forward, subject to obtaining the necessary State permits.

Rockingham County Budget
Mr. Johnson informed the Board that he has received the Rockingham County Budget and copies can be found for the Board at the Town Office. A letter from the Commissioner's Office regarding this was included in the Board members packets.

Conservation Commission Member Resignation
Mr. Johnson informed the Board that Fred Borman has put in his resignation effective May 31, 2021. Chairman Hal Kreider thanked him for his many years of service.

Motion: To accept Fred Borman's resignation from the Conservation Commission with regrets.
Motion: B. Boudreau
Second: P. Sanderson

Motion carried by roll call vote 5/0

New Postings

Mr. Johnson stated that no parking signs have been placed along the west side of Bow Lake Road from Sherburne Hill Road to 100 yards beyond the entrance to the sports fields and the Route 4 athletic facility has been posted to be closed from dusk until dawn. Mr. Colby asked, and Mr. Johnson confirmed the PD has been notified of the postings.

Board Request

Mr. Johnson reported that an application for Liquor License for Off-Premises Sales of Alcohol at 546 First NH Turnpike. This requires a letter from the Board approving the transfer of the license at the Mobile Station due to a transfer of ownership of the business.

Motion: To authorize Chairman Hal Kreider to sign the letter of approval on behalf of the Board.
Motion: B. Boudreau
Second: T. Colby

Motion carried by roll call vote 5/0

Ambulance Revenue

Mr. Johnson was informed by Fire Chief Mark Tetreault that ambulance revenue continues to trend higher, year to date, and the April revenue is the highest monthly revenue in two years.

Lake Water Testing

Mr. Johnson reported that the State is no longer doing monthly testing of lake water in July and August and the Recreation Commission is requesting the Town assume the testing. The cost to do this will be approximately $350-$400 for the summer and could be expensed to the recreation or health budgets. After some discussion, the Board came to a consensus and created a motion.

Motion: To fund the lake water testing of the three beaches through the Recreation Department, subject to Mr. Johnson's decision on which line item to use.
Motion: T. Colby
Second: B. Boudreau

Motion carried by roll call vote 5/0

2020 Department of Revenue Administration Equalization Evaluation Report

Mr. Johnson reported that the Department of Revenue Administration (DRA) has determined the property equalization value for the Town of Northwood is $695,283,440 for 2020. The Town's equalized evaluation is used in comparison with all other communities in the State of New Hampshire so that all cities and towns are on the same valuation scale for the purpose of distributing funding, etc. Since the Town of Northwood submitted their MS1, otherwise known as the report of the property evaluations, the Department of Revenue was able to calculate the equalized evaluation through a series of formulas that assists all Towns in receiving the correct amounts of assistance.

Upcoming Meetings Schedule
Mr. Johnson mentioned that the upcoming meetings will be May 25, 2021, including the in person Deliberative Session on May 15, 2021 starting at 9:00 am at the Northwood Elementary School and the Election on June 8, 2021, which will also be held at the Northwood Elementary School. There will be no regular Select Board meeting on June 8th due to the elections and voting day.

OLD BUSINESS

Final Warrant Review & Preparations for Deliberative Session
Chairman Hal Kreider started the discussion for reviewing multiple Warrant Articles to prepare for the Deliberative Session on May 15, 2021. After a long discussion, the Board felt confident in discussing the articles that each of the Board members will be speaking to at the Deliberative Session. Mr. Johnson intends to have copies of the slide presentation on the Warrant Articles and the 2021 Budget available for any individuals that would like to follow along at the Deliberative Session, as well.

Harvey Lake Association Lake Host Funding Request
Chairman Hal Kreider started the discussion by reviewing the request for an additional $500 that had been sent by NH Lakes that Jamie Walker and Kim Mitzel had presented paperwork for. Hal Kreider continues to state that in the past, many individuals have voted for more funding for the protection of the lakes during the Deliberative Session. As a result of this, the Board has been following the procedure for the budgeting process by presenting their case to the Budget Committee and the Board. It was recommended by Mr. Johnson if the Board was to approve the Lake Association's request for the $500, it be contingent on the Town approving the full amount that is in the warrant article currently. If the warrant article is not approved, then the Board would need to reconsider the Lake Association's request. After some discussion, the Board came to a consensus to wait until after the Deliberative Session to make a decision on this matter.

NEW BUSINESS

Northwood Crankpuller's Request
Mr. Johnson reported that the local Crankpuller's snowmobile club are wanting to make trail improvements located on Town property in the Meadow's area on Old Mountain Road. Since Old Mountain Road is Town land, they are requesting to include that area as a part of their grant funding for future improvements. The grant request requires the property owner's permission to apply.

Motion: To authorize the Crankpuller's to submit an application for grant aid for the snowmobile trail on Town property and to authorize Mr. Johnson to sign any documentation regarding this request on behalf of the Board.
Motion: T. Colby
Second: F. Frye

Motion carried by roll call vote 5/0

Cable Franchise Agreement Renewal
Mr. Johnson reported to the Board that an attorney has been selected to represent all towns for the consortium regarding the renewal of the cable franchise agreement in 2023. The Town of Northwood was presented with a Joint Representation Agreement

and a Memorandum of Understanding, entailing a waiver to be signed and explaining that the Town of Tilton has removed themselves from the consortium. After some discussion, the Board came to a consensus and created a motion.

Motion: To authorize Mr. Johnson to sign the Joint Representation Agreement and the Memorandum of Understanding on behalf of the Board.
Motion: P. Sanderson
Second: T. Colby

Motion carried by roll call vote 5/0

BOARD COMMITTEE REPORTS

Recreation
Select Board Member Matt Frye reported that there was a successful Fishing Derby that was held over the weekend at Saddleback Campground and that there have been over 100 kids signed up for spring soccer. Matt Frye is looking forward to working with the new Recreation Director Scott Blewitt and is excited to learn what his ideas for the program are. Select Board Member Tim Colby asked if there were any updates on the playground and Matt Frye reported that the materials have been shipped and plans to start construction on June 9, 2021. Matt Frye also mentioned that any and all help would be appreciated regarding expertise or equipment to assist in the building of the playground.

250th Steering Committee
Chairman Hal Kreider reported that he received a letter from Sandy Priolo, stating that the Committee would like to make Joanne Bailey as an honorary member of the Steering Committee.

Motion: To make Joanne Bailey an honorary member of the 250th Steering Committee.
Motion: T. Colby
Second: F. Frye

Motion carried by roll call vote 5/0

Citizen's Forum

Jamie Walker asked of the Board if they were aware as to how many Town owned access points there are for the eleven bodies of water around the Town of Northwood. That said, Jamie continued to inform the Board that they are the ultimate stewards who are to supervise, maintain and oversee all access points that the Town owns. Jamie also mentioned that the Lake Association has been doing this primarily on their own through the help of volunteers, testing for E. coli and other varying issues that cost over $360 a year to complete. Jamie is concerned that the Boards decision regarding the wait to grant assistance for the Lake Association will cause more harm to the large body of water if it goes untreated

Ginger Dole wanted to express that she is not opposed to the prevention program and knows how important it can be. The only concerns that she has about this topic is the process on which it is done. Ginger also wanted to explain that the remaining balance that has been left over in the fund is due to multiple parties not requesting their full

amount for their affiliated projects. As a separate topic, Ginger highly recommended to the Board that the 2020 Expenditure Report should be included in the handouts for those who will be attending the Deliberative Session on Saturday, May 15, 2021. She finds that in the interest of transparency, the voters have a right to view what has been and is being spent from the Board.

NON-PUBLIC SESSION

Motion: To enter non-public at 8:17 PM under RSA 91-A:3, II (a+b)
Motion: M. Frye
Second: T. Colby
Motion carried by roll call vote 5/0

The Select Board Member entered non-public at 8:18 PM.

Public Session Reconvened at 8:26 PM

Motion: To exit non-public.
Motion: M. Frye
Second: P. Sanderson
Motion carried by roll call vote 5/0

Motion: "To adjourn at 8:28 PM"
Motion: M. Frye
Second: P. Sanderson

Motion carried by Roll Call Vote 5/0

Respectfully Submitted
Paul Allard, Deputy Financial Specialist/BOS Admin Assistant

Northwood NH Consent Agenda for May 25, 2021

AP Manifest dated May 26, 2021:
Batch # 17608 for $115,527.65

Payroll Manifest dated May 19, 2021:
Batch # 17594 for $74,159.70

2021 First Issue Tax Warrant - $6,126,854.00

Abatement Recommendations: Approve or Deny per Assessor's Recommendations
David Alukonis
Wendie Appel
Kendall Bane (238-13 & 238-14)
Kim Bonenfant & Vince Eugene
Barbara Dobbins
Chandler NH Realty Trust
David Elliot
Douglas & Deborah Fleming
Joseph & Judith King
Nick & Susan Koufogazos
Norman Provencher
Northwood Mountain View (230-82, 230-82-1-1, 230-82-2-1, 230-82-3-1 & 230-82-4-1)
Lorie Wilkinson Bell

Other
Application for Current Use Assessment – Kendall Bane
Intent to Cut – Jeffrey Eames
Junk Dealer's License – Harding Metals, Inc
Yield Tax – Micheal Bolduc
Yield Tax – Ronald Klemarczyk
Yield Tax – Susan Romano

Approved by a vote of **__ – Yes, __ – No** on May 25, 2021

_____ Hal Kreider

_____ Matt Frye

_____ Beth Boudreau

_____ Pam Sanderson

_____ Tim Colby

Northwood

Tax Totals

Tax Warrant:	2021P01 of 2	
Number of Parcels:	2,969	

Valuations

Non-Utility Land Value:	374,956,132	
Current Use Credits:	(35,494,362)	
Non-Utility Improvements Value:	409,393,500	
Utility Value:	6,338,400	
Exempt Property Value:	(21,682,400)	
Valuation Before Exemptions:	733,511,270	*
Exemptions Applied:	(41,228,101)	*
Net Valuation:	**692,283,169**	
Net Non-Utility Valuation:	685,944,769	
Net Utility Valuation:	6,338,400	

* These values include one or more Religious, Charitable, and/or Educational Exemption(s). When comparing these values to the corresponding values on the MS-1 Report, note that on the MS-1 Report Religious, Charitable, and Educational Exemptions are deducted from the Total of Taxable Buildings and thus the Total Valuation Before Exemptions rather than included as a portion of the Total Dollar Amount of Exemptions.

Tax Rates

Total: 8.89	Municipal:	2.12	State Education Tax:	0.82
	School:	5.57	County:	0.38

Taxable District Rates

WATER DIST:	0.00
NORTHWOOD COVE VILLA:	0.46
TIF DISTRICT:	0.00
GULF VILLAGE DISTRICT:	0.47

Taxes

Property Tax:	6,166,308.00
Veterans Credits Applied:	(39,454.00)
Commitment Amount:	**6,126,854.00**
Penalties:	0.00
Total Tax Bills:	**6,126,854.00**

Printed 05/20/2021 at 12:24 PM

TAX COLLECTOR'S WARRANT
PROPERTY TAX LEVY
STATE OF NEW HAMPSHIRE

Rockingham ss.

TO: Marisa Russo, Collector of Taxes for Northwood, New Hampshire in said county.

In the name of the State you are hereby directed to collect the property taxes in the list herewith committed to you, amounting to the sum of Six Million One Hundred Twenty Six Thousand Eight Hundred Fifty Four Dollars ($6,126,854.00) and with interest at eight (8%) percent per annum from July 8, 2021 thereafter, on all sums not paid on or before that day.

And we further order you to remit all monies collected to the Town Treasurer, or to the Town Treasurer's designee as provided by RSA 41:29, VI, at least on a weekly basis, or daily whenever tax receipts total One Thousand Five Hundred Dollars ($1,500.00) or more.

Given under our hands at Northwood, New Hampshire, this Twenty First day of May in 2021.

_____
Hal Kreider, Chairman

_____
Matt Frye, Vice Chairman

_____
Beth Boudreau

_____
Tim Colby

_____
Pam Sanderson

Board Of Selectmen
Northwood, New Hampshire

12/23/20

FORM
A-10

NEW HAMPSHIRE DEPARTMENT OF REVENUE ADMINISTRATION

APPLICATION FOR CURRENT USE ASSESSMENT

STEP 1- PROPERTY OWNER(S) **TAX YEAR APPLIED FOR: April 1, 2021**

PLEASE TYPE OR PRINT

LAST NAME/CORPORATION/TRUST NAME	FIRST NAME/CORPORATION/TRUST NAME	INITIAL
Bane	Kendall	S

MAILING ADDRESS		
214 Winding Hill Road		
MUNICIPALITY	STATE	ZIP CODE
Northwood	NH	03261

STEP 2 - PROPERTY LOCATION

PLEASE TYPE OR PRINT

(a) ACCESSIBLE STREET LOCATION	MUNICIPALITY	COUNTY
214 Winding Hill Road	Northwood	Rockingham

(b) TOTAL ACRES/PARCEL/TRACT	# ACRES ALREADY IN CU	# ACRES TO BE ENROLLED IN CU	TOTAL REMAINING ACRES NOT IN CU
10.68	0	8.68	2.0

(c) TAX MAP AND LOT #		TAX MAP AND LOT #		TAX MAP AND LOT #		TAX MAP AND LOT #	
238	14	238	13				
# IN CU	# NOT IN CU	# IN CU	# NOT IN CU	# IN CU	# NOT IN CU	# IN CU	# NOT IN CU
3.21	2.0	5.47	0				
DEED BOOK AND PAGE #		DEED BOOK AND PAGE #		DEED BOOK AND PAGE #		DEED BOOK AND PAGE #	
4655	625	6154	1675				

NOTE: Lots must be contiguous. Noncontiguous lots must be submitted on a separate application.

STEP 3 - DOCUMENTATION AND FEE FOR PROPERTY TO BE ENROLLED IN CURRENT USE (CU)

(a) Required map attached for the parcel/tract identifying acres in CU and not in CU	☒	
(b) Required "County Registry of Deeds Recording and Filing Fee" enclosed with form	☒	
(c) Has a Soil Potential Index (SPI) percentage been provided for Farm Land	☐ Yes	☑ No
(d) Has "Documentation of Stewardship" been provided for Forest Land	☐ Yes	☑ No

If yes, type of documentation: _____

FORM
A-10

NEW HAMPSHIRE DEPARTMENT OF REVENUE ADMINISTRATION

APPLICATION FOR CURRENT USE ASSESSMENT

(continued)

STEP 4 - SUMMARY OF LAND TO BE ENROLLED IN CURRENT USE (CU)

CURRENT USE CLASSIFICATION	# ACRES	20% RECREATIONAL ADJUSTMENT*	
		Yes	No
FARM LAND		☐	☐
FOREST LAND: WHITE PINE		☐	☐
HARDWOOD		☐	☐
ALL OTHER	8.68	☐	☑
FOREST LAND WITH DOCUMENTED STEWARDSHIP:			
WHITE PINE		☐	☐
HARDWOOD		☐	☐
ALL OTHER		☐	☐
UNPRODUCTIVE LAND		☐	☐
WETLAND		☐	☐

*To be eligible for the 20% recreation adjustment, land must be open to the public for skiing, snowshoeing, fishing, hunting, hiking and nature observation at no charge. See RSA 79-A:4, II for further information.

STEP 5 - SIGNATURE OF ALL PROPERTY OWNERS OF RECORD

I/We certify that the land indicated above qualifies for current use assessment under the New Hampshire Statute RSA 79-A and Administrative Rules Cub 300, and that all requirements will continue to be met.

I/We do firmly understand that by enrolling land under current use assessment that a contingent lien is created on the tract or parcel and should the use of the above described land be changed to a non-qualifying use, that the owner of record at the time of the change in use is liable for the land use change tax.

This form must be signed by all owners of record or agent with Power of Attorney. Submit a copy of the Power of Attorney form, if applicable.

TYPE OR PRINT NAME (In black or dark blue ink)	SIGNATURE (In black or dark blue ink)	DATE
KENDALL S. BANE		12/21/20
TYPE OR PRINT NAME (In black or dark blue ink)	SIGNATURE (In black or dark blue ink)	DATE
TYPE OR PRINT NAME (In black or dark blue ink)	SIGNATURE (In black or dark blue ink)	DATE
TYPE OR PRINT NAME (In black or dark blue ink)	SIGNATURE (In black or dark blue ink)	DATE

FORM
A-10

NEW HAMPSHIRE DEPARTMENT OF REVENUE ADMINISTRATION
APPLICATION FOR CURRENT USE ASSESSMENT
(continued)

STEP 6 - APPROVAL/DENIAL BY MUNICIPAL ASSESSING OFFICIALS

☑ APPROVED ☐ DENIED	Reason for denial of application:
Recommended JR 5/13/21	

STEP 7 - SIGNATURES OF A MAJORITY OF THE MUNICIPAL ASSESSING OFFICIALS

TYPE OR PRINT NAME (In black or dark blue ink)	SIGNATURE (In black or dark blue ink)	DATE
TYPE OR PRINT NAME (In black or dark blue ink)	SIGNATURE (In black or dark blue ink)	DATE
TYPE OR PRINT NAME (In black or dark blue ink)	SIGNATURE (In black or dark blue ink)	DATE
TYPE OR PRINT NAME (In black or dark blue ink)	SIGNATURE (In black or dark blue ink)	DATE
TYPE OR PRINT NAME (In black or dark blue ink)	SIGNATURE (In black or dark blue ink)	DATE

FORM **PA-7**

NEW HAMPSHIRE DEPARTMENT OF REVENUE ADMINISTRATION

NOTICE OF INTENT TO CUT WOOD OR TIMBER

(Assigned by Municipality)

YR TOWN OP#

20 - 349 - 11 - T

For Tax Year April 1, **2020** to March 31, **2021**

PLEASE TYPE OR PRINT *(If filling in form on-line; use TAB Key to move through fields)*

1. Town/City of: **NORTHWOOD**
2. Tax Map/Block/Lot or USFS Sale Name & Unit No.

   M108 L102
3. Intent Type: Original ◯ Supplemental ◉ (2nd) **20-349-11** (Original Intent Number)
4. Name of Access Road: **ROUTE 4**

5a. Acreage of Lot: **45.48** Acreage of Cut: **43**

5b. Anticipated Start Date: **Spring 2021**

6. Type of ownership (check only one):
   - a. Owner of Land and Stumpage (Joint Tenants) ◉
   - b. Owner of Land and Stumpage (Tenants In Common) ◯
   - c. Previous owner retaining deeded timber rights ◯
   - d. Owner/Purchaser of stumpage & timber rights on public lands (Fed., State, municipal, etc.) or Utility Easements ◯

REPORT OF CUT / CERTIFICATE TO BE SENT TO:		
OWNER ◯	OR	LOGGER / FORESTER ◉
BY MAIL ◯	OR	E-MAIL ◉

7. I/We hereby accept responsibility for reporting all timber cut within 60 days after the completion of the operation or by May 15, whichever comes first. I/We also assume responsibility for any yield tax which may be assessed. (If a corporation, an officer must sign.)

Timber Tax Information Is Available at www.revenue.nh.gov
Questions?? Call (603) 230-5950

SIGNATURE (in ink) OF OWNER(S) OR CORPORATE OFFICER(S) DATE SIGNED

JEFFREY C EAMES

PRINT CLEARLY OR TYPE NAME OF OWNER(S) OR CORPORATE OFFICER(S)

SIGNATURE (in ink) OF OWNER(S) OR CORPORATE OFFICER(S) DATE SIGNED

168 GRANITE STREET PROPERTIES

PRINT CLEARLY OR TYPE NAME OF OWNER(S) OR CORPORATE OFFICER(S)

168 GRANITE STREET

MAILING ADDRESS

ALLENSTOWN	NH	03275
CITY OR TOWN	STATE	ZIPCODE

jeff@nhforestry.com

E-MAIL ADDRESS

603-485-4459	603-344-4459
HOME PHONE (Enter number without dashes)	CELL PHONE (Enter number without dashes)

8. Description of Wood or Timber To Be Cut

Species	Estimated Amount To Be Cut	
White Pine		MBF
Hemlock	50	MBF
Red Pine		MBF
Spruce & Fir		MBF
Hard Maple		MBF
White Birch		MBF
Yellow Birch		MBF
Oak	10	MBF
Ash		MBF
Beech & Soft Maple		MBF
Pallet or Tie Logs		MBF
Other (Specify)		MBF
Pulpwood	**Tons**	**Cords**
Spruce & Fir		
Hardwood & Aspen		
Pine		
Hemlock		
Whole Tree Chips		
Miscellaneous		
High Grade Spruce/Fir		Tons
Cordwood & Fuelwood	40	Cords

9. Species and Amount of Wood or Timber For Personal Use or Exempt.See exemptions on back of form.

Species	Amount:

10. By signing below, the Logger/Forester or person responsible for cutting hereby accepts responsibility for verifying the volumes of wood and timber to be reported by the owner. I have become familiar with RSA 227-J, the timber harvest laws.

5.5.21

SIGNATURE (in ink) OF PERSON RESPONSIBLE FOR CUT DATE

JEFFREY C. EAMES PRES. FORT MTN. TRUCKING CO. INC

PRINT CLEARLY OR TYPE NAME OF PERSON RESPONSIBLE FOR CUT

168 GRANITE STREET

MAILING ADDRESS

ALLENSTOWN	NH	03086
CITY OR TOWN	STATE	ZIPCODE

603-485-4459	cindy@nhforestry.com
PHONE NUMBER	E-MAIL ADDRESS

FOR MUNICIPAL ASSESSING OFFICIALS ONLY

The Selectmen/Municipal Assessing Officials hereby certify that:
1. All owners of record have signed the Intent;
2. The land is not under the Current Use Unproductive category;
3. The form is complete and accurate; and
4. Any timber tax bond required has been received. $ _____ Date: _____
5. The tax collector will be notified within 30 days of receipt pursuant to RSA 79:10.
6. This form to be forwarded to DRA within 30 days.

SIGNATURE OF MUNICIPAL ASSESSING OFFICIAL DATE | SIGNATURE OF MUNICIPAL ASSESSING OFFICIAL DATE | SIGNATURE OF MUNICIPAL ASSESSING OFFICIAL DATE

SIGNATURE OF MUNICIPAL ASSESSING OFFICIAL DATE | SIGNATURE OF MUNICIPAL ASSESSING OFFICIAL DATE

JUNK DEALER'S LICENSE

TOWN OF NORTHWOOD, NEW HAMPSHIRE

LICENSE # HM2021

The Selectmen have considered the said application of **HARDING METALS, INC**.
and his agreements to live up to the terms of Chapter 322 of the Revised Laws of New Hampshire 1955 and such laws and ordinances as have been and may from time to time be established by the Selectmen, and he is hereby licensed to buy, sell, barter or store junk (as defined in Section 1 of said Chapter 322, Revised Laws of New Hampshire 1955) on and at the premises, know as **PRICE FIELD and** approximately **10 (TEN) ACRES** sq. ft./acres of land. This license shall expire **June 30, 2022**unless revoked previous to said date.

Said license is issued after acceptance (1) as true representations and (2) as binding agreements, date set forth in the application for this license. The following regulations and conditions shall apply:

1. The licensee shall maintain **WOODEN FENCE OF SUFFICIENT HEIGHT (as built)** to conceal from view the area upon which junk is to be stored.

2. The licensee shall not purchase from, nor barter with, any person under the age of sixteen(16), unless the parents or guardian of said person shall have previously consented in writing.

3. The licensee shall not conduct a junk business nor store junk on any premises within the Town of Northwood, N.H. other than the premises described in this license.

4. The licensee represents that the statements contained in the application for this license are true. Upon proof that any of said statements are false, this license may be revoked.

This license may be revoked for the violation of the State Law, Zoning Laws or of any of the agreements and Conditions in said application or because of false representations in said application. Provided, however, no license shall be revoked without charges being preferred and only after a hearing, at which the licensee shall have an opportunity to be heard.

Dated June 25, 2021

By_____

_____

_____

_____

_____

Northwood Board of Selectmen

Refiners of Precious Metals

HARDING

METALS, INC *Buyers of Scrap Metals*

Route 4, Northwood, NH 03261-9738 / **(603) 942-5573/942-5574** · 1-800-370 JUNK · FAX (603) 942-5646

Town of Northwood
818 First NH Turnpike
Northwood NH 03261

5/11/2021

RE: Harding Metals, Inc Junkyard Permit

Please find our Junk Yard application and a $35.00 check to cover the fee for the 2021-2022 season.

Please let us know if you require anything further.

Sincerely

Kevin Campbell
HR Manager
Harding Metals, Inc.

Compliance Certification Statement

for obtaining a license to operate an automotive recycling yard or motor vehicle junkyard license pursuant to RSA 236:115, II and RSA 236:121

Facility Name: Harding Metals, Inc.
Facility Street Location: 42 Harding Dr. Town: Northwood NH 03261
Facility Owner / Operator: Edwin III + Joseph J. Harding
This facility is an: ☐ existing facility (complete statement 1 below)
☐ proposed facility (complete statement 2 below)

1. For an EXISTING facility, complete this statement and attach to the license application:

I am familiar with the best management practice (BMPs) established by the Department of Environmental Services (DES) for the automobile salvage industry* and to the best of my knowledge and belief based in part on my own inspection and review of facility operations, I certify hereby that the facility is: *(check one and sign beneath):*

☒ Operated in compliance with the BMPs established by DES

or

☐ NOT operated in compliance with the BMPs. (Attach a full description of all aspects of the facility that are non-compliant, and provide a plan and schedule for achieving compliance. Prepare to present the same information at a hearing, to be scheduled by town officials pursuant to RSA 236:111-129).

Signed under penalty of unsworn falsification:

Facility Owner / Operator Signature — Date 5/11/2021

2. For a PROPOSED facility, complete this statement and attach to the license application:

I am familiar with the best management practice (BMPs) established by the Department of Environmental Services (DES) for the automobile salvage industry* and to the best of my knowledge and belief based in part on my personal inspection and review of the plans and specifications for the proposed facility, I certify hereby that the facility is designed and shall be operated in compliance with the BMPs established by DES.

Signed under penalty of unsworn falsification:

Facility Owner / Operator Signature — Date

* For a complete list of the referenced BMPs, see booklet titled "Motor Vehicle Salvage Yard Environmental Compliance Manual & Self-Audit Checklist" published by the Department of Environmental Services (DES). Copies are available by contacting the DES Green Yards Program for Auto Recyclers at 29 Hazen Drive, PO Box 95, Concord, NH 03302; email: nhgreenyards@des.state.nh.us; telephone: (603) 271-2938. Also, the booklet can be downloaded from the DES website at: http://des.nh.gov/SW/GreenYards/GYComplianceManual.pdf

Disclaimer: This sample form was prepared by the Department of Environmental Services(DES) to show the type of information local licensing officials might request of motor vehicle junkyard and automotive recycling yard license applicants in order to satisfy the BMP compliance certification license application requirements in RSA 236:115, II and RSA 236:121. Towns electing to use this form should consider having their municipal attorney review it for adequacy beforehand.

rev. February 8, 2007;

	Are the following Best Management Practices (BMPs) implemented? *Note: Items marked "NO" indicate inconsistency with BMPs and potential compliance problems.*	Yes, No, n/a	Comments *[If "NO" identify deficiency(s) and needed improvement(s). If "n/a", state reason]*
Greasy/ Oily Parts	9. Storage: Engines, transmissions, vehicle fuel tanks, and other oily, greasy parts and fluid-containing components are stored either (1) on an impervious spill containment surface* in a well-ventilated area under a roof, or (2) within a functionally equivalent containment device, such as a leak-tight covered roll-off container.	YES	☐ Con't on page ___
Batteries	10. Storage: Batteries are removed for recycling and properly stored under cover over an impervious surface or in plastic containers with lids. Batteries are stacked no more than 5 high and are separated by cardboard or other non-conductive spacers. Cracked or leaking batteries are properly contained.	YES	☐ Con't on page ___
CFCs	11. Removal: Refrigerants (e.g., Freon) are removed using EPA certified equipment, and the refrigerants are recycled or disposed of in accordance with federal requirements.	YES	☐ Con't on page ___
Tires	12. Storage: Less than one semi-load of scrap (waste) tires are stored at the site, either in covered transfer containers or dry piles less than 15 ft. high and 25 ft. across, accessible by fire trucks.	YES	☐ Con't on page ___
Waste Water	13. Drains: Drains located within fluid management areas are either sealed with concrete or connected to a registered holding tank or municipal sewer (with permission).	YES	☐ Con't on page ___
	14. Collection: Water from oil water separators, power washing, and other activities likely to contaminate the water, is discharged only to a registered holding tank or municipal sewer (with permission). No such discharges are made to a septic system, dry well, or the ground.	YES	☐ Con't on page ___
Crushing	15. Preparation: Before crushing a vehicle, the following are removed for proper recycling or disposal: battery, fluids, fuel tank, and refrigerants.	YES	☐ Con't on page ___
	16. Spill/Leak Prevention: Vehicles are crushed in a dedicated area, free of spills / leaks, using equipment and methods that capture residual fluids and prevent leaks/spills. Captured fluids are transferred to containers over an impervious surface and the containers are labeled, closed and removed from the crusher site for proper storage and recycling/disposal.	YES	☐ Con't on page ___
Site Control	17. Inspection: The facility is regularly inspected to identify potential problems, such as leaks, and the problems are addressed in a timely manner.	YES	☐ Con't on page ___
	18. Appearance/Housekeeping: The facility is maintained in a manner that reflects a clean, orderly, and safe operation.	YES	☐ Con't on page ___

Report compiled by the NH Department of Environmental Services, 29 Hazen Drive, P.O. Box 95, Concord, NH 03302-0095; 603-271-2900

Town of Northwood
818 NH Turnpike
Northwood NH 03261
942-5586

MICHAEL BOLDUC
0
73 THIRD ST.
BARRINGTON NH 03825

YIELD TAX ON TIMBER CUT

TAX ACCOUNT & SERIAL I.D. NUMBER:	0
TAX MAP & LOT NUMBER:	201-8
YIELD TAX OPERATION NUMBER:	20349-01 T
DATE OF YIELD TAX BILL:	5/7/2021
AMOUNT COMMITTED TO ME FOR COLLECTION PER RSA 79:	**$1,106.31**

*** * * 18% APR INTEREST WILL BE CHARGED AFTER 6/6/2021 ON UNPAID TAXES * * ***

APPEAL: an owner may, within 90 days of notice of the tax, appeal to the assessing officials in writing for an abatement from the original assessment, but no owner shall be entitled to an abatement unless he has complied with the provisions of RSA 79:10 and 11. (RSA 79:8)

TAX OFFICE HOURS: MONDAY 9-12 & 7-8:30, WEDS & FRIDAY 9-4, THURSDAY 9-12
THURSDAY EVENING: 7-8:30

Sincerely,

Marisa Russo
Tax Collector

ORIGINAL WARRANT
YIELD TAX LEVY
May 7, 2021
THE STATE OF NEW HAMPSHIRE

Rockingham

TO: Marisa Russo, Collector of Taxes for Town of NORTHWOOD , in said county:

In the name of said State you are hereby directed to collect on or before thirty (30) days from date of bill from the person(s) named herewith committed to you, the Yield Tax set against their name(s), amounting in all to the sum of : **$1,106.31** , with interest at eighteen (18%) percent per annum from the due date and on all sums not paid on or before that day. We further order you to pay all monies collected to the treasurer of said town, or treasurer's designee as provided in RSA 41:29, VI, at least on a weekly basis, or daily when receipts exceed $1,500.00 or more often when directed by the Commissioner of Revenue Administration.

Given under our hands and seal at NORTHWOOD

(Selectmen/assessor)

(Selectmen/assessor)

(Selectmen/assessor)

(Selectmen/assessor)

(Selectmen/assessor)

DATE SIGNED: May 7, 2021

NAME & ADDRESS	MAP & LOT	OPERATION #	YIELD TAX DUE
MICHAEL BOLDUC 0 73 THIRD ST. BARRINGTON NH 03825	201-8	20349-01 T	$1,106.31

TAX DUE DATE: June 6, 2021 TOTAL YIELDTAX: $1,106.31

TIMBER CUT FOR INTENTS FILED DURING: April 1, 2020 - March 31, 2021

TOWN: NORTHWOOD
COUNTY: Rockingham
OWNER: MICHAEL BOLDUC
OWNER:
ADDRESS: 73 THIRD ST.
ADDRESS: BARRINGTON NH 03825

INTENT FILED DURING TAX YEAR: April 1, 2020 - March 31, 2021

ACCOUNT & SERIAL #:
MAP & LOT #: 201-8
OPERATION #: 20349-01 T
DATE OF BILLING: May 7, 2021

SPECIES	LOW MBF	HIGH MBF			RANGE DIFFERENCE	RATING %	STUMPAGE VALUE *	# BOARD FEET IN THOUSANDS		
WHITE PINE	$75.00	$175.00			$100.00	0.75	$ 150.00	41.196		
HEMLOCK	$20.00	$50.00			$30.00	0.75	$ 42.50	20.505		
RED PINE	$20.00	$55.00			$35.00	0.75	$ 46.25	0.000		
SPRUCE & FIR	$70.00	$110.00			$40.00	0.75	$ 100.00	0.000		
HARD MAPLE	$150.00	$310.00			$160.00	0.75	$ 270.00	0.000		
WHITE BIRCH	$40.00	$100.00			$60.00	0.75	$ 85.00	0.000		
YELLOW BIRCH	$75.00	$200.00			$125.00	0.75	$ 168.75	0.140		
OAK	$225.00	$350.00			$125.00	0.75	$ 318.75	10.730		
ASH	$80.00	$200.00			$120.00	0.75	$ 170.00	0.000		
SOFT MAPLE	$70.00	$150.00			$80.00	0.75	$ 130.00	0.000		
BEECH/PALLET/TIE LOGS	$20.00	$50.00			$30.00	0.75	$ 42.50	1.190		
OTHERS:	$0.00	$0.00			$0.00	0.75	$ -	0.000		
OTHERS:	$0.00	$0.00			$0.00	0.75	$ -	0.000		
TONS & CORDS	**TONS LOW**	**TONS HIGH**	**CORDS LOW**	**CORDS HIGH**	**TONS**	**CORDS**	**RATING %**	**STUMPAGE VALUE TONS ***	**STUMPAGE VALUE CORDS ***	**#TONS**	**#CORDS**
SPRUCE & FIR	$0.00	$0.00			$0.00		0.75	$ -		0.000	
HARDWOOD & ASPEN	$1.00	$3.50			$2.50		0.75	$ 2.88		0.000	
PINE	$0.00	$1.00			$1.00		0.75	$ 0.75		90.020	
HEMLOCK	$0.00	$1.75			$1.75		0.75	$ 1.31		20.020	
BIOMASS CHIPS	$0.00	$0.50			$0.50		0.75	$ 0.38		0.000	
HIGH GRADE SPRUCE	$20.00	$30.00			$10.00		0.75	$ 27.50		0.000	
CORD WOOD/FUELWOOD			$8.00	$15.00		$7.00	0.75		$ 13.25		32.000

*** STUMPAGE VALUE = % RATING X RANGE DIFFERENCE + LOW RANGE VALUE**

Rev. 7/2012

CERTIFICATION OF YIELD TAXES ASSESSED
INTENT FILED DURING TAX YEAR: April 1, 2020 - March 31, 2021

TOWN / CITY OF: NORTHWOOD
COUNTY OF: Rockingham
CERTIFICATION DATE: May 7, 2021

SEND SIGNED COPY TO: DEPT. OF REVENUE ADMINISTRATION
MUNICIPAL AND PROPERTY DIVISION
P.O. BOX 487
CONCORD, NH 03302-0487

(Selectmen/assessor)

(Selectmen/assessor)

(Selectmen/assessor)

(Selectmen/assessor)

(Selectmen/assessor)

# 1	# 4	# 5	# 6	#6	#7		# 8	# 9	# 10
NAME OF OWNER	SPECIES	NUMBER OF BOARD FEET IN THOUSANDS	NUMBER OF TONS	NUMBER OF CORDS	STUMPAGE VALUE		TOTAL ASSESSED VAL.	TAX AT 10 %	
MICHAEL BOLDUC									
0	WHITE PINE	41.196				$150.00	$6,179.40	$617.94	
73 THIRD ST.	HEMLOCK	20.505				$42.50	$871.46	$87.15	
BARRINGTON NH 03825	RED PINE	0.000				$46.25	$0.00	$0.00	TOTAL TAX
ACCOUNT OR SERIAL #:	SPRUCE & FIR	0.000				$100.00	$0.00	$0.00	DUE ON THIS
0	HARD MAPLE	0.000				$270.00	$0.00	$0.00	OPERATION
# 2	WHITE BIRCH	0.000				$85.00	$0.00	$0.00	(TOTAL OF
BY WHICH LOT WAS DESIGNATED	YELLOW BIRCH	0.140				$168.75	$23.63	$2.36	COL. # 9)
IN NOTICE OF INTENT	OAK	10.730				$318.75	$3,420.19	$342.02	
	ASH	0.000				$170.00	$0.00	$0.00	
MAP & LOT NUMBER	SOFT MAPLE	0.000				$130.00	$0.00	$0.00	
201-8	BEECH/PALLET/TIE LOGS	1.190				$42.50	$50.58	$5.06	
	OTHERS :	0.000				$0.00	$0.00	$0.00	
	OTHERS :	0.000				$0.00	$0.00	$0.00	
					TONS	CORDS			$1,106.31
# 3	SPRUCE & FIR		0.00		$ -		$0.00	$0.00	
	HARDWOOD & ASPEN		0.00		$ 2.88		$0.00	$0.00	
OPERATION NUMBER	PINE		90.02		$ 0.75		$67.52	$6.75	
	HEMLOCK		20.02		$ 1.31		$26.28	$2.63	
20349-01 T	BIOMASS CHIPS		0.00		$ 0.38		$0.00	$0.00	
	HIGH GRADE SPRUCE		0.00		$ 27.50		$0.00	$0.00	
	CORDWOOD			32.00		$ 13.25	$424.00	$42.40	
							$11,063.06	$1,106.31	

REV. 10.2012

Town of Northwood
818 1st NH Turnpike
Northwood, NH 03261
603-942-5586

RONALD J KLEMARCZYK
0
PO BOX 161
CONTOOCOOK, NH 03229

YIELD TAX ON TIMBER CUT

TAX ACCOUNT & SERIAL I.D. NUMBER:	0
TAX MAP & LOT NUMBER:	124-15, 124-21
YIELD TAX OPERATION NUMBER:	20-349-10 T
DATE OF YIELD TAX BILL:	5/7/2021
AMOUNT COMMITTED TO ME FOR COLLECTION PER RSA 79:	**$1,267.35**

*** * * 18% APR INTEREST WILL BE CHARGED AFTER 6/6/2021 ON UNPAID TAXES * * ***

APPEAL: an owner may, within 90 days of notice of the tax, appeal to the assessing officials in writing for an abatement from the original assessment, but no owner shall be entitled to an abatement unless he has complied with the provisions of RSA 79:10 and 11. (RSA 79:8)

TAX OFFICE HOURS: MONDAY 9-12 & 7-8:30, WEDS & FRIDAY 9-4, THURSDAY 9-12
THURSDAY EVENING: 7-8:30

Sincerely,

COLLECTORS NAME
Tax Collector

ORIGINAL WARRANT
YIELD TAX LEVY
May 7, 2021
THE STATE OF NEW HAMPSHIRE

Rockingham

TO: Marisa Russo, Collector of Taxes for Town of NORTHWOOD , in said county:

In the name of said State you are hereby directed to collect on or before thirty (30) days from date of bill from the person(s) named herewith committed to you, the Yield Tax set against their name(s), amounting in all to the sum of : **$1,267.35** , with interest at eighteen (18%) percent per annum from the due date and on all sums not paid on or before that day. We further order you to pay all monies collected to the treasurer of said town, or treasurer's designee as provided in RSA 41:29, VI, at least on a weekly basis, or daily when receipts exceed $1,500.00 or more often when directed by the Commissioner of Revenue Administration.

Given under our hands and seal at NORTHWOOD

(Selectmen/assessor)

(Selectmen/assessor)

(Selectmen/assessor)

(Selectmen/assessor)

(Selectmen/assessor)

DATE SIGNED: May 7, 2021

NAME & ADDRESS	MAP & LOT	OPERATION #	YIELD TAX DUE
RONALD J KLEMARCZYK 0 PO BOX 161 CONTOOCOOK, NH 03229	124-15, 124-21	20-349-10 T	$1,267.35

TAX DUE DATE: June 6, 2021 TOTAL YIELDTAX: $1,267.35

TIMBER CUT FOR INTENTS FILED DURING: April 1, 2020 - March 31, 2021

TOWN: NORTHWOOD
COUNTY: Rockingham
OWNER: RONALD J KLEMARCZYK
OWNER:
ADDRESS: PO BOX 161
ADDRESS: CONTOOCOOK, NH 03229

INTENT FILED DURING TAX YEAR: April 1, 2020 - March 31, 2021

ACCOUNT & SERIAL #:
MAP & LOT #: 124-15, 124-21
OPERATION #: 20-349-10 T
DATE OF BILLING: May 7, 2021

SPECIES	LOW MBF	HIGH MBF			RANGE DIFFERENCE	RATING %	STUMPAGE VALUE *	# BOARD FEET IN THOUSANDS		
WHITE PINE	$75.00	$175.00			$100.00	0.75	$ 150.00	47.610		
HEMLOCK	$20.00	$50.00			$30.00	0.75	$ 42.50	0.000		
RED PINE	$20.00	$55.00			$35.00	0.75	$ 46.25	0.000		
SPRUCE & FIR	$70.00	$110.00			$40.00	0.75	$ 100.00	0.000		
HARD MAPLE	$150.00	$310.00			$160.00	0.75	$ 270.00	0.000		
WHITE BIRCH	$40.00	$100.00			$60.00	0.75	$ 85.00	0.045		
YELLOW BIRCH	$75.00	$200.00			$125.00	0.75	$ 168.75	0.000		
OAK	$225.00	$350.00			$125.00	0.75	$ 318.75	14.965		
ASH	$80.00	$200.00			$120.00	0.75	$ 170.00	1.060		
SOFT MAPLE	$70.00	$150.00			$80.00	0.75	$ 130.00	0.055		
BEECH/PALLET/TIE LOGS	$20.00	$50.00			$30.00	0.75	$ 42.50	6.645		
OTHERS:	$0.00	$0.00			$0.00	0.75	$ -	0.000		
OTHERS:	$0.00	$0.00			$0.00	0.75	$ -	0.000		
TONS & CORDS	**TONS LOW**	**TONS HIGH**	**CORDS LOW**	**CORDS HIGH**	**TONS**	**CORDS**	**RATING %**	**STUMPAGE VALUE TONS ***	**STUMPAGE VALUE CORDS ***	**#TONS**	**#CORDS**
SPRUCE & FIR	$0.00	$0.00			$0.00		0.75	$ -		0.000	
HARDWOOD & ASPEN	$1.00	$3.50			$2.50		0.75	$ 2.88		0.000	
PINE	$0.00	$1.00			$1.00		0.75	$ 0.75		15.000	
HEMLOCK	$0.00	$1.75			$1.75		0.75	$ 1.31		0.000	
BIOMASS CHIPS	$0.00	$0.50			$0.50		0.75	$ 0.38		314.550	
HIGH GRADE SPRUCE	$20.00	$30.00			$10.00		0.75	$ 27.50		0.000	
CORD WOOD/FUELWOOD			$8.00	$15.00		$7.00	0.75		$ 13.25		12.000

*** STUMPAGE VALUE = % RATING X RANGE DIFFERENCE + LOW RANGE VALUE**

Rev. 7/2012

CERTIFICATION OF YIELD TAXES ASSESSED
INTENT FILED DURING TAX YEAR: April 1, 2020 - March 31, 2021

TOWN / CITY OF: NORTHWOOD
COUNTY OF: Rockingham
CERTIFICATION DATE: May 7, 2021

SEND SIGNED COPY TO: DEPT. OF REVENUE ADMINISTRATION
MUNICIPAL AND PROPERTY DIVISION
P.O. BOX 487
CONCORD, NH 03302-0487

(Selectmen/assessor)

(Selectmen/assessor)

(Selectmen/assessor)

(Selectmen/assessor)

(Selectmen/assessor)

# 1	# 4	# 5	# 6	#6	#7		# 8	# 9	# 10
NAME OF OWNER	SPECIES	NUMBER OF BOARD FEET IN THOUSANDS	NUMBER OF TONS	NUMBER OF CORDS	STUMPAGE VALUE		TOTAL ASSESSED VAL.	TAX AT 10 %	
RONALD J KLEMARCZYK									
0	WHITE PINE	47.610				$150.00	$7,141.50	$714.15	
PO BOX 161	HEMLOCK	0.000				$42.50	$0.00	$0.00	
CONTOOCOOK, NH 03229	RED PINE	0.000				$46.25	$0.00	$0.00	TOTAL TAX
ACCOUNT OR SERIAL #:	SPRUCE & FIR	0.000				$100.00	$0.00	$0.00	DUE ON THIS
0	HARD MAPLE	0.000				$270.00	$0.00	$0.00	OPERATION
# 2	WHITE BIRCH	0.045				$85.00	$3.83	$0.38	(TOTAL OF
BY WHICH LOT WAS DESIGNATED	YELLOW BIRCH	0.000				$168.75	$0.00	$0.00	COL. # 9)
IN NOTICE OF INTENT	OAK	14.965				$318.75	$4,770.09	$477.01	
	ASH	1.060				$170.00	$180.20	$18.02	
MAP & LOT NUMBER	SOFT MAPLE	0.055				$130.00	$7.15	$0.72	
124-15, 124-21	BEECH/PALLET/TIE LOGS	6.645				$42.50	$282.41	$28.24	
	OTHERS :	0.000				$0.00	$0.00	$0.00	
	OTHERS :	0.000				$0.00	$0.00	$0.00	
					TONS	CORDS			$1,267.35
# 3	SPRUCE & FIR		0.00		$ -		$0.00	$0.00	
	HARDWOOD & ASPEN		0.00		$ 2.88		$0.00	$0.00	
OPERATION NUMBER	PINE		15.00		$ 0.75		$11.25	$1.13	
	HEMLOCK		0.00		$ 1.31		$0.00	$0.00	
20-349-10 T	BIOMASS CHIPS		314.55		$ 0.38		$117.96	$11.80	
	HIGH GRADE SPRUCE		0.00		$ 27.50		$0.00	$0.00	
	CORDWOOD			12.00		$ 13.25	$159.00	$15.90	
							$12,673.39	$1,267.35	

REV. 10.2012

Town of Northwood
818 NH Turnpike
Northwood NH 03261
942-5586

SUSAN P ROMANO
MICHAEL A ROMANO
330 WINDING HILL ROD
NORTHWOOD, NH 03261

YIELD TAX ON TIMBER CUT

TAX ACCOUNT & SERIAL I.D. NUMBER:	0
TAX MAP & LOT NUMBER:	238-9
YIELD TAX OPERATION NUMBER:	20-349-06 T
DATE OF YIELD TAX BILL:	5/7/2021
AMOUNT COMMITTED TO ME FOR COLLECTION PER RSA 79:	**$34.12**

*** * * 18% APR INTEREST WILL BE CHARGED AFTER 6/6/2021 ON UNPAID TAXES * * ***

APPEAL: an owner may, within 90 days of notice of the tax, appeal to the assessing officials in writing for an abatement from the original assessment, but no owner shall be entitled to an abatement unless he has complied with the provisions of RSA 79:10 and 11. (RSA 79:8)

TAX OFFICE HOURS: MONDAY 9-12 & 7-8:30, WEDS & FRIDAY 9-4, THURSDAY 9-12
THURSDAY EVENING: 7-8:30

Sincerely,

Marisa Russo
Tax Collector

ORIGINAL WARRANT
YIELD TAX LEVY
May 7, 2021
THE STATE OF NEW HAMPSHIRE

Rockingham

TO: Marisa Russo, Collector of Taxes for Town of NORTHWOOD , in said county:

In the name of said State you are hereby directed to collect on or before thirty (30) days from date of bill from the person(s) named herewith committed to you, the Yield Tax set against their name(s), amounting in all to the sum of : **$34.12** , with interest at eighteen (18%) percent per annum from the due date and on all sums not paid on or before that day. We further order you to pay all monies collected to the treasurer of said town, or treasurer's designee as provided in RSA 41:29, VI, at least on a weekly basis, or daily when receipts exceed $1,500.00 or more often when directed by the Commissioner of Revenue Administration.

Given under our hands and seal at NORTHWOOD

(Selectmen/assessor)

(Selectmen/assessor)

(Selectmen/assessor)

(Selectmen/assessor)

(Selectmen/assessor)

DATE SIGNED: May 7, 2021

NAME & ADDRESS	MAP & LOT	OPERATION #	YIELD TAX DUE
SUSAN P ROMANO MICHAEL A ROMANO 330 WINDING HILL ROD NORTHWOOD, NH 03261	238-9	20-349-06 T	$34.12

TAX DUE DATE: June 6, 2021 TOTAL YIELDTAX: $34.12

TIMBER CUT FOR INTENTS FILED DURING: April 1, 2020 - March 31, 2021

TOWN: NORTHWOOD
COUNTY: Rockingham
OWNER: SUSAN P ROMANO
OWNER: MICHAEL A ROMANO
ADDRESS: 330 WINDING HILL ROD
ADDRESS: NORTHWOOD, NH 03261

INTENT FILED DURING TAX YEAR: April 1, 2020 - March 31, 2021

ACCOUNT & SERIAL #:
MAP & LOT #: 238-9
OPERATION #: 20-349-06 T
DATE OF BILLING: May 7, 2021

SPECIES	LOW MBF	HIGH MBF			RANGE DIFFERENCE	RATING %	STUMPAGE VALUE *	# BOARD FEET IN THOUSANDS		
WHITE PINE	$75.00	$175.00			$100.00	0.75	$ 150.00	0.000		
HEMLOCK	$20.00	$50.00			$30.00	0.75	$ 42.50	0.000		
RED PINE	$20.00	$55.00			$35.00	0.75	$ 46.25	0.000		
SPRUCE & FIR	$70.00	$110.00			$40.00	0.75	$ 100.00	0.000		
HARD MAPLE	$150.00	$310.00			$160.00	0.75	$ 270.00	0.000		
WHITE BIRCH	$40.00	$100.00			$60.00	0.75	$ 85.00	0.000		
YELLOW BIRCH	$75.00	$200.00			$125.00	0.75	$ 168.75	0.000		
OAK	$225.00	$350.00			$125.00	0.75	$ 318.75	0.000		
ASH	$80.00	$200.00			$120.00	0.75	$ 170.00	0.000		
SOFT MAPLE	$70.00	$150.00			$80.00	0.75	$ 130.00	0.000		
BEECH/PALLET/TIE LOGS	$20.00	$50.00			$30.00	0.75	$ 42.50	0.000		
OTHERS:	$0.00	$0.00			$0.00	0.75	$ -	0.000		
OTHERS:	$0.00	$0.00			$0.00	0.75	$ -	0.000		
TONS & CORDS	**TONS LOW**	**TONS HIGH**	**CORDS LOW**	**CORDS HIGH**	**TONS**	**CORDS**	**RATING %**	**STUMPAGE VALUE TONS ***	**STUMPAGE VALUE CORDS ***	**#TONS**	**#CORDS**
SPRUCE & FIR	$0.00	$0.00			$0.00		0.75	$ -		0.000	
HARDWOOD & ASPEN	$1.00	$3.50			$2.50		0.75	$ 2.88		0.000	
PINE	$0.00	$1.00			$1.00		0.75	$ 0.75		0.000	
HEMLOCK	$0.00	$1.75			$1.75		0.75	$ 1.31		0.000	
BIOMASS CHIPS	$0.00	$0.50			$0.50		0.75	$ 0.38		132.490	
HIGH GRADE SPRUCE	$20.00	$30.00			$10.00		0.75	$ 27.50		0.000	
CORD WOOD/FUELWOOD			$8.00	$15.00		$7.00	0.75		$ 13.25		22.000

*** STUMPAGE VALUE = % RATING X RANGE DIFFERENCE + LOW RANGE VALUE**

Rev. 7/2012

CERTIFICATION OF YIELD TAXES ASSESSED
INTENT FILED DURING TAX YEAR: April 1, 2020 - March 31, 2021

TOWN / CITY OF: NORTHWOOD
COUNTY OF: Rockingham
CERTIFICATION DATE: May 7, 2021

SEND SIGNED COPY TO: DEPT. OF REVENUE ADMINISTRATION
MUNICIPAL AND PROPERTY DIVISION
P.O. BOX 487
CONCORD, NH 03302-0487

(Selectmen/assessor)

(Selectmen/assessor)

(Selectmen/assessor)

(Selectmen/assessor)

(Selectmen/assessor)

# 1	# 4	# 5	# 6	#6	#7		# 8	# 9	# 10
NAME OF OWNER	SPECIES	NUMBER OF BOARD FEET IN THOUSANDS	NUMBER OF TONS	NUMBER OF CORDS	STUMPAGE VALUE		TOTAL ASSESSED VAL.	TAX AT 10 %	
SUSAN P ROMANO									
MICHAEL A ROMANO	WHITE PINE	0.000				$150.00	$0.00	$0.00	
330 WINDING HILL ROD	HEMLOCK	0.000				$42.50	$0.00	$0.00	
NORTHWOOD, NH 03261	RED PINE	0.000				$46.25	$0.00	$0.00	TOTAL TAX
ACCOUNT OR SERIAL #:	SPRUCE & FIR	0.000				$100.00	$0.00	$0.00	DUE ON THIS
0	HARD MAPLE	0.000				$270.00	$0.00	$0.00	OPERATION
# 2	WHITE BIRCH	0.000				$85.00	$0.00	$0.00	(TOTAL OF
BY WHICH LOT WAS DESIGNATED	YELLOW BIRCH	0.000				$168.75	$0.00	$0.00	COL. # 9)
IN NOTICE OF INTENT	OAK	0.000				$318.75	$0.00	$0.00	
	ASH	0.000				$170.00	$0.00	$0.00	
MAP & LOT NUMBER	SOFT MAPLE	0.000				$130.00	$0.00	$0.00	
238-9	BEECH/PALLET/TIE LOGS	0.000				$42.50	$0.00	$0.00	
	OTHERS :	0.000				$0.00	$0.00	$0.00	
	OTHERS :	0.000				$0.00	$0.00	$0.00	
					TONS	CORDS			$34.12
# 3	SPRUCE & FIR		0.00		$ -		$0.00	$0.00	
	HARDWOOD & ASPEN		0.00		$ 2.88		$0.00	$0.00	
OPERATION NUMBER	PINE		0.00		$ 0.75		$0.00	$0.00	
	HEMLOCK		0.00		$ 1.31		$0.00	$0.00	
20-349-06 T	BIOMASS CHIPS		132.49		$ 0.38		$49.68	$4.97	
	HIGH GRADE SPRUCE		0.00		$ 27.50		$0.00	$0.00	
	CORDWOOD			22.00		$ 13.25	$291.50	$29.15	
							$341.18	$34.12	

REV. 10.2012

TOWN OF NORTHWOOD

INVESTMENT POLICY

A.1 Authority

This investment policy is established under the authority of State Statute RSA 41:29.

A.2 Purpose

To provide guidance to Town of Northwood officials as to the investment of public funds in a manner which will provide the highest investment return with the maximum security while meeting the daily cash flow demands of the Town and conforming to all laws governing the investment of public funds.

A.3 Scope

This investment policy shall cover all funds under the care of the Board of Selectmen and in the custody of the Town Treasurer as listed in Exhibit A-3 and any newly created funds, unless specifically exempted by the article(s) of its creation.

A.4 Objectives

A. *Safety (of principal and preservation of capital):* Safety of principal is the foremost objective of the investment program. Investments shall be undertaken to ensure the preservation of capital in the overall portfolio.

B. *Liquidity (maintain sufficient liquidity to meet operating requirements and other cash needs):* The portfolio shall retain sufficient liquidity to meet all operating requirements that may be reasonably anticipated. To ensure adequate funds are available to pay projected financial obligations, investments will be purchased or deposits made to reasonably match anticipated cash disbursements.

C. *Yield (rate of return):* The portfolio shall be designed with the objective of attaining a rate of return throughout budgetary and economic cycles that is as close to market average as possible, taking into account liquidity needs, investment risk, and capital preservation.

A.4 Risks

A. *Credit risk (loss due to failure of security issuer):* The Town shall minimize credit risk by limiting investments to the safest types of securities, and diversifying the portfolio.

B. *Market risk (changes in the financial market could reduce the value of a security):* The Town shall minimize market risk by limiting investments that are subject to rapid market swings, and by varying investment maturity dates.

A.5 Investment Instruments

A. List of allowable investment instruments:

1. U.S. Treasury bills, notes, and bonds.

2. U.S. Government Agency Securities which carry the full faith and credit guarantee of the U.S. Government.
3. U.S. Government Instrumentality Securities when contractually managed by a qualified financial advisor and fully collateralized.

B. List of allowable depository instruments:

1. Money market deposit accounts.
2. Certificates of deposit.
3. Sweep accounts.
4. Repurchase agreements, collateralized by U.S. Government Securities.
5. Reverse repurchase agreements, for short-term and unexpected liquidity needs only, with guidance from a qualified financial advisor. A reverse repurchase agreement will not be used for leveraging purposes.
6. Local government investment pools.

A.6 Collateralization

All depository instruments will be collateralized by formal written agreement. Ownership of collateralized securities shall be perfected through third party custodial safekeeping. Collateralization will be restricted to only securities defined by the bank commissioner as provided by rules adopted pursuant to RSA 383-B:3-301(e) with the following tiered ratios:

A. 100% (minimum) for issues maturing one year or earlier.

B. 102% (minimum) for all other issues.

A.7 Financial Institutions

The types of allowable financial institutions are as follows:

A. Federally insured banks chartered under the laws of New Hampshire.

B. Federally insured banks chartered under the laws of the federal government that have a branch located within the State of New Hampshire.

C. The public deposit investment pool established under state statutes.

Exhibit A-1 to this policy contains a formal list of the qualifying financial institutions maintained by the Treasurer of the State of New Hampshire. Additional financial institutions may be added by the Board of Selectmen to the list after they have been evaluated based upon the following criteria: capital adequacy, asset quality, management, earnings, and liquidity.

A.8 Standards of Care

A. *Delegation of authority:* In accordance with New Hampshire Law, responsibility for conducting investment transactions resides with the elected Town Treasurer. The Deputy Treasurer may be appointed to assist in performing investment functions.

B. *Prudence:* Investments shall be made with judgment and care, under circumstances then prevailing, which persons of prudence, discretion and intelligence exercise in the management of their own affairs, not for speculation, but for investment, considering the probable safety of their capital as well as the probable income to be derived.

C. *Ethics:* Key personnel, as listed in Exhibit A-2, who are involved with the investment function of the Town, shall refrain from personal business activity that could conflict with proper execution of the investment program, or which could impair their ability to make impartial decisions. Key personnel shall also inform the Administration and Board of Selectmen of any relationships, either personal or professional, with any financial institution conducting business with the Town that may, or give the appearance that it may, constitute a conflict of interest.

A.10 Internal Controls

A. The Finance Director is responsible for establishing and maintaining an internal control structure designed to ensure the assets of the Town are protected from loss, theft, or misuse.

B. The Town Administrator is responsible for ensuring that separation of transaction authority from accounting and recordkeeping, and written confirmation of transactions for investments are maintained.

C. The Board of Selectmen shall establish an annual process of independent review of the investment function. This review will provide internal control by assuring compliance with established policies and procedures.

A.11 Policy Review

This policy will be reviewed by the Board of Selectmen and Treasurer on annual basis, and when there is a change in key personnel. Performance of the current investments shall also be reviewed on at least an annual basis. This policy may be reviewed if there is a change in the investment environment, a change in an approved financial institution, or for the purposes of continuous improvement. If a change occurs in investment law which is not reflective of this policy, the law will prevail.

Approved June _____, 2021

Northwood Board of Selectmen

_____	_____
Hal Kreider	Matt Frye
_____	_____
Beth Boudreau	Pam Sanderson
_____	
Tim Colby	

Exhibit A-1 – List of Financial Institutions

	Fed or NH Chartered	Federally Insured
Bank of America N.A. (NC)	Federal	Yes
Bank of New England	NH	Yes
Bank of New Hampshire	NH	Yes
Centrix Bank & Trust	Federal	Yes
Citizens Bank New Hampshire	Federal	Yes
Claremont Savings Bank	NH	Yes
Community Guaranty Savings Bank	NH	Yes
Connecticut River Bank, N.A. (VT)	Federal	Yes
Federal Savings Bank	Federal	Yes
Franklin Savings Bank	NH	Yes
Granite Bank	NH	Yes
Lake Sunapee Bank, FSB	Federal	Yes
Lancaster National Bank, The	Federal	Yes
Ledyard National Bank (VT)	Federal	Yes
Mascoma Savings Bank	Federal	Yes
Meredith Village Savings Bank	NH	Yes
Merrimack County Savings Bank	NH	Yes
Northway Bank	NH	Yes
Ocean National Bank	Federal	Yes
Optima Bank & Trust Company	NH	Yes
Piscataqua Savings Bank	NH	Yes
Profile Bank, FSB	Federal	Yes
Salem Co-operative Bank	NH	Yes
Savings Bank of Walpole	NH	Yes
Sovereign Bank (PA)	Federal	Yes
Sugar River Bank	NH	Yes
TD Bank	Federal	Yes
Woodsville Guaranty Savings Bank	NH	Yes
New Hampshire Public Deposit Investment Pool	NH Statute	N/A

Exhibit A-2 – List of Key Personnel

Board of Selectmen

Chairman.....Hal Kreider
Vice Chairman .....Matt Frye

Treasurer .....Sandy Priolo
Deputy Treasurer .....Judith Anthony

Finance Director.....Cheryl Eastman

Town Administrator.....Walter Johnson

Auditors.....Plodzik and Sanderson, PA.

Exhibit A-3 – Funds Subject to this Policy

General Fund
Conservation Fund
Recreation Revolving Fund
Lagoon Fund
Forest Maintenance Fund
Ambulance Fund
Special Detail Fund
Cemetery Fund
Capital Project Funds
Escrow Funds

DRAFT

Town of Northwood
Purchasing Policy

Section 1. Purpose

The purpose of the policy is to establish a uniform purchasing system to assure the Town's operations be carried out efficiently and expeditiously with adequate financial control, transparency, and accountability; and vendors have equal opportunity to provide the goods and services that are used by the Town if they can provide an equivalent product or service and a competitive price.

In Northwood, purchasing authority rests with the Board of Selectmen, Police Commission, and Library Trustees. Nothing in this policy is meant to supersede existing State of New Hampshire RSA's pertaining to purchasing of goods and services by the town library.

Section 2. Objectives

The objective of this policy is to strike a balance between the need for departmental operating efficiency and flexibility, the need for financial control and accountability, and the need to provide reasonable opportunity for all qualified vendors and citizens to compete for the Town's business.

This policy shall be known as the "Town of Northwood Purchasing Policy" and may be cited as such.

Section 3. Definitions

For the purposes of this Policy, the following terms, phrases, words and their derivations shall have the meanings ascribed to them in this section:

3.1 **Approved Vendor** – suppliers of supplies and services who have done business with the Town of Northwood. The Board of Selectmen shall remove certain vendors when recommended by the Town Administrator or Department Head with just cause. The Board of Selectmen may also remove a vendor without recommendation with just cause. The Finance Director shall maintain a current vendor list.

3.2 **Bid Most Advantageous to the Town** – Not necessarily the low bid; in addition to price, the quality of the commodity, the bid meeting Town specifications, the commodity's warrantee, speed of delivery, and the demonstrated service record of the vendor must be considered in determining the 'bid most advantageous to the town."

3.3 **Competitive Bidding** – The documented process of achieving the lowest bid or the bid most advantageous to the town for the goods and services desired by the town, whether through formal or informal bidding procedures.

3.4 **Direct Purchase** – The direct purchase by a Department Head from a vender of supplies or services needed in small quantities for day-to-day operations.

3.5 **Emergency Purchase** – A purchase necessitated by a threat to public health, safety or to property.

3.6 **Formal Bid** – A written quotation obtained in a sealed envelope from an approved vendor or through advertisement and opened at a specific day, place, and time.

3.7 **Goods** – The complete array of purchases of the town, including but not limited to; supplies, commodities, equipment, construction materials and labor.

3.8 **Group Purchase** – A purchase made by the Town by grouping two (2) or more departmental requests in one (1) purchase.

3.9 **Informal Bids** – Quotations, written or oral, received from a vendor by means other than a formal Request for Proposal (RFP) or Request for Quotation (RFQ) process and not required to be opened publicly at a specified date and time.

3.10 **Project** – A large or major undertaking especially one involving considerable money, personnel, and equipment that is contemplated, devised, or planned in a scheme of things.

3.11 **Purchase** – Buying, renting, leasing, or otherwise acquiring goods or services for a price.

3.12 **Purchase Amount** – The total cost of goods or services including all determinable associated costs, e.g. construction, engineering, delivery, setup and training. Where the purchase consists of small frequent charges, the aggregate twelve-month cost of goods or services shall be used to determine the amount of a purchase and the applicability of the specific sections of the Purchasing Policy. For multi-year lease agreements, the total multi-year cost shall be used to determine the amount of the purchase, and the total cost shall determine the applicability of the specific sections of the Purchasing Policy.

3.13 **Purchase Order** – A document which authorizes a vendor to deliver goods or provide a service, and which assures that public funds for such goods or services will be encumbered for future payment.

3.14 **Qualified Vendor** – A vendor who agrees to the terms of payment of the Town of Northwood and demonstrates quality, timely delivery, and quality performance.

3.15 **Services** – The lease or rental of all grounds, buildings, offices, space, or equipment required by the town, the repair or maintenance of all equipment or real property owned by or the responsibility of the Town, and all labor furnished to the Town by persons, firms, individuals or corporations, professional services such as legal, engineering or accounting not part of or connected with the Town government.

3.16 **Specifications** – The qualitative standards set by department heads as a guide to the Town Administrator and Board of Selectmen and as a measure of quality and quantity that successful vendors must achieve to be considered for award. Specification shall not restrict purchases as to trade name or eliminate bids being submitted on items that have the same specifications but not as to a specific trade name.

Section 4. Authority

This policy is adopted by the Board of Selectmen in accordance with RSA 31:39 "Powers and Duties of Towns" and in accordance with RSA 41:8 and RSA 41:9 "Choice and Duties of Town Officers" as it relates to their management of the Town's prudential affairs and their authority over expenditures.

Section 5. Category #1 - Purchase Amounts between $0.01 and $499.99

5.0 Total amount of purchase must include any applicable shipping and handling costs.

5.1 Purchases for Four Hundred, Ninety-Nine Dollars and 99 cents ($499.99) or LESS may be executed by direct purchasing by the Department Head with no further approval.

5.2 Department Heads shall take the appropriate steps to attain the best pricing practical when using direct purchases.

Section 6. Category #2 - Purchase Amounts between $500.00 and $2,499.99

6.0 Total amount of the purchase must include any applicable shipping and handling costs.

6.1 Category #2 purchases must have approval **prior** to the purchase.

6.2 Purchase requests will be reviewed and approved or denied by the Police Commission for the Police Department, Library Trustees for the Library, and the Town Administrator for all the other departments of the Town, to ensure each department has requested these items in their budget.

Section 7. Category #3 - Purchases between $2,500.00 and $9,999.99

7.1 Total amount of the purchase must include any applicable shipping and handling costs.

7.2 Purchase requests must be initially approved by the Police Commission for the Police Department, Library Trustees for the Library, and Board of Selectmen for all other departments, boards, and committees **prior** to the purchase.

Section 8. Category #4 - Purchase Amounts of $10,000.00 and OVER

8.1 Total amount of the purchase must include any applicable shipping and handling costs.

8.2 Any purchase request in this category is considered a capital item and must appear in the current budget as a line item, or as a capital expenditure, approved by the Budget Committee and Town Meeting. Only capital items included within the current budget will be considered unless extenuating circumstances occur. The Selectmen will determine if an exception should be made.

Section 9. Category #5 – Construction Projects $25,000 and OVER

Any purchase in this category must be accomplished using the formal bid process.

Section 10. Optional Purchasing Methods

Notwithstanding any other provision of this policy to the contrary, the following methods may be employed for the purpose of purchasing goods and services.

10.1 **Emergency Waiver of Bidding Requirements** – The bidding procedures may be waived by the Board of Selectmen when there exists an emergency as determined by the Town Administrator and/or Board of Selectmen. All attempts shall be made to obtain the most competitive price within the time available. The Department Head shall report all such emergency purchases immediately to the Town Administrator to present to the Board of Selectmen at their next regular meeting.

10.2 **Purchases made Through State; State Bid Prices** – The Department Head may, with approval by the Town Administrator and/or Board of Selectmen, waive bidding procedures when purchasing through the State of New Hampshire or at State bid prices but not superseding Section 8.2. The bid requirements may apply, at the discretion of the Town Administrator and/or Board of Selectmen.

10.3 **Blanket Purchases** – The Town Administrator is empowered to bid and award blanket purchase orders for goods and services at an agreed upon price and/or quantities, but in quantities delivered and paid for as needed, subject to other provisions of the Purchasing Policy.

10.4 **Requests for Proposals (RFP)** – The Town Administrator may solicit competitive proposals if he/she determines that compiling detailed technical specification is not feasible or advantageous. Solicitation and award of RFP's is subject to other provisions of the Purchasing Policy.

10.5 **Regional Purchasing** – The Town Administrator and Department Heads may participate in solicitations to bid conducted by the Town or another town or Town Administrator where the goal is to bid for goods and services for more than one town or towns subject to other provisions of the Purchasing Policy and approval of the Board of Selectmen.

Section 11. Re-bidding

The Town Administrator is authorized to solicit the re-bid for any or all items that have been noticed for bidding where less than three bids have been received, or where no bid most advantageous to the town has been received.

Section 12. Contract Processing

The Board of Selectmen are the contracting officials of the town and may designate this role to the Town Administrator. Purchases involving contracts are subject to all other provisions of the Purchasing Policy.

Section 13. Conditions of Purchase

All purchases made by the town shall be subject to the following conditions:

13.1 All purchases shall be awarded based on the lowest bid meeting specifications or the bid most advantageous to the town and meeting specifications.

13.2 All purchases shall be subject to the reservation of the right by the town to accept or reject any or all bids.

13.3 When an award of purchase shall be recommended to other than the lowest qualified bidder, the Town Administrator shall submit such recommendation to the Board of Selectmen for approval or

disapproval. Should the Board of Selectmen reject such recommendation, the award shall be made to the lowest responsible bidder, unless all bids are rejected.

Section 14. Exchange for Goods and Services

Any transfer of town assets, waiving or abatement of fees, or performance of town services in exchange for goods and services to be received by the town shall be deemed a purchase and shall be subject to the provisions of the Purchasing Policy as determined by the fair market value of the town assets, fees, and/or services being exchanged.

Section 15. Conflicts of Interest

No employee of the town shall solicit the favorable treatment of himself or others with vendors customarily bidding for town purchase awards, nor shall any employee accept any gift from any vendor interested in obtaining town purchases, except for an advertising token of insignificant value.

Section 16. Implementation

To facilitate conduct in accordance with this policy, a copy of this policy shall be made available to town officials, employees, volunteers, boards and commissions upon hiring, appointment or election to office and at such other times as may be necessary.

This policy will take effect upon approval.

Adopted by vote of the Board of Selectmen on this date, the Xth of XXXXX, XXXX.

Hal Kreider, Chairman

Matthew Frye, Vice-Chair

Beth Boudreau

Timothy Colby

Pamela Sanderson

PURCHASING POLICY ADDENDUM A

		Approval Level				Purchasing Procedure			
CATEGORY #	VALUE	Dept. Head	Town Administrator/ Police Commission/ Library Trustees	Board of Selectmen	Direct Purchase	3 Quotes Required	Formal Sealed Bid Process	In Budget or Capital Exp.	Security Required
1	$ 0 - $ 499.99	X			X				
2	$ 500.00 - $ 2,499.99	X	X			X			
3	$ 2,500.00 - $9,999.99	X	X	X		X			
4	$ 10,000 +	X	X	X		X		X	
5	Construction Projects Over $25,000	X	X	X		X	X	X	X

Town of Northwood
Purchasing Policy Administrative Rules

Section 1. Purpose

The purpose of these Purchasing Administrative Rules is to outline procedures and provide guidance for compliance with the Town of Northwood Purchasing Policy as adopted by the Board of Selectmen on XXXX XX, XXXX and should be used in conjunction with the above-mentioned policy.

Section 2. Category #1 - Purchase Amounts Between $0.01 and $499.99

2.0 Total amount of purchase must include any applicable shipping and handling costs.

2.1 Purchases for Four Hundred, Ninety-Nine Dollars and 99 cents ($499.99) or LESS may be executed by direct purchasing by the Department Head with no further approval.

2.2 Department Heads shall take the appropriate steps to attain the best pricing practical when using direct purchases.

2.3 Each purchase requires the completion of a pre-numbered paper purchase order form (supplied to each department for their use in this category) and submitted to the Finance Director. The form must include the account number to which the purchase is to be charged, terms of payment, F.O.B and purchase order number.

2.4 No department, board, or committee shall order the same item from the same vendor by using two or more consecutive pre-numbered purchase orders to split orders which total more than the amount listed for category #1.

2.5 No invoices will be paid without supporting documents and either a paper purchase order signed by the Department Head, Board Chair, or Committee Chair, OR a requisition processed electronically through the accounting system.

2.6 Limit of 2 purchase orders per department per week to the same vendor unless an emergency situation arises.

Section 3. Category #2 - Purchase Amounts Between $500.00 and $2,499.99

3.0 Total amount of the purchase must include any applicable shipping and handling costs.

3.1 Category #2 purchases must have approval **prior** to the purchase.

3.2 Purchase requests will be reviewed and approved or denied by the Police Commission for the Police Department, Library Trustees for the Library, and the Town Administrator for all the other departments of the Town, to ensure each department has requested these items in their budget.

3.3 Three price quotes, together with the vendor name, price quoted, contact name and telephone number must accompany the purchase request. If the order is requested for the higher quoted price, justification must be provided. The Town Administrator will either approve the request or refer it to the Board of Selectmen for their action. If there is a specialized item that cannot be quoted from three companies, the department head must explain on the purchase request when it is submitted for approval.

3.4 Motor vehicle repairs that exceed the amount in Category #2 should be handled in accordance with the following:

3.4.1 A written statement of the work to be performed, including a complete description of the work, parts to be supplied, and an estimated cost shall be obtained by the requisitioning department, board, or committee and shall be requested with a standard purchase requisition.

Section 4. Category #3 - Purchases Between $2,500.00 and $9,999.99

4.1 Total amount of the purchase must include any applicable shipping and handling costs.

4.2 Purchase requests must be initially approved by the Police Commission for the Police Department, Library Trustees for the Library, and Board of Selectmen for all other departments, boards, and committees **prior** to the purchase.

4.3 Three written vendor quotes must be submitted with the request. If the order is requested for the higher quoted price, justification must be submitted with the request. Purchase requests under Category #3 **must** be submitted to the Town or Finance Administrator one week prior to the Departments expected approval date.

Section 5. Category #4 - Purchase Amounts of $10,000.00 and OVER

5.1 Total amount of the purchase must include any applicable shipping and handling costs.

5.2 Any purchase request in this category is considered a capital item and must appear in the current budget as a line item, or as a capital expenditure, approved by the Budget Committee and Town Meeting. Only capital items included within the current budget will be considered unless extenuating circumstances occur. The Selectmen will determine if an exception should be made.

5.3 Requests in this category shall be submitted to the Police Commission, Library Trustees, and Board of Selectmen during budget preparation time. Three written quotes must be submitted with each request. On-going or long-term projects may be exempt from the written quote requirement but still requires competitive quotes. (for example, Highway Department paving and sanding, etc.)

5.4 Any requests approved by the Budget Committee and Town Meeting will require a purchase request, with up-to-date quotes, being submitted to the Board of Selectmen at **least 30 days prior to the date of ordering,** for their final approval, and the issuance of a purchase order number.

5.5 When obtaining quotes, you are expected to not only ask for a price quote, but also ask for special payment terms, free freight, quantity discounts, government discounts, or any other offers that may be beneficial to the Town. This information should be supplied with the purchase request.

Section 6. Category #5 – Construction Projects $25,000 and OVER

Any purchase in this category must be accomplished using the formal bid process. Please see Section 8.

Section 7. Exceptions

7.1 Exemptions to Approval Requirements – Payments exempt from the approval requirements in Sections 2 through 6 due to their nature or other statutory provisions include:

7.1.1 Utility consumption costs including electrical, telephone, cable/internet expenses, natural gas, and fuel. However, where possible, price quotes for goods and services that occur on a regular basis should be received once for the year or season during the budget process.

7.1.2 Advertising

7.1.3 Postage

7.1.4 Federal, State, and local taxes.

7.2.5 Court Judgements

7.2.6 Workers Compensation Claims

7.2.7 Debt Service payments

7.2.8 Police special investigative costs where disclosure may jeopardize an investigation

7.2.9 Contractual Agreements – Including ongoing equipment and software service agreements which have previously been approved through the budgeting process; ongoing independent contractor agreements such as snowplowing; assessing; auditing; and legal services.

7.2.10 Human Service Payments

7.2.11 Payments made on behalf of employees as part of their job description/training.

Section 8. Competitive Bidding Procedure

8.1 Competitive bidding will be opened by the Town Administrator with notice of solicitations for bidding, which shall be sent to vendors, and/or by advertising. The notice shall contain specification as to the quantity and quality, date and time at which bidding shall be closed and the date and time at which bids shall be opened and read and the purchase awards made. All solicitations shall note that all purchases are subject to the conditions set forth in the Town Purchasing Policy.

8.2 The Department Head in conjunction with the Town Administrator shall solicit at least three (3) vendors on every purchase requiring bidding; provided, however, that in all cases a bid most advantageous to the town shall be awarded. In the event less than three (3) bids shall be received, the Board of Selectmen may either award the purchase on basis of the best bid of those submitted or shall order a re-bid on that item.

8.3 Technical specifications for bids shall state information as broadly as is practicable yet shall be specific enough to describe the requirements of the department. Non-technical specifications for bids shall state the quality required in general terms.

8.4 Formal, sealed bids shall be submitted by qualified vendors before the stated deadline and may be withdrawn by any bidder before the deadline. After the deadline, the Town Administrator shall receive no further bids, and no bidder shall withdraw a bid. The town shall have custody of all bids submitted pursuant to these Town of Northwood Purchasing Administrative Rules.

8.5 In accordance with RSA 447:16, the Town Administrator shall require security from vendors for construction projects estimated to be in excess of $25,000. The elements of a purchase to be secured included, but are not limited to, the following:

8.5.1 Bid Price – To ensure a margin above the bid prices, from the time of bid opening until signing of the contract, in case of default by the bidder. The amount is used to offset the cost of accepting the next lowest qualified bidder. Minimum of 10% of bid price.

8.5.2 Performance – To ensure compliance with and completion of the contract. 100% of contract.

8.5.3 Labor and Material Payment – to ensure payment to suppliers and subcontractors by the contractor. 100% of contract.

8.6 The form of the security will be prescribed by the Town Administrator and acceptable by the Town Attorney and Finance Director and can consist, but is not limited to, bonds issued by surety companies licensed within the United States, certified checks and irrevocable letters of credit at banks acceptable to the Town.

8.7 The Town Administrator may include security requirements for projects less than $25,000 and in other types of purchases if doing so is determined to be in the best interests of the Town.

8.8 In the event of a tie for low bid by equally qualified bidders where one bid is not considered a bid most advantageous, the following rules shall apply to the tied bidders:

8.8.1 Preference for award shall be given first to any bidder who is located within Northwood. If none of the bidders are from Northwood preference shall then be given to any bidder located within the State of New Hampshire.

8.8.2 If preference cannot be determined, the Town Administrator shall, in the presence of such bidders if possible or in the presence of a witness, draw lots to determine who shall be awarded the bid in accordance with the Town of Northwood Purchasing Administrative Rules.

8.9 The Town Administrator shall open bids, read them in public, inspect them and process for award. In determining the low bid or the bid most advantageous, the Town Administrator shall, whenever possible, analyze the bids so that the bids are compared on an equal basis.

8.10 The competitive bid procedure may be waived by a majority vote of the Board of Selectmen.

Section 9. Purchase Order Procedures

All purchases in value of $500 and OVER shall require a purchase order request from the Department Head and approved by any other individual or groups as required by this policy.

9.1 Purchases relating to ongoing operational expenditures (vehicle fuels, heating oil, propane) shall be assigned an annual blanket purchase order number.

9.2 When required, the Department Head shall enter a purchase order request in the Requisitions module of the financial software. The requisition should, at a minimum, contain the following information:

- **9.2.1** The quantity and quality of goods or services required.
- **9.2.2** Description of material or service required.
- **9.2.3** Vendor's name, location, and contact information.
- **9.2.4** Reason for purchase.
- **9.2.5** The unit costs, if applicable.
- **9.2.6** Any extra charges, such as freight, insurance, etc.
- **9.2.7** Total amount of purchase
- **9.2.8** Place and expected time of delivery.
- **9.2.9** Date the order is prepared.
- **9.2.10** Budget account to charge the purchase.

The requisition is reviewed and either approved, rejected, or sent back to the Department Head for further information by the Town Administrator. If further approval is needed in accordance with the Town of Northwood Purchasing Policy, the relevant Board (Selectmen, Library Trustees, or Police Commission) will review the request. Once approved by all necessary levels, the request is converted to a Purchase Order by the Finance Director and assigned a Purchase Order number.

9.3 Department Heads submits the purchase order number with an invoice for payment processing.

9.4 Change Purchase Orders – The Town Administrator is empowered to issue change purchase orders for changes in scope or quantity of an existing purchase order. The change purchase amount is subject to other provisions of the Purchasing Policy.

This Administrative Rule will take effect on XX/XX/XXXX and will be revised when necessary.

Town of Northwood
Accounts Payable Policy

Section 1. Purpose

The purpose of the policy is to provide guidelines for the processing of invoices for payment of goods and services in compliance with the Town of Northwood Purchasing policies and to ensure that all Town funds are disbursed and recorded in accordance with Generally Accepted Accounting Principles (GAAP). Accounts Payable is responsible for auditing and processing all invoices for payment.

Section 2. Objectives

The objective of this policy is to ensure the expedient and accurate processing of all payables while adhering to appropriate accounting practices and internal controls; and to promote and maintain a satisfactory credit standing with suppliers. Prompt payment of invoices and responses to inquiries is necessary to achieve this goal.

This policy shall be known as the "Town of Northwood Accounts Payable Policy" and may be cited as such.

Section 3. Definitions

For the purposes of this Policy, the following terms, phrases, words and their derivations shall have the meanings ascribed to them in this section:

3.1 **Invoice** – an itemized bill for goods sold or services provided, containing individual prices, the total charge, and the terms.

3.2 **Payee** - a person or company to whom a check, money order, etc., is payable.

3.3 **Statement** – an history of an account, as one rendered to show the balance due.

3.4 **Vendor** – a person, group, company, or agency that sells a goods or service.

Section 4. Authority

This policy is adopted by the Board of Selectmen in accordance with RSA 31:39 "Powers and Duties of Towns" and in accordance with RSA 41:8 and RSA 41:9 "Choice and Duties of Town Officers" as it relates to their management of the Town's prudential affairs and their authority over expenditures.

Section 5. Policy

5.1 All payments for goods and services or reimbursements must be supported by a source document (invoice, receipt) and all applicable approvals in accordance with the Town of Northwood Purchasing Policy.

5.2 All reimbursement payments to employees of the Town of Northwood shall be approved by the Town Administrator prior to payment.

5.3 Payment will be made only from invoices and receipts, **not** from packing slips, quotes, estimates, or statements without the invoices attached unless special accommodations are made in advance with the Finance Director.

5.4 Payment for past due amounts or balances will **not** be paid without a copy of the unpaid invoice attached.

5.5 All disbursements are to be made by paper check or through on-line banking (ACH) and are only made payable to a specific payee and are not written to "Cash" or "Bearer".

5.6 All disbursements will be made by the Finance Department through the Accounts Payable system. No handwritten checks will be disbursed except in emergency circumstances. Any emergency that warrants handwritten checks must be approved by the Board of Selectmen.

5.7 Checks to a vendor from any Town bank account **except Escrow accounts held on behalf of another entity** will be processed through the General Fund using the Accounts Payable process. Reimbursements from any other bank account (for example: expenses from other funds) will then be transferred back into the General Fund.

Section 6. Implementation

To facilitate conduct in accordance with this policy, a copy of this policy shall be made available to town officials, employees, volunteers, boards and commissions upon hiring, appointment or election to office and at such other times as may be necessary.

This policy will take effect upon approval.

Adopted by vote of the Board of Selectmen on this date, the Xth of XXXXX, XXXX.

Hal Kreider, Chairman

Matthew Frye, Vice-Chair

Beth Boudreau

Timothy Colby

Pamela Sanderson

Town of Northwood

Town Administrator's Report

May 25, 2021

Staffing Update: We continue to receive and review applications for the building inspector, health and code enforcement officer. We have one candidate for consideration in non-public session. The vacant transfer station supervisor position has been posted. Posting for summer beach attendants will be this week.

American Rescue Plan Update: Treasury will be recalculating the distribution to cities and towns and update them next week. The are generally four categories where the funds can be used for: 1. Responding to or mitigate the effects of the Covid pandemic i.e., building improvements, air handling systems etc., 2. premium pay for essential workers, 3. government services to the extent of the total amount of loss revenue during the pandemic this includes operating and capital items, 4. water, sewer, clean water, and broadband infrastructure. Final guidance is coming soon. The State will receive the funds for NH cities and towns and must distribute it within 30 days.

1st Issue Tax Bills: Tax bills are scheduled to be mailed on or about June 1 with a due date of July 8th.

Bid Results for Building Repairs and Painting: There were no bid submitted for the painting projects and one bid received for the building repairs from Home Repair Plus by Nate Smith of Northwood. The total cost of the planned repairs to the town hall extension and the community is $25,781. Additional cost may be incurred for repairs discovered during the repair work. A cost proposal for each portion of the repairs is included in your packet.

Harvey Lake Dam and Boat Ramp: I have started the research on the ownership of the dam through the registry of deeds with no results so far. The boat ramp is being posted to use at your own risk due to the condition of the ramp. I'm also researching potential options for improvements to both the Harvey Lake ramp and the Northwood Lake boat launch areas.

2021 Voter Guide: The guide is being circulated in locations around town and on the website and Facebook. I'm waiting from mailing information/options to voters from the USPS.

Employee Performance Evaluating Training: We are working with Primex to bring a performance evaluation training program to Town for all staff sometime in the month of June.

Upcoming Meetings Schedule: Regular Board Meetings: May 25th. Voting day June 8, 2021 also at the elementary school. With the number of abatements still requiring Board review I suggest the Board schedule a regular meeting June 15th in addition to June 22nd.

Agenda

Linda Smith <lsmith@town.northwood.nh.us>

Zoning Board

1 message

bdimatteo@aol.com <bdimatteo@aol.com> Fri, May 14, 2021 at 10:27 AM
Reply-To: bdimatteo@aol.com
To: "lsmith@northwoodnh.org" <lsmith@northwoodnh.org>

Hi Linda,

I was hoping to stop by at Town Hall before just sending an e-mail, but just can't seem to get there before 1:00. Anyway, unfortunately, due to ongoing personal hardships and unexpected medical issues. I will not be able to continue on as a member of the Northwood Zoning Board, even as an alternate. I am currently in the process of trying to relocate outside of Northwood. I am so very sorry for any inconvenience my change in plans has created. I will drop off my copy of the Planning and Land Use Manual, so hopefully a new member can utilize it

Best wishes,
Brenda DiMatteo

Agenda

Chesley Memorial Library

8 Mountain Ave, Northwood, NH 03261
Phone: (603) 942-5472
Fax: (603) 942-5132

Northwood Board of Selectmen

818 First NH Turnpike

Northwood, NH 03261

May 14, 2021

Dear Board of Selectmen:

The Chesley Memorial Library Board of Trustees would like to request that Irene Kreider be appointed to the position of alternate library trustee for one year. Thank you for your consideration!

Sincerely,

Donna Bunker

Donna Bunker,

Library Director

Agenda

Chesley Memorial Library

8 Mountain Ave, Northwood, NH 03261
Phone: (603) 942-5472
Fax: (603) 942-5132

Northwood Board of Selectmen

818 First NH Turnpike

Northwood, NH 03261

May 14, 2021

Dear Board of Selectmen:

The Chesley Memorial Library Board of Trustees would like to request that Margaret Walker be appointed to the position of alternate library trustee for one year. Thank you for your consideration!

Sincerely,

Donna Bunker

Donna Bunker,

Library Director

	A	B	C	D	E	F	G	H	I	J	K	L	M	N
1	Town of Northwood													Updated 05/21/2021
2	Select Board and Administration Task Manager													
3				Priority				Due		Revised				
4	Date Listed	Task		Level		Assignee(s)		Date		Date		Status		Notes
5														
6	12/15/2020	Deliberative Session		High		WJ/BoS/Mod		1/30/2021		5/15/2021		Complete		to be held in person at Elementary School
7														
8	1/5/2021	Review of Town Policies and Ordinances		Medium		BoS/WJ		9/1/2021				in process		review during each BoS meetings beginning 03/15/2020 until complete
9														
10	1/5/2021	Sale or Auction of Available Town Owned Property		High		WJ/BoS		6/15/2021				in process		determine status and confirm list w/BoS, ConCom,Rec Commission
11														
12	1/15/2021	FY 20 Audit		Medium		WJ/CE		7/1/2021		6/1/2021		in process		field work completed
13														
14	1/15/2021	Update and Improve Town Website		Medium		WJ		7/1/2021				in process		meeting scheduled with host/design company on 4/29
15														
16	1/15/2021	Cable TV Franchise Agreement Renewal Process		low		WJ/Bos/Atlantic		12/31/2023				in process		joined consortium to negociate, first meeting 3/31/21
17														
18	1/15/2021	Review and Update Personnel Policy		High		WJ/BoS		4/15/2021		6/1/2021				Have current policy reviewed by legal for compliance &w/BoS for updates
19														
20	1/25/2021	Update Wage Scale		High		WJ/BoS/CE		4/15/2021		7/1/2021				Update wage Grade and Step scale
21														
22	2/3/2021	Review/ Update Internal Control Polices for Finance		High		WJ/CE/PA		3/8/2021		5/15/2021		in process		adjust as needed with auditors input
23														
24	2/4/2021	Hire Building Inspector/Code Enforcement Officer		High		WJ/BoS		4/1/2021		5/1/2021		in process		begin posting notice to hire by 02/12/2021
25														
26	2/4/2021	Complete New Road Surface Management System		High		WJ/CB/SCRPC		10/31/2021						process to begin in late spring/summer
27														
28	2/18/2021	Renovate the Center School		Medium		WJ/Facility Com		10/31/2021						research grant funding, assess improvements needed, prepare for 2022
29														
30	2/18/2021	Review Voter Guide and Deliberative Session Info		High		WJ/BoS		4/27/2021				Complete		Revist and Update Warrant and Voter Guide
31														
32	3/15/2021	Issue RFPs for Mowing, Building Repairs, Roads		High		WJ/CB/BoS		3/26/2021				Complete		drafts to BoS on 3/23, bids due 4/09/21, road bid pending budget
33														
34	3/9/2021	Annual Review of Town Investment Policy		High		WJ/SP/BoS		4/27/2021		5/25/2021				Review existing policy
35														
36	3/9/2021	Public Hearing on New Building Permit Fees		Medium		WJ/CS/BoS		5/25/2021		6/22/2021				Proposed effective date of 9/1/2021
37														
38	3/9/2021	Review and Update Cyber Security Protection		High		WJ/CE/Mainstay		4/15/2021		6/15/2021		in process		Review policies and practices, program protection, hardware status
39														
40	3/9/2021	Review and Select New Financial Software Package		Medium		WJ/CE		8/1/2021				in process		subject to funding at TM, plan to convert 01/01/22
41														
42	3/23/2021	Board Review of All Committees and Their Charges		High		WJ/BoS		5/30/2021		6/22/2021				determine if still needed, is charge/mission clear and accurate
43														
44	4/13/2021	Organize a Conference of Committees		Medium		WJ/BoS		TBD						organize a meeting of all boards and committees to discuss mission, etc.
45														
46	5/7/2021	Investigate Harvey Lake Dam Ownership		High		WJ		6/15/2021				in process		determine ownership, address DES findings of 01/2020
47														
48	5/7/2021	Evaluate condition of boat ramps		High		WJ/ConCom/DES		7/1/2021				in process		research improvements to Northwood & Harvey Lk ramps

FYI

BELMONT, N.H.
PLANNING BOARD

A hearing for a PERSONAL WIRELESS SERVICE FACILTY
Belmont Mill 4th Floor Tioga Room and remotely via ZOOM on
MONDAY MAY 24, 2021 6:00 P.M.

The public is encouraged to attend in person, or participate remotely
BY COMPUTER DEVICE over Zoom by going to:
https://us02web.zoom.us/j/85884423549?pwd=L3hweEZMaEQ2MklIUUlodEtuYzlPQT09
on a desktop computer, tablet or smartphone

OR BY PHONE on a landline or cell phone by calling:
1-929-205-6099 and entering Meeting ID: 858 8442 3549, Passcode: 728335

Please try to log in 5 minutes before the meeting's scheduled start.

If you are unable to obtain access to the meeting, or if you experience technical difficulties or failures which inhibit your access, immediately call (603) 267-8300 ext. 101 so the meeting may be recessed until accessibility has been restored for all attendees.

Abutters' Hearing – Cellco Partnership dba Verizon Wireless: Request for site plan approval for a wireless communication facility with a monopole structure. Property is located at 73 Bishop Road, Tax Lot 205-009-000-000 in the "RS" Zone PB # 1021P.

This is a public meeting and interested parties are encouraged to attend. Application on file in the Land Use Office.

FYI

TOWN OF NORTHWOOD, NEW HAMPSHIRE
Administration Office
818 First New Hampshire Turnpike, Northwood NH 03261
(603)942-5586 Facsimile: (603)942-9107
wjohnson@town.northwood.nh.us

May 20, 2021

James Wilson
225 Lucas Pond Road
Northwood, NH 03261

Dear Jimmy,

I was disappointed to hear of your decision to leave your position at the transfer station.

To improve our facility operations and management, it would be very helpful if you would please complete the enclosed short exit interview questionnaire and return it to me in the envelop provided or drop it off at the town offices at your earliest convenience.

Thank you for your service to the Town of Northwood and best of luck in your future endeavors.

Sincerely,

Walter P. Johnson
Town Administrator

Encl:

CC: Cheryl Eastman, Finance Director

Home Repair Plus By Nate Smith

PO Box. 502
Northwood, NH 03261
cell # 603-608-5607

Estimate

Date	Estimate #
5/5/2021	669

Name / Address
Town of Northwood Community center

Project

Description	Qty	Rate	Total
Demo old siding from upper windows down on left ext. wall, clean up debris	6	60.00	360.00
R/R lower window upper exterior trim	1	60.00	60.00
Needed replacement of damaged underlayment suspected, estimated time to do so.	2	60.00	120.00
Install rain shield, flash above windows with lead.	4	60.00	240.00
Install Cedar pre primed clapboards 4" exposure.	17	60.00	1,020.00
Seal siding as needed	2	60.00	120.00
Pre primed cedar * pre primed pine is $3.80 per Sqft.	440	4.80	2,112.00
Rain shield	2	170.00	340.00
Lead	9	12.00	108.00
Rough sawn 1x12x12	2	18.00	36.00
Pre Primed exterior trim boards 1x6	1	55.00	55.00
Fastener, Sealant	1	120.00	120.00
Dispose of old material at town dump, labor only.	1	60.00	60.00
There may be some hidden damage to the sheathing and or framing that is not visible at the time of the estimate if so, the damage will be brought to the customers attention prior to any repairs and the cost associated will be above and beyond the original estimate.		0.00	0.00

Thank you for your business.
Home Repair plus by Nate Smith, LLC.
Phone #(603) 608 5607

Total

Grand total
$25,781

Home Repair Plus By Nate Smith

PO Box. 502
Northwood, NH 03261
cell # 603-608-5607

Estimate

Date	Estimate #
5/5/2021	669

Name / Address
Town of Northwood Community center

Project

Description	Qty	Rate	Total
Clarification of contract; By signing this contract you under stand that by state law you have 3 days to cancel this contract, once three days have expired it is up to the discretion of Home Repair Plus to refund any deposit if you "the customer" wish to terminate this contract after the three day period. Any alteration or deviation from above specifications involving extra costs will be executed only upon written order, and will become an extra charge over and above the estimate. All agreements contingent upon accidents or delays beyond our control. The above prices, specifications and conditions are satisfactory and are hereby accepted. You are authorized to do the work as specified. customer authorization signature: date:		0.00	0.00

Thank you for your business. Home Repair plus by Nate Smith, LLC. Phone #(603) 608-5607	**Total** $4,751.00

Home Repair Plus By Nate Smith

PO Box. 502
Northwood, NH 03261
cell # 603-608-5607

Estimate

Date	Estimate #
5/5/2021	670

Name / Address
Town of Northwood Community center

Project

Description	Qty	Rate	Total
Jack, temp support roof structure	6	60.00	360.00
Demo old deck, posts	2	60.00	120.00
Dig new footings	5	60.00	300.00
set footing tubes, poor concrete, back fill holes	3	60.00	180.00
grade area under deck area, prep for concrete ramp landing pad	4	60.00	240.00
Frame deck, handicap ramp.	10	60.00	600.00
Install decking, clad posts and deck framing with composite	13	60.00	780.00
Frame landing pad form, poor concrete. Broom finish pad	8	60.00	480.00
Install hand rail on ramp	4	60.00	240.00
Concrete	1	216.00	216.00
Concrete tube form	4	11.00	44.00
PT lumber	1	490.00	490.00
Composite trim	1	402.00	402.00
Composite decking trex select	1	1,470.00	1,470.00
Titan pro rail 10'	1	180.00	180.00
Composite post cover, cap	1	30.00	30.00
rail bracket kit	2	16.00	32.00
Temp brace, concrete form lumber	1	150.00	150.00
Fastener, Sealant, brackets	1	240.00	240.00
Cleanup & Restoration	1	60.00	60.00
dispose of old material at town dump, labor only	1	60.00	60.00
There may be some hidden damage to the sheathing and or framing that is not visible at the time of the estimate if so, the damage will be brought to the customers attention prior to any repairs and the cost associated will be above and beyond the original estimate.		0.00	0.00

Thank you for your business.
Home Repair plus by Nate Smith, LLC.
Phone #(603) 608 5607

Total

Home Repair Plus By Nate Smith

PO Box. 502
Northwood, NH 03261
cell # 603-608-5607

Estimate

Date	Estimate #
5/5/2021	670

Name / Address
Town of Northwood Community center

Project

Description	Qty	Rate	Total
Clarification of contract; By signing this contract you under stand that by state law you have 3 days to cancel this contract, once three days have expired it is up to the discretion of Home Repair Plus to refund any deposit if you "the customer" wish to terminate this contract after the three day period. Any alteration or deviation from above specifications involving extra costs will be executed only upon written order, and will become an extra charge over and above the estimate. All agreements contingent upon accidents or delays beyond our control. The above prices, specifications and conditions are satisfactory and are hereby accepted. You are authorized to do the work as specified. customer authorization signature: date:		0.00	0.00

Thank you for your business.
Home Repair plus by Nate Smith, LLC.
Phone #(603) 608 5607

Total $6,674.00

Home Repair Plus By Nate Smith

PO Box. 502
Northwood, NH 03261
cell # 603-608-5607

Estimate

Date	Estimate #
5/5/2021	671

Name / Address
Town of Northwood Community center

Project

Description	Qty	Rate	Total
cut old siding even with rear door sill	0.5	60.00	30.00
Flash old siding, install composite trim board under door	3	60.00	180.00
Lead	16	12.00	192.00
Composite trim 12"	1	55.00	55.00
Fastener, Sealant	1	20.00	20.00
There may be some hidden damage to the sheathing and or framing that is not visible at the time of the estimate if so, the damage will be brought to the customers attention prior to any repairs and the cost associated will be above and beyond the original estimate.		0.00	0.00
		Total	

Home Repair Plus By Nate Smith

PO Box. 502
Northwood, NH 03261
cell # 603-608-5607

Estimate

Date	Estimate #
5/5/2021	671

Name / Address
Town of Northwood Community center

Project

Description	Qty	Rate	Total
Clarification of contract; By signing this contract you under stand that by state law you have 3 days to cancel this contract, once three days have expired it is up to the discretion of Home Repair Plus to refund any deposit if you "the customer" wish to terminate this contract after the three day period. Any alteration or deviation from above specifications involving extra costs will be executed only upon written order, and will become an extra charge over and above the estimate. All agreements contingent upon accidents or delays beyond our control. The above prices, specifications and conditions are satisfactory and are hereby accepted. You are authorized to do the work as specified. customer authorization signature: date:		0.00	0.00
		Total	$477.00

Home Repair Plus By Nate Smith

PO Box. 502
Northwood, NH 03261
cell # 603-608-5607

Estimate

Date	Estimate #
5/5/2021	672

Name / Address
Town of Northwood Town hall

Project

Description	Qty	Rate	Total
Demo old decks at right side of town hall	5	60.00	300.00
Carefully R/R old siding as needed	2.5	60.00	150.00
Flash area, install PT sill, frame deck platform with 2x6	17	60.00	1,020.00
Dig footings	5	60.00	300.00
Set tubes, poor concrete, and back fill	6	60.00	360.00
Frame stares	6	60.00	360.00
Install decking	8	60.00	480.00
Install hand rails	6	60.00	360.00
Remove 4-6" of fill under deck, install silt beerier, spread 3/4 stone under deck	8	60.00	480.00
Trim out deck platform framing with composite.	2.5	60.00	150.00
Cleanup & Restoration	2	60.00	120.00
Excavate, frame, poor concrete landing	4	60.00	240.00
PT lumber	1	1,320.00	1,320.00
Trex enhance basic, any color.	1	865.00	865.00
Fiberon stair rail white in color	1	384.00	384.00
Fiberon strait hand rail white in color	1	520.00	520.00
Composite trim	1	498.00	498.00
Filter fabric	1	65.00	65.00
3/4 crushed stone	1	55.00	55.00
Fastener, Sealant, post brackets , flashing	1	350.00	350.00
Concrete	1	126.00	126.00
dispose of old material at town dump, Labor only	1	60.00	60.00

Thank you for your business.
Home Repair plus by Nate Smith, LLC.
Phone #(603) 608-5607

Total $8,563.00

Home Repair Plus By Nate Smith

PO Box. 502
Northwood, NH 03261
cell # 603-608-5607

Estimate

Date	Estimate #
5/5/2021	673

Name / Address
Town of Northwood Town hall

Project

Description	Qty	Rate	Total
R/R front left door, reposition hinges and set door gap	4	60.00	240.00
R/R upper side door	2	250.00	500.00
Replace J channel around side doors	3	60.00	180.00
dispose of old material at town dump, labor only	0.5	60.00	30.00
White J channel	1	48.00	48.00
Thermatrue smoothstar LH swing, half light, 36x80, double bore, low E / Argon, adjustable sill, HD hinges brushed nickle, 2x6 jamb primed, composite trim.	1	543.00	543.00
Thermatrue smoothstar RH swing, half light, 36x80, double bore, low E / Argon, adjustable sill, HD hinges brushed nickle, 2x6 jamb primed, composite trim.	1	543.00	543.00
Schlage commercial lock set, brushed nickle	2	130.00	260.00
Fastener, Sealant, flashing	1	75.00	75.00

Thank you for your business.
Home Repair plus by Nate Smith, LLC.
Phone #(603) 608-5607

Total $2,419.00

Home Repair Plus By Nate Smith

PO Box. 502
Northwood, NH 03261
cell # 603-608-5607

Estimate

Date	Estimate #
5/5/2021	674

Name / Address
Town of Northwood Town hall

Project

Description	Qty	Rate	Total
R/R windows at RT side end wall of town hall	2	150.00	300.00
Harvey New construction window, white, low E / argon, full screens, L fin. Lower window.	1	346.00	346.00
Harvey New construction window, white, low E / argon, full screens, L fin. upper window.	1	521.00	521.00
Composite exterior trim	1	65.00	65.00
Extension jamb, interior trim, preprimed pine	1	88.00	88.00
Fastener, Sealant, flashing	1	38.00	38.00
dispose of old material at town dump, labor only	0.25	60.00	15.00

Thank you for your business.
Home Repair plus by Nate Smith, LLC.
Phone #(603) 608 5607

Total $1,373.00

Home Repair Plus By Nate Smith

PO Box. 502
Northwood, NH 03261
cell # 603-608-5607

Estimate

Date	Estimate #
5/5/2021	675

Name / Address
Town of Northwood Town hall

Project

Description	Qty	Rate	Total
Replace rotted trim above lower door way at back of building	3	60.00	180.00
Replace rotted corner trim at RT side of building	6	60.00	360.00
Cut back siding under meter and install composite panel, flash with new J channel and lead as needed	5	60.00	300.00
Replace vertical trim at front entry door	3	60.00	180.00
Composite trim	1	403.00	403.00
J channel, white	1	14.00	14.00
Fastener, Sealant, flashing	1	72.00	72.00
dispose of old material at town dump, labor only	0.25	60.00	15.00

Thank you for your business.
Home Repair plus by Nate Smith, LLC.
Phone #(603) 608 5607

Total $1,524.00

CCAG
Assessing Services
& Revaluations

2020 ABATEMENT RECOMMENDATION

DATE: May 10, 2021

TOWN OF: Northwood

TO: Board of Selectmen

FROM: Jeff Earls, Assessor

OWNER: Alukonis

PROPERTY LOCATION: 145 Tasker Shore Drive

Map & Lot: 111-18

COMMENTS: Adjusted condition factor for three buildings on one lot. Previous value, however, was seriously understated.

Recommendation: Abate

Original Assessment: 309,700
Revised Assessment 280,900

Abate: **28,800 X Tax Rate _____Abate _____ Interest_____Total_____**

ABATEMENT GRANTED

_____

_____

_____

_____

_____

_____
Signature/Date

ABATEMENT DENIED

_____

_____

_____

_____

_____

_____
Signatures/Date

Cross Country Appraisal Group, LLC
12 Kayak Way, Unit 1-1, Boscawen, NH 03303 • **Tel** (603) 415-0130 • **Fax** (603) 415-0131 •
jearls@xcag.com

See 243 - 29

TO 9E 1/25

FOR MUNICIPALITY USE ONLY:
Town File No.: _____
Taxpayer Name: _____

RSA 76:16 ABATEMENT APPLICATION TO MUNICIPALITY

SECTION A. Party(ies) Applying (Owner(s)/Taxpayer(s))

Name(s): David Alukonis

Mailing Address: 56 Trestlebrook Drive, Nashua, NH 03062

Telephone Nos.: (Home) 889-6226 (Cell) 809-9853 (Work) _____ (Email) davidalukonis@gmail.com

Note: If an abatement is granted and taxes have been paid, interest on the abatement shall be paid in accordance with RSA 76:17-a. Any interest paid to the applicant must be reported by the municipality to the United States Internal Revenue Service, in accordance with federal law. Prior to the payment of an abatement with interest, the taxpayer shall provide the municipality with the applicant's social security number or federal tax identification number. Municipalities shall treat the social security or federal tax identification information as confidential and exempt from a public information request under RSA 91-A.

SECTION B. Party's(ies') Representative if other than Person(s) Applying (Also Complete Section A)

Name(s): _____

Mailing Address: _____

Telephone Nos.: (Home) _____ (Cell) _____ (Work) _____ (Email) _____

SECTION C. Property(ies) for which Abatement is Sought

List the tax map and lot number, the actual street address and town of each property for which abatement is sought, a brief description of the parcel, and the assessment.

Town Parcel ID#	Street Address/Town	Description	Assessment
000018	145 Tasker Shore Drive, Northwood NH	3 Cabins/1Lot	$309,700

SECTION D. Other Property(ies)

List other property(ies) in the municipality owned in the same name(s), even if abatements for the other property(ies) have not been sought. The taxpayer's entire real property estate must be considered in determining whether the appealed property(ies) is (are) disproportionately assessed.

Town Parcel ID#	Street Address/Town	Description	Assessment
000024	148 Tasker Shore Drive, Northwood	Home	$503,500

SECTION E. Reasons for Abatement Application

RSA 76:16 provides that an abatement may be granted for "good cause shown." "Good cause" generally means: 1) establishing an assessment is disproportionate to market value and the municipality's level of assessment; or 2) establishing poverty and inability to pay the tax. This form can be utilized for either basis of requesting an abatement. The taxpayer has the burden to prove good cause for an abatement.

1) If claiming disproportionality, state with specificity all the reasons supporting your application. Statements such as "taxes too high," "disproportionately assessed" or "assessment exceeds market value" are insufficient. Generally, specificity requires the taxpayer to present material on the following (all may not apply):

   1. physical data – incorrect description or measurement of property;
   2. market data – the property's market value on the April 1 assessment date, supported by comparable sales or a professional opinion of value; and/or
   3. level of assessment – the property's assessment is disproportionate by comparing the property's market value and the town-wide level of assessment.

Note: If you have an appraisal or other documentation, please submit it with this application.

2) If claiming poverty or inability to pay, state in detail why abatement of taxes is appropriate as opposed to some other relief such as relocating, refinancing or obtaining some alternative public assistance. Ansara v. City of Nashua, 118 N.H. 879 (1978).

(Attach additional sheets if needed.)

Disproportional Assessment causing substantial tax increase. Increase of 64.22% from 2019 to 2020. I have also attached copies of tax bills for years 2020&2019.

SECTION F. Taxpayer's(s') Opinion of Market Value

State your opinion of the market value of the property(ies) appealed as of April 1 of the year under appeal.

Town Parcel ID# 000018 Appeal Year Market Value $309,700

Town Parcel ID# _____ Appeal Year Market Value $_____

Explain the basis for your value opinion(s). (Attach additional sheets if necessary.)

I spoke with Jeff Earls and we discussed the property in question and there was an error on how the assessment was determined. He forwarded me the tax abatement form and informed me that I would have to fill this out and return to address the issue. I understand that property values and taxes go up but this is a substantial increase for this property.

SECTION G. Sales, Rental and/or Assessment Comparisons

List the properties you are relying upon to show overassessment of your property(ies). If you are appealing an income producing property, list the comparable rental properties and their rents.
(Attach additional sheets if needed.)

Town Parcel ID#	Street Address	Sale Price/Date of Sale	Rents	Assessment

SECTION H. Certification by Party(ies) Applying

Pursuant to BTLA Tax 203.02(d), the applicant(s) **MUST** sign the application. By signing below, the Party(ies) applying certifies (certify) and swear(s) under the penalties of RSA ch. 641 the application has a good faith basis, and the facts stated are true to the best of my/our knowledge.

Date: 1-15-21

(Signature)

DAVID S. ALUKONIS

(Print Name)

(Signature)

(Print Name)

SECTION I. Certification and Appearance by Representative (If Other Than Party(ies) Applying)

By signing below, the representative of the Party(ies) applying certifies and swears under penalties of RSA ch. 641:

1. all certifications in Section H are true;

2. the Party(ies) applying has (have) authorized this representation and has (have) signed this application; and

3. a copy of this form was sent to the Party(ies) applying.

Date: _____ _____ _____
(Representative's Signature) (Print Name)

SECTION J. Disposition of Application* (For Use by Selectmen/Assessor)

*RSA 76:16, II states: the municipality "shall review the application and shall grant or deny the application in writing by July 1 after notice of tax date . . . ."

Abatement Request: GRANTED _____ Revised Assessment: $_____ DENIED _____

Remarks:

_____

_____

_____

_____

_____

Date: _____

_____ _____
(Selectmen/Assessor Signature) (Selectmen/Assessor Signature)

_____ _____
(Selectmen/Assessor Signature) (Selectmen/Assessor Signature)

SECOND BILL

TOWN OF NORTHWOOD

TAX COLLECTOR'S OFFICE
818 1ST NH TPKE
NORTHWOOD NH 03261-3342

PROPERTY TAX BILL

Mon, Wed, Thur 8AM-4PM
Tue 11AM - 7PM
last Sat 8:30AM-11:30AM

PHONE: (603) 942-5586

TAX YEAR	BILL NUMBER	BILLING DATE	INTEREST RATE	DUE DATE
2020	000807	11/17/2020	8% IF PAID AFTER	12/21/2020

MAP/PARCEL	LOCATION OF PROPERTY	AREA
000111-000018-000000	145 TASKER SHORE DR	0.700

OWNER OF RECORD

ALUKONIS, DAVID S 2222
56 TRESTLE BROOK DR
NASHUA NH 03062

TAX CALCULATION

TOTAL TAX	5,503.00
FIRST BILL	1,632.00
AMOUNT DUE	3,871.00
AMOUNT TO PAY	3,871.00

PAID 12-15-20

TAX RATES / $1,000

MUNICIPAL	4.23
SCHOOL	11.15
STATE	1.64
COUNTY	0.75
VILLAGE	0.00
TOTAL	17.77

ASSESSED VALUATION

LAND	201,600
BUILDINGS	108,100
CURR USE	0
NET VALUE	309,700

INFORMATION TO TAXPAYERS

IF YOU BELIEVE THAT YOUR TAXES ARE NOT IN ACCORDANCE WITH THE PROPERTY VALUE OF YOUR HOME, THAT YOUR ASSESSMENT MAY CONTAIN AN ERROR OR OMMISSION, OR YOU ARE UNABLE TO PAY TAXES DUE TO POVERTY OR OTHER GOOD CAUSE, YOU HAVE THE RIGHT TO APPLY FOR AN ABATEMENT OR DEFERRAL IN WRITING BY MARCH 18 FOLLOWING THE DATE OF NOTICE OF TAX & NOT AFTERWARD. FOR DETAILS, PLEASE CONTACT THE ASSESSOR'S OR SELECTMEN'S OFFICE, NOT THE TAX COLLECTOR.

IF YOU ARE ELDERLY, DISABLED, BLIND, A VETERAN OR VETERAN'S SPOUSE, YOU MAY BE ELIGIBLE FOR A TAX EXEMPTION OR CREDIT. FOR DETAILS AND APPLICATION INFORMATION, PLEASE CONTACT THE ASSESSOR'S OR SELECTMEN'S OFFICE. YOU MUST APPLY ON OR BEFORE APRIL 15TH.

BILLS IN ALL CASES ARE MAILED TO THE CURRENT OWNER OF RECORD. PAYMENT OF THIS BILL DOES NOT PREVENT THE COLLECTION OF PREVIOUS UNPAID TAXES, NOR DOES AN ERROR IN THE NAME OF THE PERSON TAXED PREVENT COLLECTION.

PAYMENT POLICIES

IF PAYMENT OF THIS BILL IS MADE BY MAIL:
1. RETURN ONE COPY OF TAX BILL.
2. ENCLOSE A STAMPED SELF-ADDRESSED ENVELOPE & THE ENTIRE TAX BILL FOR RETURN OF RECEIPTED BILL.

IF THIS BILL IS PAID BY CHECK OR MONEY ORDER, IT IS NOT CONSIDERED PAID UNTIL THE CHECK OR MONEY ORDER HAS CLEARED.

PLEASE MAKE CHECK PAYABLE TO: TOWN OF NORTHWOOD.

A $25.00 FEE PLUS ALL ADDITIONAL DELINQUENCY PENALTIES AND COLLECTION COSTS WILL BE CHARGED FOR ANY CHECK RETURNED BY THE BANK FOR ANY REASON.

IF YOUR BANK OR MORTGAGE COMPANY PAYS YOUR TAXES, PLEASE REVIEW AND FORWARD YOUR BILL TO THEM.

PAYMENT OF THIS BILL DOES NOT PREVENT THE COLLECTION OF PREVIOUS UNPAID TAXES, NOR DOES AN ERROR IN THE NAME OF THE PERSON TAXED PREVENT COLLECTION.

DAVID S. ALUKONIS
LINDA S. ALUKONIS
56 TRESTLE BROOK DR.
NASHUA, NH 03062-3562

54-153/114 156

DATE 12-13-19

PAY TO THE ORDER OF Town of Northwood - Tax Collector's Ofc $ 1,881.09/100
Four thousand eight hundred eighty one 09/100 DOLLARS

Citizens Bank

MEMO 2019P02000907 ($1440.00) 2019P02001001 ($441.00)

Linda S. Alukonis

⑆011401533⑆ 3314162342⑈ 0156

TOWN OF NORTHWOOD
TAX COLLECTOR'S OFFICE
818 FIRST NH TPKE
NORTHWOOD, NH 03261

ALUKONIS, DAVID S
56 TRESTLE BROOK DR
NASHUA, NH 03062

Billing Date: 11/21/2019
Payment Due Date: 12/23/2019
Amount Due: $ 1,440.00

8% APR Charged After 12/23/2019

See back of bill for important tax information.

Property Owner

Owner: ALUKONIS, DAVID S

Property Description

Map: 000111 **Lot:** 000018 **Sub:** 000000
Location: 145 TASKER SHORE DR **Acres:** 0.700

Tax Rates		Assessments	
County:	$ 1.10	Taxable Land:	66,000
School:	$ 14.36	Buildings:	82,800
Town:	$ 4.77	Total:	148,800
State Education:	$ 2.29		
Total Tax Rate:	$ 22.52	Net Value:	148,800

Summary Of Taxes

Total Tax:	$ 3,351.00
- First Bill:	$ 1,911.00 6/2019
- Abated/Paid:	$ 0.00
- Veteran Credits:	$ 0.00

Amount Due By 12/23/2019: $ 1,440.00

2019 NORTHWOOD PROPERTY TAX – BILL 2 OF 2

TOWN OF NORTHWOOD
M,W & TH 8am-4pm, Tues 10am-7pm
last Sat 8:30am-11:30am
603 942-5586 X1
Tax Collector: SAVANNAH AUDET

Mailed To:
ALUKONIS, DAVID S
56 TRESTLE BROOK DR
NASHUA, NH 03062

Owner: ALUKONIS, DAVID S

Location: 145 TASKER SHORE DR
Map: 000111 **Lot:** 000018 **Sub:** 000000
Invoice: 2019P02000907

Amount Due By 12/23/2019: $ 1,440.00

Remit To:
TOWN OF NORTHWOOD
TAX COLLECTOR'S OFFICE
818 FIRST NH TPKE
NORTHWOOD, NH 03261

RETURN THIS PORTION WITH PAYMENT

REMITTED AMOUNT: 1440.00

CCAG
Assessing Services
& Revaluations

2020 ABATEMENT RECOMMENDATION

DATE: May 10, 2021

TOWN OF: Northwood

TO: Board of Selectmen

FROM: Jeff Earls, Assessor

OWNER: Appel

PROPERTY LOCATION: 20 Lakeview Drive

Map & Lot:106-14

COMMENTS: Corrected bed count and finished basement area.

Recommendation: Abate

Original Assessment: 361,800
Revised Assessment 357,100

Abate: **4,700 X Tax Rate _____Abate _____ Interest_____Total_____**

ABATEMENT GRANTED

_____

_____

_____

_____

_____

_____
Signature/Date

ABATEMENT DENIED

_____

_____

_____

_____

_____

_____
Signatures/Date

Cross Country Appraisal Group, LLC
12 Kayak Way, Unit 1-1, Boscawen, NH 03303 • **Tel** (603) 415-0130 • **Fax** (603) 415-0131 •
jearls@xcag.com

1/11/21 70 Se

TAXPAYER'S RSA 76:16 ABATEMENT APPLICATION TO MUNICIPALITY

TAX YEAR APPEALED 2020

INSTRUCTIONS

1. Complete the application by typing or printing legibly in ink. **This application does not stay the collection of taxes; taxes should be paid as assessed. If an abatement is granted, a refund with interest will be made.**

2. File this application with the municipality by the deadline (see below). Date of filing is the date this form is either hand delivered to the municipality, postmarked by the post office, or receipted by an overnight delivery service.

DEADLINES: The "notice of tax" means the date the board of tax and land appeals (BTLA) determines the last tax bill was sent by the municipality. (If your municipality bills twice annually, you must apply after the bill that establishes your final tax liability and not before.)

Step One: Taxpayer must file the abatement application with the municipality by March 1 following the notice of tax.
Step Two: Municipality has until July 1 following the notice of tax to grant or deny the abatement application.
Step Three: Taxpayer may file an appeal either at the BTLA (RSA 76:16-a) or in the superior court (RSA 76:17), but not both. An appeal must be filed:

1) no earlier than: a) after receiving the municipality's decision on the abatement application; or b) July 1 following the notice of tax if the municipality has not responded to the abatement application; and

2) no later than September 1 following the notice of tax.

EXCEPTION: If your municipality's final tax bill was sent out after December 31 (as determined by the BTLA), the above deadlines are modified as follows (RSA 76:1-a; RSA 76:16-d, II):

Step One: 2 months after notice of tax;
Step Two: 6 months after notice of tax; and
Step Three: 8 months after notice of tax.

FORM COMPLETION GUIDELINES:

1. **SECTION E.** Municipalities may abate taxes "for good cause shown." RSA 76:16. Good cause is generally established by showing an error in the assessment calculation or a disproportionate assessment. Good cause can also be established by showing poverty and inability to pay the tax.

2. **SECTION G.** If the abatement application is based on disproportionate assessment, the taxpayer has the burden to show how the assessment was disproportionate. To carry this burden the taxpayer must show: a) what the property was worth (market value) on the assessment date; and b) the property's "equalized assessment" exceeded the property's market value. To calculate the equalized assessment, simply divide the assessment by the municipality's equalization ratio (assessment ÷ ratio). Because a property's market value is a crucial issue, taxpayers must have an opinion of the market value estimate. This value estimate can be shown by obtaining an appraisal or presenting sales of comparable properties.

3. **SECTION H.** The applicant(s) must sign the application even if a representative (e.g. Tax Representative, Attorney, or other Advocate) completes Section I.

4. Make a copy of this document for your own records.

FOR MUNICIPALITY USE ONLY:
Town File No.: _____
Taxpayer Name: _____

RSA 76:16 ABATEMENT APPLICATION TO MUNICIPALITY

SECTION A. Party(ies) Applying (Owner(s)/Taxpayer(s))

Name(s): WENDIE APPEL

Mailing Address: 20 LAKEVIEW LN

Telephone Nos.: (Home) — (Cell) 603 770 5282 (Work) — (Email) w.leweck@comcast.net

Note: If an abatement is granted and taxes have been paid, interest on the abatement shall be paid in accordance with RSA 76:17-a. Any interest paid to the applicant must be reported by the municipality to the United States Internal Revenue Service, in accordance with federal law. Prior to the payment of an abatement with interest, the taxpayer shall provide the municipality with the applicant's social security number or federal tax identification number. Municipalities shall treat the social security or federal tax identification information as confidential and exempt from a public information request under RSA 91-A.

SECTION B. Party's(ies') Representative if other than Person(s) Applying (Also Complete Section A)

Name(s): _____

Mailing Address: _____

Telephone Nos.: (Home) _____ (Cell) _____ (Work) _____ (Email) _____

SECTION C. Property(ies) for which Abatement is Sought

List the tax map and lot number, the actual street address and town of each property for which abatement is sought, a brief description of the parcel, and the assessment.

Town Parcel ID#	Street Address/Town	Description	Assessment
000106-000014-000000	20 LAKEVIEW LN.	SINGLE FAMILY HOME	$361,800

SECTION D. Other Property(ies)

List other property(ies) in the municipality owned in the same name(s), even if abatements for the other property(ies) have not been sought. The taxpayer's entire real property estate must be considered in determining whether the appealed property(ies) is (are) disproportionately assessed.

Town Parcel ID#	Street Address/Town	Description	Assessment

SECTION E. Reasons for Abatement Application

RSA 76:16 provides that an abatement may be granted for "good cause shown." "Good cause" generally means: 1) establishing an assessment is disproportionate to market value and the municipality's level of assessment; or 2) establishing poverty and inability to pay the tax. This form can be utilized for either basis of requesting an abatement. The taxpayer has the burden to prove good cause for an abatement.

1) If claiming disproportionality, state with specificity all the reasons supporting your application. Statements such as "taxes too high," "disproportionately assessed" or "assessment exceeds market value" are insufficient. Generally, specificity requires the taxpayer to present material on the following (all may not apply):

1. physical data – incorrect description or measurement of property;
2. market data – the property's market value on the April 1 assessment date, supported by comparable sales or a professional opinion of value; and/or
3. level of assessment – the property's assessment is disproportionate by comparing the property's market value and the town-wide level of assessment.

Note: If you have an appraisal or other documentation, please submit it with this application.

2) If claiming poverty or inability to pay, state in detail why abatement of taxes is appropriate as opposed to some other relief such as relocating, refinancing or obtaining some alternative public assistance. Ansara v. City of Nashua, 118 N.H. 879 (1978).

(Attach additional sheets if needed.)

1) PHYSICAL DATA. ASSESMENT LISTS HOME AS 3 BDRM. IT IS TWO BEDROOMS. ASSESMENT LISTS HOME AS FULLY FINISHED BASEMENT. IT IS NOT. THERE IS A UTILITY ROOM & SOLAR BATTERY ROOM WHICH ARE NOT FINISHED. 3/4

SECTION F. Taxpayer's(s') Opinion of Market Value

State your opinion of the market value of the property(ies) appealed as of April 1 of the year under appeal.

Town Parcel ID# _____ Appeal Year Market Value $_____

Town Parcel ID# _____ Appeal Year Market Value $_____

Explain the basis for your value opinion(s). (Attach additional sheets if necessary.)

_____

_____

_____

_____

SECTION G. Sales, Rental and/or Assessment Comparisons

List the properties you are relying upon to show overassessment of your property(ies). If you are appealing an income producing property, list the comparable rental properties and their rents.
(Attach additional sheets if needed.)

Town Parcel ID#	Street Address	Sale Price/Date of Sale	Rents	Assessment

SECTION H. Certification by Party(ies) Applying

Pursuant to BTLA Tax 203.02(d), the applicant(s) **MUST** sign the application. By signing below, the Party(ies) applying certifies (certify) and swear(s) under the penalties of RSA ch. 641 the application has a good faith basis, and the facts stated are true to the best of my/our knowledge.

Date: 1/7/21 W. Appel
(Signature)

_____
(Signature)

SECTION I. **Certification and Appearance by Representative (If Other Than Party(ies) Applying)**

By signing below, the representative of the Party(ies) applying certifies and swears under penalties of RSA ch. 641:

1. all certifications in Section H are true;

2. the Party(ies) applying has (have) authorized this representation and has (have) signed this application; and

3. a copy of this form was sent to the Party(ies) applying.

Date: _____

_____
(Representative's Signature)

SECTION J. **Disposition of Application* (For Use by Selectmen/Assessor)**

*RSA 76:16, II states: the municipality "shall review the application and shall grant or deny the application in writing by July 1 after notice of tax date . . . ."

Abatement Request: GRANTED _____ Revised Assessment: $_____ DENIED _____

Remarks:

_____

_____

_____

_____

_____

Date: _____

_____
(Selectmen/Assessor Signature)

_____
(Selectmen/Assessor Signature)

_____
(Selectmen/Assessor Signature)

_____
(Selectmen/Assessor Signature)

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2020 ABATEMENT RECOMMENDATION

DATE: May, 2021

TOWN OF: Northwood

TO: Board of Selectmen

FROM: Jeff Earls, Assessor

OWNER: Bane

PROPERTY LOCATION: Winding Hill Rd.

Map & Lot: 238-13

COMMENTS: Abate:

Recommendation: See 238-14 for application. Land adjustment made for class six road.

Original Assessment: 89,800
Revised Assessment 40,200

Abate: 49,600X Tax Rate _____Abate _____ Interest_____Total_____

ABATEMENT GRANTED	ABATEMENT DENIED
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
Signature/Date	Signatures/Date

Cross Country Appraisal Group, LLC
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jearls@xcag.com

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2020 ABATEMENT RECOMMENDATION

DATE: May 12, 2021

TOWN OF: Northwood

TO: Board of Selectmen

FROM: Jeff Earls, Assessor

OWNER: Bane

PROPERTY LOCATION: 214 Winding Hill Rd.

Map & Lot: 238-14

COMMENTS: House is unfinished as of 4/1/20. Made adjustment

Recommendation: Abate

Original Assessment: 403,400
Revised Assessment 345,400

Abate: **58,000 X Tax Rate _____Abate _____ Interest_____Total_____**

ABATEMENT GRANTED

_____

_____

_____

_____

_____

_____
Signature/Date

ABATEMENT DENIED

_____

_____

_____

_____

_____

_____
Signatures/Date

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jearls@xcag.com

Bare 1261 095

TAXPAYER'S RSA 76:16 ABATEMENT APPLICATION TO MUNICIPALITY

TAX YEAR APPEALED 2020

INSTRUCTIONS

1. Complete the application by typing or printing legibly in ink. **This application does not stay the collection of taxes; taxes should be paid as assessed. If an abatement is granted, a refund with interest will be made.**

2. File this application with the municipality by the deadline (see below). Date of filing is the date this form is either hand delivered to the municipality, postmarked by the post office, or receipted by an overnight delivery service.

DEADLINES: The "notice of tax" means the date the board of tax and land appeals (BTLA) determines the last tax bill was sent by the municipality. (If your municipality bills twice annually, you must apply after the bill that establishes your final tax liability and not before.)

Step One: Taxpayer must file the abatement application with the municipality by March 1 following the notice of tax.
Step Two: Municipality has until July 1 following the notice of tax to grant or deny the abatement application.
Step Three: Taxpayer may file an appeal either at the BTLA (RSA 76:16-a) or in the superior court (RSA 76:17), but not both. An appeal must be filed:

1) no earlier than: a) after receiving the municipality's decision on the abatement application; or b) July 1 following the notice of tax if the municipality has not responded to the abatement application; and

2) no later than September 1 following the notice of tax.

EXCEPTION: If your municipality's final tax bill was sent out after December 31 (as determined by the BTLA), the above deadlines are modified as follows (RSA 76:1-a; RSA 76:16-d, II):

Step One: 2 months after notice of tax;
Step Two: 6 months after notice of tax; and
Step Three: 8 months after notice of tax.

FORM COMPLETION GUIDELINES:

1. **SECTION E.** Municipalities may abate taxes "for good cause shown." RSA 76:16. Good cause is generally established by showing an error in the assessment calculation or a disproportionate assessment. Good cause can also be established by showing poverty and inability to pay the tax.

2. **SECTION G.** If the abatement application is based on disproportionate assessment, the taxpayer has the burden to show how the assessment was disproportionate. To carry this burden the taxpayer must show: a) what the property was worth (market value) on the assessment date; and b) the property's "equalized assessment" exceeded the property's market value. To calculate the equalized assessment, simply divide the assessment by the municipality's equalization ratio (assessment ÷ ratio). Because a property's market value is a crucial issue, taxpayers must have an opinion of the market value estimate. This value estimate can be shown by obtaining an appraisal or presenting sales of comparable properties.

3. **SECTION H.** The applicant(s) must sign the application even if a representative (e.g. Tax Representative, Attorney, or other Advocate) completes Section I.

4. Make a copy of this document for your own records.

FOR MUNICIPALITY USE ONLY:
Town File No.: _____
Taxpayer Name: _____

RSA 76:16 ABATEMENT APPLICATION TO MUNICIPALITY

SECTION A. Party(ies) Applying (Owner(s)/Taxpayer(s))

Name(s): Kendall S. Bane

Mailing Address: 214 Winding Hill Road, Northwood, NH 03261

Telephone Number(s): (Work) _____ (Home) (603) 834-0974 Cell

Note: If an abatement is granted and taxes have been paid, interest on the abatement shall be paid in accordance with RSA 76:17-a. Any interest paid to the applicant must be reported by the municipality to the United States Internal Revenue Service, in accordance with federal law. Prior to the payment of an abatement with interest, the taxpayer shall provide the municipality with the applicant's social security number or federal tax identification number. Municipalities shall treat the social security or federal tax identification information as confidential and exempt from a public information request under RSA 91-A.

SECTION B. Party's(ies') Representative if other than Person(s) Applying (Also Complete Section A)

Name(s): N/A

Mailing Address: _____

Telephone Number(s): (Work) _____ (Home) _____

SECTION C. Property(ies) for which Abatement is Sought

List the tax map and lot number, the actual street address and town of each property for which abatement is sought, a brief description of the parcel, and the assessment.

Town Parcel ID#	Street Address/Town	Description	Assessment
238-13;	Winding Hill Road, Northwood, NH	- Vacant Land	- $89,800
238-14;	214 Winding Hill Road, Northwood, NH	- L/B	- $403,400

SECTION D. Other Property(ies)

List other property(ies) in the municipality owned in the same name(s), even if abatements for the other property(ies) have not been sought. The taxpayer's entire real property estate must be considered in determining whether the appealed property(ies) is (are) disproportionately assessed.

Town Parcel ID#	Street Address/Town	Description	Assessment
238-11;	Winding Hill Road, Northwood, NH	- Vacant Land	

SECTION E. Reasons for Abatement Application

RSA 76:16 provides that an abatement may be granted for "good cause shown." "Good cause" generally means: 1) establishing an assessment is disproportionate to market value and the municipality's level of assessment; or 2) establishing poverty and inability to pay the tax. This form can be utilized for either basis of requesting an abatement. The taxpayer has the burden to prove good cause for an abatement.

1) If claiming disproportionality, state with specificity all the reasons supporting your application. Statements such as "taxes too high," "disproportionately assessed" or "assessment exceeds market value" are insufficient. Generally, specificity requires the taxpayer to present material on the following (all may not apply):

   1. physical data – incorrect description or measurement of property;
   2. market data – the property's market value on the April 1 assessment date, supported by comparable sales or a professional opinion of value; and/or
   3. level of assessment – the property's assessment is disproportionate by comparing the property's market value and the town-wide level of assessment.

Note: If you have an appraisal or other documentation, please submit it with this application.

2) If claiming poverty or inability to pay, state in detail why abatement of taxes is appropriate as opposed to some other relief such as relocating, refinancing or obtaining some alternative public assistance. Ansara v. City of Nashua, 118 N.H. 879 (1978).

(Attach additional sheets if needed.)

238-13 - Vacant Land - Although I recently purchased this land from my brother for $40K, it was actively listed for sale on MLS #4739455 for $74,900. Price was later reduced to $64,900. When he couldn't sell it, I offered to buy it because it abuts my house.

238-14 - L/B - I recently had this property appraised for finance purposes. Est. value was $340,000. House is unfinished on interior - see attached addendum for unfinished items. Both properties are on a class 6 road. Revised assessments don't reflect market value as of 4/1/2020.

SECTION F. Taxpayer's(s') Opinion of Market Value

State your opinion of the market value of the property(ies) appealed as of April 1 of the year under appeal.

Town Parcel ID# 238-13 Appeal Year Market Value $ $40,000

Town Parcel ID# 238-14 Appeal Year Market Value $ $340,000

Explain the basis for your value opinion(s). (Attach additional sheets if necessary.)

See section E for explanations, attached appraisal and MLS listing sheet.

SECTION G. Sales, Rental and/or Assessment Comparisons

List the properties you are relying upon to show overassessment of your property(ies). If you are appealing an income producing property, list the comparable rental properties and their rents.
(Attach additional sheets if needed.)

Town Parcel ID#	Street Address	Sale Price/Date of Sale	Rents	Assessment
See attached appraisal and MLS listing sheet.				

SECTION H. Certification by Party(ies) Applying

Pursuant to BTLA Tax 203.02(d), the applicant(s) **MUST** sign the application. By signing below, the Party(ies) applying certifies (certify) and swear(s) under the penalties of RSA ch. 641 the application has a good faith basis, and the facts stated are true to the best of my/our knowledge.

Date: 12/18/20

(Signature)

(Signature)

SECTION I. Certification and Appearance by Representative (If Other Than Party(ies) Applying)

By signing below, the representative of the Party(ies) applying certifies and swears under penalties of RSA ch. 641:

1. all certifications in Section H are true;

2. the Party(ies) applying has (have) authorized this representation and has (have) signed this application; and

3. a copy of this form was sent to the Party(ies) applying.

Date: _____ _____
(Representative's Signature)

SECTION J. Disposition of Application* (For Use by Selectmen/Assessor)

*RSA 75:16, II states: the municipality "shall review the application and shall grant or deny the application in writing by July 1 after notice of tax date . . . ."

Abatement Request: GRANTED _____ Revised Assessment: $_____ DENIED _____

Remarks:

_____

_____

_____

_____

_____

Date: _____

_____ _____
(Selectmen/Assessor Signature) (Selectmen/Assessor Signature)

_____ _____
(Selectmen/Assessor Signature) (Selectmen/Assessor Signature)

Rev. 3/12

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2020 ABATEMENT RECOMMENDATION

DATE: May11, 2021 TOWN OF: Northwood

TO: Board of Selectmen FROM: Jeff Earls, Assessor

OWNER: Bonenfant / Eugene PROPERTY LOCATION: 426 Bow Lake Rd

Map & Lot: 105-41

COMMENTS: This property sits in a very rocky cove which makes maneuvering in and out a challenge. 105-38 was a sale that shows a -25% adjustment for these properties. This was applied here.

Recommendation: Abate

Original Assessment: 616,200
Revised Assessment 557,300

Abate: 58,900 X Tax Rate _____Abate _____ Interest_____Total_____

ABATEMENT GRANTED

_____

_____

_____

_____

_____

_____
Signature/Date

ABATEMENT DENIED

_____

_____

_____

_____

_____

_____
Signatures/Date

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jearls@xcag.com

3/1/2020 JC

TAXPAYER'S RSA 76:16 ABATEMENT APPLICATION TO MUNICIPALITY

TAX YEAR APPEALED 2020

INSTRUCTIONS

1. Complete the application by typing or printing legibly in ink. **This application does not stay the collection of taxes; taxes should be paid as assessed. If an abatement is granted, a refund with interest will be made.**

2. File this application with the municipality by the deadline (see below). Date of filing is the date this form is either hand delivered to the municipality, postmarked by the post office, or receipted by an overnight delivery service.

DEADLINES: The "notice of tax" means the date the board of tax and land appeals (BTLA) determines the last tax bill was sent by the municipality. (If your municipality bills twice annually, you must apply after the bill that establishes your final tax liability and not before.)

Step One: Taxpayer must file the abatement application with the municipality by March 1 following the notice of tax.
Step Two: Municipality has until July 1 following the notice of tax to grant or deny the abatement application.
Step Three: Taxpayer may file an appeal either at the BTLA (RSA 76:16-a) or in the superior court (RSA 76:17), but not both. An appeal must be filed:

1) no earlier than: a) after receiving the municipality's decision on the abatement application; or b) July 1 following the notice of tax if the municipality has not responded to the abatement application; and

2) no later than September 1 following the notice of tax.

EXCEPTION: If your municipality's final tax bill was sent out after December 31 (as determined by the BTLA), the above deadlines are modified as follows (RSA 76:1-a; RSA 76:16-d, II):

Step One: 2 months after notice of tax;
Step Two: 6 months after notice of tax; and
Step Three: 8 months after notice of tax.

FORM COMPLETION GUIDELINES:

1. **SECTION E**. Municipalities may abate taxes "for good cause shown." RSA 76:16. Good cause is generally established by showing an error in the assessment calculation or a disproportionate assessment. Good cause can also be established by showing poverty and inability to pay the tax.

2. **SECTION G**. If the abatement application is based on disproportionate assessment, the taxpayer has the burden to show how the assessment was disproportionate. To carry this burden the taxpayer must show: a) what the property was worth (market value) on the assessment date; and b) the property's "equalized assessment" exceeded the property's market value. To calculate the equalized assessment, simply divide the assessment by the municipality's equalization ratio (assessment ÷ ratio). Because a property's market value is a crucial issue, taxpayers must have an opinion of the market value estimate. This value estimate can be shown by obtaining an appraisal or presenting sales of comparable properties.

3. **SECTION H**. The applicant(s) must sign the application even if a representative (e.g. Tax Representative, Attorney, or other Advocate) completes Section I.

4. Make a copy of this document for your own records.

FOR MUNICIPALITY USE ONLY:
Town File No.: _____
Taxpayer Name: _____

RSA 76:16 ABATEMENT APPLICATION TO MUNICIPALITY

SECTION A. Party(ies) Applying (Owner(s)/Taxpayer(s))

Name(s): Kim Bonenfant and Vince Eugene

Mailing Address: 426 Bow Lake Road, Northwood NH 03261

Telephone Nos.: (Home) _____ (Cell) 603-494-6169 (Work) _____ (Email) kbonenfant@kw.com

Note: If an abatement is granted and taxes have been paid, interest on the abatement shall be paid in accordance with RSA 76:17-a. Any interest paid to the applicant must be reported by the municipality to the United States Internal Revenue Service, in accordance with federal law. Prior to the payment of an abatement with interest, the taxpayer shall provide the municipality with the applicant's social security number or federal tax identification number. Municipalities shall treat the social security or federal tax identification information as confidential and exempt from a public information request under RSA 91-A.

SECTION B. Party's(ies') Representative if other than Person(s) Applying (Also Complete Section A)

Name(s): n/a

Mailing Address: _____

Telephone Nos.: (Home) _____ (Cell) _____ (Work) _____ (Email) _____

SECTION C. Property(ies) for which Abatement is Sought

List the tax map and lot number, the actual street address and town of each property for which abatement is sought, a brief description of the parcel, and the assessment.

Town Parcel ID#	Street Address/Town	Description	Assessment
105/41	426 Bow Lake Road	single family home	$616,200

SECTION D. Other Property(ies)

List other property(ies) in the municipality owned in the same name(s), even if abatements for the other property(ies) have not been sought. The taxpayer's entire real property estate must be considered in determining whether the appealed property(ies) is (are) disproportionately assessed.

Town Parcel ID#	Street Address/Town	Description	Assessment
105/21	427 Bow Lake Road	camp	$192,300

SECTION E. Reasons for Abatement Application

RSA 76:16 provides that an abatement may be granted for "good cause shown." "Good cause" generally means: 1) establishing an assessment is disproportionate to market value and the municipality's level of assessment; or 2) establishing poverty and inability to pay the tax. This form can be utilized for either basis of requesting an abatement. The taxpayer has the burden to prove good cause for an abatement.

1) If claiming disproportionality, state with specificity all the reasons supporting your application. Statements such as "taxes too high," "disproportionately assessed" or "assessment exceeds market value" are insufficient. Generally, specificity requires the taxpayer to present material on the following (all may not apply):

   1. physical data – incorrect description or measurement of property;
   2. market data – the property's market value on the April 1 assessment date, supported by comparable sales or a professional opinion of value; and/or
   3. level of assessment – the property's assessment is disproportionate by comparing the property's market value and the town-wide level of assessment.

Note: If you have an appraisal or other documentation, please submit it with this application.

2) If claiming poverty or inability to pay, state in detail why abatement of taxes is appropriate as opposed to some other relief such as relocating, refinancing or obtaining some alternative public assistance. Ansara v. City of Nashua, 118 N.H. 879 (1978).

(Attach additional sheets if needed.)

the valuation on the water front of our home went from $226,100 in 2018 and 2019 to $415,400 in 2020. This nearly doubled the valuation for land/waterfrontage. Also we have 100 ft of waterfrontage and half of it is all rocks. It appears we are being assessed the same even though some is useable and some is not.

SECTION F. Taxpayer's(s') Opinion of Market Value

State your opinion of the market value of the property(ies) appealed as of April 1 of the year under appeal.

Town Parcel ID# 105/41 Appeal Year Market Value $_____

Town Parcel ID# _____ Appeal Year Market Value $_____

Explain the basis for your value opinion(s). (Attach additional sheets if necessary.)

I am not necessarily disputing total valuation rather the valuation on house as well as valuation on land. It appears bldg valuations are low and water frontage eval is excessively high.

SECTION G. Sales, Rental and/or Assessment Comparisons

List the properties you are relying upon to show overassessment of your property(ies). If you are appealing an income producing property, list the comparable rental properties and their rents.
(Attach additional sheets if needed.)

Town Parcel ID#	Street Address	Sale Price/Date of Sale	Rents	Assessment

SECTION H. Certification by Party(ies) Applying

Pursuant to BTLA Tax 203.02(d), the applicant(s) **MUST** sign the application. By signing below, the Party(ies) applying certifies (certify) and swear(s) under the penalties of RSA ch. 641 the application has a good faith basis, and the facts stated are true to the best of my/our knowledge.

Date: 2/28/21

Kim Bonenfant
(Signature)

Kim Bonenfant
(Print Name)

(Signature)

Vince Eugene
(Print Name)

SECTION I. Certification and Appearance by Representative (If Other Than Party(ies) Applying)

By signing below, the representative of the Party(ies) applying certifies and swears under penalties of RSA ch. 641:

1. all certifications in Section H are true;

2. the Party(ies) applying has (have) authorized this representation and has (have) signed this application; and

3. a copy of this form was sent to the Party(ies) applying.

Date: _____ _____ (Representative's Signature) _____ (Print Name)

SECTION J. Disposition of Application* (For Use by Selectmen/Assessor)

*RSA 76:16, II states: the municipality "shall review the application and shall grant or deny the application in writing by July 1 after notice of tax date . . . ."

Abatement Request: GRANTED _____ Revised Assessment: $_____ DENIED _____

Remarks:

_____

_____

_____

_____

_____

Date: _____

_____ (Selectmen/Assessor Signature) _____ (Selectmen/Assessor Signature)

_____ (Selectmen/Assessor Signature) _____ (Selectmen/Assessor Signature)

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Assessing Services
& Revaluations

2020 ABATEMENT RECOMMENDATION

DATE: May 10, 2021

TOWN OF: Northwood

TO: Board of Selectmen

FROM: Jeff Earls, Assessor

OWNER: Dobbins

PROPERTY LOCATION: 15 Bennet Bridge

Map & Lot: 105-56

COMMENTS: Adjusted quality of structures to the same grade as all were same quality same builder adjusted land value for three structures under condition.

Recommendation: Abate

Original Assessment: 1,433,300
Revised Assessment 1,336,200

Abate: **97,100 X Tax Rate _____Abate _____ Interest_____Total_____**

ABATEMENT GRANTED

_____

_____

_____

_____

_____

_____
Signature/Date

ABATEMENT DENIED

_____

_____

_____

_____

_____

_____
Signatures/Date

Cross Country Appraisal Group, LLC
12 Kayak Way, Unit 1-1, Boscawen, NH 03303 • **Tel** (603) 415-0130 • **Fax** (603) 415-0131 •
jearls@xcag.com

TOPS 2020

TAX YEAR: 2020

FOR MUNICIPALITY USE ONLY:
Town File No.: _____
Taxpayer Name: _____

RSA 76:16 ABATEMENT APPLICATION TO MUNICIPALITY

SECTION A. Party(ies) Applying (Owner(s)/Taxpayer(s))

Name(s): BARBARA DOBBINS

Mailing Address: 20 FAIRWAY DR. TOPSFIELD, MA 01983

Telephone Nos.: (Home) — (Cell) 508527-5579 (Work) — (Email) dobbins.barb@gmail.com

Note: If an abatement is granted and taxes have been paid, interest on the abatement shall be paid in accordance with RSA 76:17-a. Any interest paid to the applicant must be reported by the municipality to the United States Internal Revenue Service, in accordance with federal law. Prior to the payment of an abatement with interest, the taxpayer shall provide the municipality with the applicant's social security number or federal tax identification number. Municipalities shall treat the social security or federal tax identification information as confidential and exempt from a public information request under RSA 91-A.

SECTION B. Party's(ies') Representative if other than Person(s) Applying (Also Complete Section A)

Name(s): _____

Mailing Address: _____

Telephone Nos.: (Home) _____ (Cell) _____ (Work) _____ (Email) _____

SECTION C. Property(ies) for which Abatement is Sought

List the tax map and lot number, the actual street address and town of each property for which abatement is sought, a brief description of the parcel, and the assessment.

Town Parcel ID#	Street Address/Town	Description	Assessment
MAP 105 LOT 56	15 Bennett Bridge Rd Northwood		$1,433,300
		LAND	$556,900
CARD 1	BUILDING	326,800 FEATURE 4,600	= $331,400
CARD 2	BUILDING	316,100 FEATURE 3,200	= 319,300
CARD 3	BUILDING	224,100 FEATURE 1,600	= 225,700

SECTION D. Other Property(ies)

List other property(ies) in the municipality owned in the same name(s), even if abatements for the other property(ies) have not been sought. The taxpayer's entire real property estate must be considered in determining whether the appealed property(ies) is (are) disproportionately assessed.

Town Parcel ID#	Street Address/Town	Description	Assessment

SECTION E. Reasons for Abatement Application

RSA 76:16 provides that an abatement may be granted for "good cause shown." "Good cause" generally means: 1) establishing an assessment is disproportionate to market value and the municipality's level of assessment; or 2) establishing poverty and inability to pay the tax. This form can be utilized for either basis of requesting an abatement. The taxpayer has the burden to prove good cause for an abatement.

1) If claiming disproportionality, state with specificity all the reasons supporting your application. Statements such as "taxes too high," "disproportionately assessed" or "assessment exceeds market value" are insufficient. Generally, specificity requires the taxpayer to present material on the following (all may not apply):

1. physical data – incorrect description or measurement of property;
2. market data – the property's market value on the April 1 assessment date, supported by comparable sales or a professional opinion of value; and/or
3. level of assessment – the property's assessment is disproportionate by comparing the property's market value and the town-wide level of assessment.

Note: If you have an appraisal or other documentation, please submit it with this application.

2) If claiming poverty or inability to pay, state in detail why abatement of taxes is appropriate as opposed to some other relief such as relocating, refinancing or obtaining some alternative public assistance. Ansara v. City of Nashua, 118 N.H. 879 (1978).

(Attach additional sheets if needed.)

QUALITY ASSESSMENT VALUE FOR ALL 3 HOMES ARE DIFFERENT + SHOULD BE THE SAME. THE COST FOR HOME ON CARD 1 WAS $250,000 AND there were no extra upgrades to the quality. No tile, hardwood, or upgraded materials used. The same builder built all 3 homes and used similar material. All 3 homes used same grades and are used as seasonal homes. We specifically did not spend extra dollars since trying to cut costs + only use part time. It is of Average quality. The land also went up 114% from $260K to $557K TALKED TO JEFF EARLS ON 6/4/20 and 12/9/20. He said to apply for abatement.

SECTION F. Taxpayer's(s') Opinion of Market Value

State your opinion of the market value of the property(ies) appealed as of April 1 of the year under appeal.

Town Parcel ID# _____ Appeal Year Market Value $_____

Town Parcel ID# _____ Appeal Year Market Value $_____

Explain the basis for your value opinion(s). (Attach additional sheets if necessary.)

_____

_____

_____

_____

SECTION G. Sales, Rental and/or Assessment Comparisons

List the properties you are relying upon to show overassessment of your property(ies). If you are appealing an income producing property, list the comparable rental properties and their rents.
(Attach additional sheets if needed.)

Town Parcel ID#	Street Address	Sale Price/Date of Sale	Rents	Assessment

SECTION H. Certification by Party(ies) Applying

Pursuant to BTLA Tax 203.02(d), the applicant(s) **MUST** sign the application. By signing below, the Party(ies) applying certifies (certify) and swear(s) under the penalties of RSA ch. 641 the application has a good faith basis, and the facts stated are true to the best of my/our knowledge.

Date: 2/12/21

Barbara Dobbins
(Signature)

BARBARA DOBBINS
(Print Name)

_____
(Signature)

_____
(Print Name)

SECTION I. Certification and Appearance by Representative (If Other Than Party(ies) Applying)

By signing below, the representative of the Party(ies) applying certifies and swears under penalties of RSA ch. 641:

1. all certifications in Section H are true;

2. the Party(ies) applying has (have) authorized this representation and has (have) signed this application; and

3. a copy of this form was sent to the Party(ies) applying.

Date: _____ _____ (Representative's Signature) _____ (Print Name)

SECTION J. Disposition of Application* (For Use by Selectmen/Assessor)

*RSA 76:16, II states: the municipality "shall review the application and shall grant or deny the application in writing by July 1 after notice of tax date . . . ."

Abatement Request: GRANTED _____ Revised Assessment: $_____ DENIED _____

Remarks:

_____

_____

_____

_____

_____

Date: _____

_____ (Selectmen/Assessor Signature)

_____ (Selectmen/Assessor Signature)

_____ (Selectmen/Assessor Signature)

_____ (Selectmen/Assessor Signature)

CCAG
Assessing Services
& Revaluations

2020 ABATEMENT RECOMMENDATION

DATE: May 10, 2021

TOWN OF: Northwood

TO: Board of Selectmen

FROM: Jeff Earls, Assessor

OWNER: Chandler

PROPERTY LOCATION: 19 Gulf Road

Map & Lot: 114-7

COMMENTS: Adjusted building to camp quality. Land adjusted for wetlands.

Recommendation: Abate

Original Assessment: ~~194,100~~ 294,100
Revised Assessment 227,800

Abate: **66,300X Tax Rate _____ Abate _____ Interest _____ Total _____**

ABATEMENT GRANTED

_____

_____

_____

_____

_____

_____
Signature/Date

ABATEMENT DENIED

_____

_____

_____

_____

_____

_____
Signatures/Date

Cross Country Appraisal Group, LLC
12 Kayak Way, Unit 1-1, Boscawen, NH 03303 • **Tel** (603) 415-0130 • **Fax** (603) 415-0131 •
jearls@xcag.com

Richard M. Chandler
Chandler NH Realty Trust
31 Valentine Road
Northborough, MA 01532

7-Jan 2021

Town of Northwood
Att: Carol Manter
Assessor Department
818 First NH Turnpike
Northwood, NH 03261

Subject: Abatement Request for 19 Gulf Road

Carol:

Attached is my abatement request. I hope I filled it out correctly and thank you for your patience and help.

The spreadsheet I have attached simply runs property by property around Pleasant Lake for 18 homes. I have worked on many of them over my lifetime so I am very familiar with all of them.

17, 21, and 25 Gulf Road I sold. During that process I was required by the Planning Board to also have a Wetlands Survey conducted.

During that process the combined lot of land that created 19 Gulf Road was also surveyed and only about .2 acres of the total 3.029 was considered to be dry land... basically the area the camp and septic system and driveway comprises. The rest is designated wetland. Prime Wetland according to the Town. So in effect, the land value should have been decreased at that time.

In addition, during my conference with Eric of Cross County Appraisal, he indicated that the building was classified incorrectly. The camp is nothing more than a shell with pine board walls separating the bathroom and 2 bedrooms; there is no heat, insulation, ceilings, or even wall board on most of it just simply frame covered by novelty siding. The kitchen area has a free standing sink; there are no kitchen cabinets. It is on concrete block pillars.

Not to point fingers, but 17 Gulf Road not only has made significant improvements to the property I sold including the addition of a 3rd bedroom, but just added a brand new 28x40 garage with a half bath heated - the garage larger than 19 Gulf road and assessed at only 24,864 compared to 19 at 92,500.

The only other 3 buildings in the spreadsheet that are summer camps are highlighted in Green. Comments for all the other properties are also included

If the overall assessment costs are compared to 21 and 25 Gulf Road - all larger buildings with substantially more land and square footage it appears something is off.

Since Gulf Road is in front of this property, it bears the entire traffic load of all 350+ dwellings beyond it. Gulf Road is a well known issue in the Town. I was Chairman of the joint Gulf Road Board/Committee that conducted a 2.5 year study from 1997 to 2000 so I am very familiar with not only the road but all the properties and conditions have not gotten any better since I published the report to the Northwood and Deerfield Boards of Selectmen.

Eric indicated that the spreadsheet approach would be the appropriate method to apply for the abatement so I hope that I included what was requested.

Should you have any questions please feel free to contact me.

Regards,

Att:

FOR MUNICIPALITY USE ONLY:
Town File No.: _____
Taxpayer Name: _____

RSA 76:16 ABATEMENT APPLICATION TO MUNICIPALITY

SECTION A. Party(ies) Applying (Owner(s)/Taxpayer(s))

Name(s): CHANDLER NH REALTY TRUST

Mailing Address: 31 VALENTINE RD, NORTHBORO, MA 01532

Telephone Nos.: (Home) _____ (Cell) _____ (Work) _____ (Email) _____

Note: If an abatement is granted and taxes have been paid, interest on the abatement shall be paid in accordance with RSA 76:17-a. Any interest paid to the applicant must be reported by the municipality to the United States Internal Revenue Service, in accordance with federal law. Prior to the payment of an abatement with interest, the taxpayer shall provide the municipality with the applicant's social security number or federal tax identification number. Municipalities shall treat the social security or federal tax identification information as confidential and exempt from a public information request under RSA 91-A.

SECTION B. Party's(ies') Representative if other than Person(s) Applying (Also Complete Section A)

Name(s): RICHARD CHANDLER TRUSTEE (OWNER)

Mailing Address: 31 VALENTINE RD, NORTHBORO, MA 01532

Telephone Nos.: (Home) 508-393-5680 (Cell) _____ (Work) _____ (Email) CHANDLERRMC1@VERIZON.NET

SECTION C. Property(ies) for which Abatement is Sought

List the tax map and lot number, the actual street address and town of each property for which abatement is sought, a brief description of the parcel, and the assessment.

Town Parcel ID#	Street Address/Town	Description	Assessment
000114-000007-000000	19 GULF RD, NORTHWOOD NH 03261	SUMMER CAMP	294,100

SECTION D. Other Property(ies)

List other property(ies) in the municipality owned in the same name(s), even if abatements for the other property(ies) have not been sought. The taxpayer's entire real property estate must be considered in determining whether the appealed property(ies) is (are) disproportionately assessed.

Town Parcel ID#	Street Address/Town	Description	Assessment

SECTION E. Reasons for Abatement Application

RSA 76:16 provides that an abatement may be granted for "good cause shown." "Good cause" generally means: 1) establishing an assessment is disproportionate to market value and the municipality's level of assessment; or 2) establishing poverty and inability to pay the tax. This form can be utilized for either basis of requesting an abatement. The taxpayer has the burden to prove good cause for an abatement.

1) If claiming disproportionality, state with specificity all the reasons supporting your application. Statements such as "taxes too high," "disproportionately assessed" or "assessment exceeds market value" are insufficient. Generally, specificity requires the taxpayer to present material on the following (all may not apply):

1. physical data – incorrect description or measurement of property;
2. market data – the property's market value on the April 1 assessment date, supported by comparable sales or a professional opinion of value; and/or
3. level of assessment – the property's assessment is disproportionate by comparing the property's market value and the town-wide level of assessment.

Note: If you have an appraisal or other documentation, please submit it with this application.

2) If claiming poverty or inability to pay, state in detail why abatement of taxes is appropriate as opposed to some other relief such as relocating, refinancing or obtaining some alternative public assistance. Ansara v. City of Nashua, 118 N.H. 879 (1978).

(Attach additional sheets if needed.)

SEE ATTACHED LETTER

SEE ATTACHED SPREADSHEET

SECTION F. Taxpayer's(s') Opinion of Market Value

State your opinion of the market value of the property(ies) appealed as of April 1 of the year under appeal.

Town Parcel ID# 060114-000007-000000 Appeal Year Market Value $ 185,700

Town Parcel ID# _____ Appeal Year Market Value $ _____

Explain the basis for your value opinion(s). (Attach additional sheets if necessary.)

SEE SPREADSHEET; OF 17 NEIGHBORING PROPERTIES

SECTION G. Sales, Rental and/or Assessment Comparisons

List the properties you are relying upon to show overassessment of your property(ies). If you are appealing an income producing property, list the comparable rental properties and their rents.
(Attach additional sheets if needed.)

Town Parcel ID#	Street Address	Sale Price/Date of Sale	Rents	Assessment
SEE ATTACHED SPREADSHEET				

SECTION H. Certification by Party(ies) Applying

Pursuant to BTLA Tax 203.02(d), the applicant(s) **MUST** sign the application. By signing below, the Party(ies) applying certifies (certify) and swear(s) under the penalties of RSA ch. 641 the application has a good faith basis, and the facts stated are true to the best of my/our knowledge.

Date: 1/7/2021

(Signature)

RICHARD CHANDLER
(Print Name)

(Signature)

(Print Name)

SECTION I. Certification and Appearance by Representative (If Other Than Party(ies) Applying)

By signing below, the representative of the Party(ies) applying certifies and swears under penalties of RSA ch. 641:

1. all certifications in Section H are true;

2. the Party(ies) applying has (have) authorized this representation and has (have) signed this application; and

3. a copy of this form was sent to the Party(ies) applying.

Date: _____ _____ _____

(Representative's Signature) (Print Name)

SECTION J. Disposition of Application* (For Use by Selectmen/Assessor)

*RSA 76:16, II states: the municipality "shall review the application and shall grant or deny the application in writing by July 1 after notice of tax date . . . ."

Abatement Request: GRANTED _____ Revised Assessment: $_____ DENIED _____

Remarks:

_____

_____

_____

_____

_____

Date: _____

_____ _____

(Selectmen/Assessor Signature) (Selectmen/Assessor Signature)

_____ _____

(Selectmen/Assessor Signature) (Selectmen/Assessor Signature)

SECOND BILL

TOWN OF NORTHWOOD

TAX COLLECTOR'S OFFICE
818 1ST NH TPKE
NORTHWOOD NH 03261-3342

PROPERTY TAX BILL

Mon, Wed, Thur 8AM-4PM
Tue 11AM - 7PM
last Sat 8:30AM-11:30AM

PHONE: (603) 942-5586

TAX YEAR	BILL NUMBER	BILLING DATE	INTEREST RATE	DUE DATE
2020	006704	11/17/2020	8% IF PAID AFTER	12/21/2020

MAP/PARCEL	LOCATION OF PROPERTY	AREA
000114-000007-000000	19 GULF RD	3.029

OWNER OF RECORD

CHANDLER NH REALTY TRUST 1973
CHANDLER, RICHARD M, TRUSTEE
31 VALENTINE RD
NORTHBOROUGH, MA 01532-1338

TAX CALCULATION

TOTAL TAX	5,226.00
FIRST BILL	1,559.00
AMOUNT DUE	3,667.00
AMOUNT TO PAY	**3,667.00**

TAX RATES / $1,000	
MUNICIPAL	4.23
SCHOOL	11.15
STATE	1.64
COUNTY	0.75
VILLAGE	0.00
TOTAL	17.77

ASSESSED VALUATION	
LAND	201,600
BUILDINGS	92,500
CURR USE	0
NET VALUE	294,100

INFORMATION TO TAXPAYERS

IF YOU BELIEVE THAT YOUR TAXES ARE NOT IN ACCORDANCE WITH THE PROPERTY VALUE OF YOUR HOME, THAT YOUR ASSESSMENT MAY CONTAIN AN ERROR OR OMMISSION, OR YOU ARE UNABLE TO PAY TAXES DUE TO POVERTY OR OTHER GOOD CAUSE, YOU HAVE THE RIGHT TO APPLY FOR AN ABATEMENT OR DEFERRAL IN WRITING BY MARCH 18 FOLLOWING THE DATE OF NOTICE OF TAX & NOT AFTERWARD. FOR DETAILS, PLEASE CONTACT THE ASSESSOR'S OR SELECTMEN'S OFFICE, NOT THE TAX COLLECTOR.

IF YOU ARE ELDERLY, DISABLED, BLIND, A VETERAN OR VETERAN'S SPOUSE, YOU MAY BE ELIGIBLE FOR A TAX EXEMPTION OR CREDIT. FOR DETAILS AND APPLICATION INFORMATION, PLEASE CONTACT THE ASSESSOR'S OR SELECTMEN'S OFFICE. YOU MUST APPLY ON OR BEFORE APRIL 15TH.

BILLS IN ALL CASES ARE MAILED TO THE CURRENT OWNER OF RECORD. PAYMENT OF THIS BILL DOES NOT PREVENT THE COLLECTION OF PREVIOUS UNPAID TAXES, NOR DOES AN ERROR IN THE NAME OF THE PERSON TAXED PREVENT COLLECTION.

PAYMENT POLICIES

IF PAYMENT OF THIS BILL IS MADE BY MAIL:
1. RETURN ONE COPY OF TAX BILL.
2. ENCLOSE A STAMPED SELF-ADDRESSED ENVELOPE & THE ENTIRE TAX BILL FOR RETURN OF RECEIPTED BILL.

IF THIS BILL IS PAID BY CHECK OR MONEY ORDER, IT IS NOT CONSIDERED PAID UNTIL THE CHECK OR MONEY ORDER HAS CLEARED.

PLEASE MAKE CHECK PAYABLE TO: TOWN OF NORTHWOOD.

A $25.00 FEE PLUS ALL ADDITIONAL DELINQUENCY PENALTIES AND COLLECTION COSTS WILL BE CHARGED FOR ANY CHECK RETURNED BY THE BANK FOR ANY REASON.

IF YOUR BANK OR MORTGAGE COMPANY PAYS YOUR TAXES, PLEASE REVIEW AND FORWARD YOUR BILL TO THEM.

PAYMENT OF THIS BILL DOES NOT PREVENT THE COLLECTION OF PREVIOUS UNPAID TAXES, NOR DOES AN ERROR IN THE NAME OF THE PERSON(S) TAXED PREVENT COLLECTION.

↑DETACH HERE↑ TO ENSURE PROPER CREDIT, PLEASE RETURN ENTIRE BOTTOM PORTION OF BILL ↑DETACH HERE↑

Marisa Russo
Tax Collector

TOWN OF NORTHWOOD, NH
PROPERTY TAX BILL

818 1ST NH TPKE
NORTHWOOD NH 03261-3342

MAP/PARCEL	LOCATION OF PROPERTY	TAX YEAR	BILL NUMBER	DUE DATE
000114-000007-000000	19 GULF RD	2020	006704	12/21/2020

8% APR Interest Charged After
12/21/2020 On First Bill

Visit https://northwood.nhtaxkiosk.com to view your tax bill online.

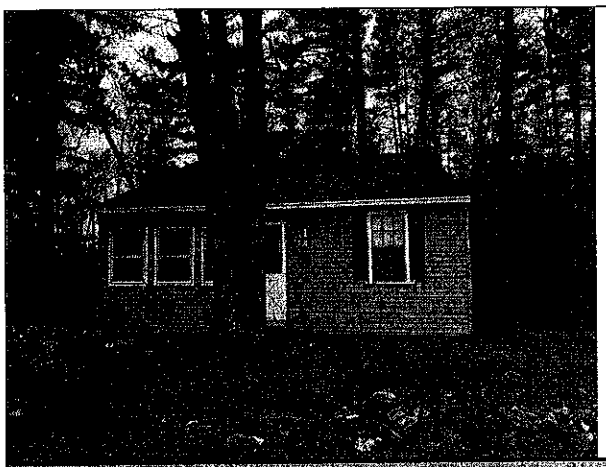
1973

CHANDLER NH REALTY TRUST
CHANDLER, RICHARD M, TRUSTEE
31 VALENTINE RD
NORTHBOROUGH, MA 01532-1338

AMOUNT DUE **3,667.00**

Property Card: 19 GULF RD

Town of Northwood, NH



Parcel ID: 000114000007000000
PID: 000114000007000000

Owner: CHANDLER NH REALTY TRUST
Co-Owner: CHANDLER, RICHARD M,
Mailing Address: TRUSTEE
31 VALENTINE ROAD

NORTHBORO, MA 01532

General Information

Map: 000114
Lot: 000007
Sub: 000000

Land Use: 1F RES WTR ACS
Zone: RURAL
Land Area in Acres: 3.029
Current Use: N
Neighborhood: N-I
Frontage: 0
Waterfront: 0
View Factor: N

Assessed Value

Land: $201,600
Buildings: $92,500
Extra Features: $0
Total: $294,100

Sale History

Book/Page: 5826-1307
Sale Date: 6/22/2017
Sale Price: 0

Building Details

Model Description: CAMP
Total Gross Area: 737
Year Built: 1956
Building Grade: AVG+20
Stories: 1.00 STORY FRAME

Condition: GOOD
Depreciation: 0
No. Bedrooms: 2
No. Baths: 1
Adj Bas: 0

CAI Technologies
www.cai-tech.com
Data shown on this report is provided for planning and informational purposes only. The municipality and CAI Technologies are not responsible for any use for other purposes or misuse or misrepresentation of this report.

Map: 000114 Lot: 000007 Sub: 000000 Card: 1 of 1 19 GULF RD NORTHWOOD Printed: 11/10/2020

OWNER INFORMATION

CHANDLER NH REALTY TRUST
CHANDLER, RICHARD M, TRUSTEE
31 VALENTINE ROAD

NORTHBORO, MA 01532

SALES HISTORY

Date	Book	Page	Type	Price	Grantor
06/22/2017	5826	1307	U I 38		CHANDLER, RICHARD M
09/17/1998	3326	2584	U V 38		CHANDLER, JOSEPHINE M.

PICTURE

LISTING HISTORY

11/10/16	KCM	
05/19/16	INSP	MARKED FOR INSPECTION
12/03/12	KCV	
08/21/07	BWV	
06/29/04	SSML	
10/31/95	BH	

NOTES

VAC; CAMP ON PROPERTY BELONGS TOJOSEPHINE CHANDLER;LISTED ALL INFO WITH MR. CHANDLER, THE CAMP WAS ADDED TO THE WRONG PID WHEN THE 1995 REVAL WAS DONE. I CORRECTED INFO WITH ROD. 12/11/14 LOT LINE ADJUSTMENT APPROVED MAY 2014 1.673 ACRES FROM 114 LOT 8 TO 114 LOT 7 WITH CAMP, CHNG SIDING &LABELING FOR EPF 11/16KC

EXTRA FEATURES VALUATION

Feature Type	Units	Lngth x Width	Size Adj	Rate	Cond	Market Value	Notes

MUNICIPAL SOFTWARE BY AVITAR

2018 CYCLICAL

PARCEL TOTAL TAXABLE VALUE

Year	Building	Features	Land
2018	$ 34,100	$ 0	$ 104,500
		Parcel Total:	$ 138,600
2019	$ 34,100	$ 0	$ 104,500
		Parcel Total:	$ 138,600
2020	**$ 92,500**	**$ 0**	**$ 201,600**
		Parcel Total:	**$ 294,100**

LAND VALUATION

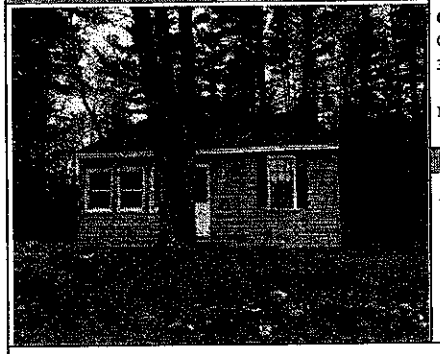
LAST REVALUATION: 2020

Zone: RURAL **Minimum Acreage:** 2.00 **Minimum Frontage:** 150 **Site:** **Driveway:** **Road:**

Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes
1F RES WTR ACS	2.000 ac	95,000	I	140	100	100	100		150	199,500	0	N	199,500	WA/VU
1F RES WTR ACS	1.029 ac	x 2,000	X	100					100	2,100	0	N	2,100	
	3.029 ac									201,600			**201,600**	

Map: 000114 Lot: 000007 Sub: 000000 Card: 1 of 1 19 GULF RD NORTHWOOD Printed: 11/10/2020

PICTURE



OWNER

CHANDLER NH REALTY TRUST
CHANDLER, RICHARD M, TRUSTEE
31 VALENTINE ROAD

NORTHBORO, MA 01532
Account Number:

TAX DISTRICTS

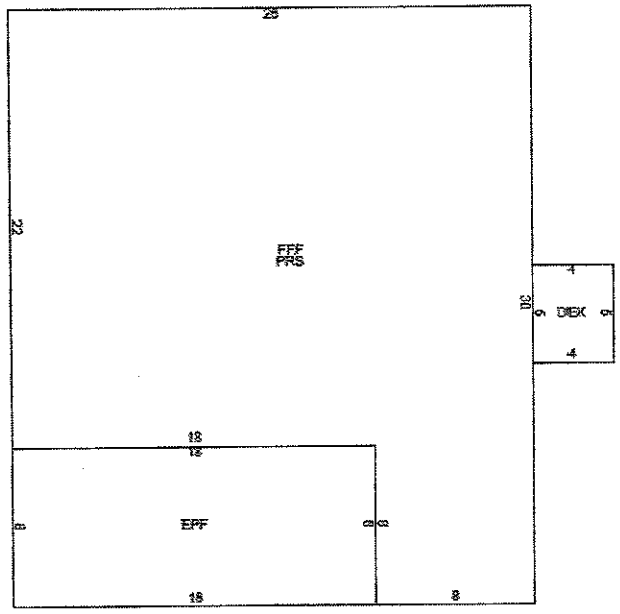
District	Percentage

PERMITS

Date	Project Type	Notes

BUILDING DETAILS

Model: **1.00 STORY FRAME CAMP**
Roof: **GABLE HIP/ASPHALT**
Ext: **VINYL SIDING**
Int: **CUSTOM WOOD**
Floor: **PINE/SOFT WD/LINOLEUM OR SIM**
Heat: **WOOD/COAL/CONVECTION**
Bedrooms: **2** Baths: **1.0** Fixtures:
Extra Kitchens: Fireplaces:
A/C: **No** Generators:
Quality: **A2 AVG+20**
Com. Wall:
Size Adj: **1.2876** Base Rate: **RSA 106.00**
Bldg. Rate: **1.4061**
Sq. Foot Cost: **$ 149.04**



BUILDING SUB AREA DETAILS

ID	Description	Area	Adj.	Effect.
PRS	PIERS	636	0.00	0
DEK	DECK/ENTRANCE	20	0.10	2
EPF	ENCLSD PORCH	144	0.70	101
FFF	FST FLR FIN	636	1.00	636
GLA:	737	1,436		739

2020 BASE YEAR BUILDING VALUATION

Market Cost New:		$ 110,141
Year Built:		1956
Condition For Age:	GOOD	16 %
Physical:		
Functional:		
Economic:		
Temporary:		
Total Depreciation:		16 %
Building Value:		$ 92,500

CCAG
Assessing Services
& Revaluations

2020 ABATEMENT RECOMMENDATION

DATE: May 10, 2021 TOWN OF: Northwood

TO: Board of Selectmen FROM: Jeff Earls, Assessor

OWNER: Elliot PROPERTY LOCATION: 8 Pleasant View

Map & Lot: 109-38

COMMENTS: Abate:

Recommendation: Change land condition based on neighbor's dilapidated structure. See pics.

Original Assessment: 193,300
Revised Assessment 174,400

Abate: 18,900 X Tax Rate _____Abate _____ Interest_____Total_____

ABATEMENT GRANTED	ABATEMENT DENIED
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
Signature/Date	Signatures/Date

Cross Country Appraisal Group, LLC
12 Kayak Way, Unit 1-1, Boscawen, NH 03303 • **Tel** (603) 415-0130 • **Fax** (603) 415-0131 •
jearls@xcag.com

3/19/21 to JS

TAXPAYER'S RSA 76:16 ABATEMENT APPLICATION TO MUNICIPALITY

TAX YEAR APPEALED 2020

INSTRUCTIONS

1. Complete the application by typing or printing legibly in ink. **This application does not stay the collection of taxes; taxes should be paid as assessed. If an abatement is granted, a refund with interest will be made.**

2. File this application with the municipality by the deadline (see below). Date of filing is the date this form is either hand delivered to the municipality, postmarked by the post office, or receipted by an overnight delivery service.

DEADLINES: The "notice of tax" means the date the board of tax and land appeals (BTLA) determines the last tax bill was sent by the municipality. (If your municipality bills twice annually, you must apply after the bill that establishes your final tax liability and not before.)

Step One: Taxpayer must file the abatement application with the municipality by March 1 following the notice of tax.
Step Two: Municipality has until July 1 following the notice of tax to grant or deny the abatement application.
Step Three: Taxpayer may file an appeal either at the BTLA (RSA 76:16-a) or in the superior court (RSA 76:17), but not both. An appeal must be filed:

1) no earlier than: a) after receiving the municipality's decision on the abatement application; or b) July 1 following the notice of tax if the municipality has not responded to the abatement application; and

2) no later than September 1 following the notice of tax.

EXCEPTION: If your municipality's final tax bill was sent out after December 31 (as determined by the BTLA), the above deadlines are modified as follows (RSA 76:1-a; RSA 76:16-d, II):

Step One: 2 months after notice of tax;
Step Two: 6 months after notice of tax; and
Step Three: 8 months after notice of tax.

FORM COMPLETION GUIDELINES:

1. **SECTION E.** Municipalities may abate taxes "for good cause shown." RSA 76:16. Good cause is generally established by showing an error in the assessment calculation or a disproportionate assessment. Good cause can also be established by showing poverty and inability to pay the tax.

2. **SECTION G.** If the abatement application is based on disproportionate assessment, the taxpayer has the burden to show how the assessment was disproportionate. To carry this burden the taxpayer must show: a) what the property was worth (market value) on the assessment date; and b) the property's "equalized assessment" exceeded the property's market value. To calculate the equalized assessment, simply divide the assessment by the municipality's equalization ratio (assessment ÷ ratio). Because a property's market value is a crucial issue, taxpayers must have an opinion of the market value estimate. This value estimate can be shown by obtaining an appraisal or presenting sales of comparable properties.

3. **SECTION H.** The applicant(s) must sign the application even if a representative (e.g. Tax Representative, Attorney, or other Advocate) completes Section I.

4. Make a copy of this document for your own records.

FOR MUNICIPALITY USE ONLY:
Town File No.: _____
Taxpayer Name: _____

RSA 76:16 ABATEMENT APPLICATION TO MUNICIPALITY

SECTION A. Party(ies) Applying (Owner(s)/Taxpayer(s))

Name(s): DAVID W. ELLIOT

Mailing Address: 8 PLEASANT VIEW AVENUE

Telephone Nos.: (Home) _____ (Cell) 603-860-6850 (Work) _____ (Email) DAVE.ELLIOT1@YAHOO.COM

Note: If an abatement is granted and taxes have been paid, interest on the abatement shall be paid in accordance with RSA 76:17-a. Any interest paid to the applicant must be reported by the municipality to the United States Internal Revenue Service, in accordance with federal law. Prior to the payment of an abatement with interest, the taxpayer shall provide the municipality with the applicant's social security number or federal tax identification number. Municipalities shall treat the social security or federal tax identification information as confidential and exempt from a public information request under RSA 91-A.

SECTION B. Party's(ies') Representative if other than Person(s) Applying (Also Complete Section A)

Name(s): _____

Mailing Address: _____

Telephone Nos.: (Home) _____ (Cell) _____ (Work) _____ (Email) _____

SECTION C. Property(ies) for which Abatement is Sought

List the tax map and lot number, the actual street address and town of each property for which abatement is sought, a brief description of the parcel, and the assessment.

Town Parcel ID#	Street Address/Town	Description	Assessment
00109-000038	8 PLEASANT VIEW AVE, NORTHWOOD		$193,300

THIS IS A SINGLE-FAMILY HOME, SHINGLED ROOF, VINYL SIDING, PARTIALLY FINISHED BASEMENT, 2 BEDROOM, 1 BATHROOM, BUILT 1925, .07 ACRES

SECTION D. Other Property(ies)

List other property(ies) in the municipality owned in the same name(s), even if abatements for the other property(ies) have not been sought. The taxpayer's entire real property estate must be considered in determining whether the appealed property(ies) is (are) disproportionately assessed.

Town Parcel ID#	Street Address/Town	Description	Assessment
NONE			

SECTION E. Reasons for Abatement Application

RSA 76:16 provides that an abatement may be granted for "good cause shown." "Good cause" generally means: 1) establishing an assessment is disproportionate to market value and the municipality's level of assessment; or 2) establishing poverty and inability to pay the tax. This form can be utilized for either basis of requesting an abatement. The taxpayer has the burden to prove good cause for an abatement.

1) If claiming disproportionality, state with specificity all the reasons supporting your application. Statements such as "taxes too high," "disproportionately assessed" or "assessment exceeds market value" are insufficient. Generally, specificity requires the taxpayer to present material on the following (all may not apply):

   1. physical data – incorrect description or measurement of property;
   2. market data – the property's market value on the April 1 assessment date, supported by comparable sales or a professional opinion of value; and/or
   3. level of assessment – the property's assessment is disproportionate by comparing the property's market value and the town-wide level of assessment.

Note: If you have an appraisal or other documentation, please submit it with this application.

2) If claiming poverty or inability to pay, state in detail why abatement of taxes is appropriate as opposed to some other relief such as relocating, refinancing or obtaining some alternative public assistance. Ansara v. City of Nashua, 118 N.H. 879 (1978).

(Attach additional sheets if needed.)

SEE ATTACHED

Abatement Application to Municipality

Section E. - Reason for Abatement Application

Please accept my tardiness in submitting this application. My wife has been diagnosed with Triple-Negative Breast Cancer and it is apparent that the triple negative cells inherently are hormone receptor negative. She had a Lumpectomy and is following with radiation and chemo treatments on a daily basis.

This has placed a tremendous strain on our family financially with medical bills piling up, her being out of work, and me being on a middle school teacher payscale. The increase in our taxes is an additional burden. We fear we may lose the home we have resided in since 2002.

Please find below our reasons for this abatement being granted for "good cause shown." Our home is located on a postage stamp of .07 acres. The property's assessment is disproportionate by comparing the property's market value and the town-wide level of assessment.

We reside adjacent to a property owned by Mr. Charles Brown (00109-000039). This property depreciates the land and building value that we reside on.

- Property is not maintained with despicable and deplorable conditions.
- Property is used solely for storage, but with the building partially collapsed, it has become accessible to rain, mold, and mildew.
- Property is a fire and safety hazard.
- Property includes an abandoned truck (20 years+) that is a economical hazard.
- Structure has tarp upon tarp on it that have all weathered over time and scattered pieces on our property. It does little to hide the embarrassing appearance.
- Property surrounding the existing, crumbling structure is a junkyard.
- Property is less than six feet from my home.
- Structure has not been functional for 40+ years.
- Property depreciates the value of 8 Pleasant View Avenue, and would make selling our home (if we wanted or needed to)an extreme challenge.
- Prior owner of 8 Pleasant View Avenue has a letter on file with the Town of Northwood stating that the home/property had to be reduced three times in over two years in hopes that it would be sold (due to the same conditions as outlined). That was 1994! This included a request to the Town to have the property cleaned up to meet Northwood Code requirements.

Additionally,

- Our 8 Pleasant View Avenue lot size precludes any possible expansion.
- Property value of 8 Pleasant View Avenue property is additionally depreciated due to the extreme close proximity of neighboring properties - 6 feet from structure on west side, six feet from structure on the north side, and 13 feet from structure on the south side.

- One of the prior owners of 8 Pleasant View Avenue has a letter on file with the Town of Northwood stating that the home/property had to be reduced three times in over two years in hopes that it would be sold. This included a request to the Town to have the property cleaned up to meet Northwood Code requirements.
- For 2018, 2019, and 2020, our property was taxed at $114,000. How is it possible that in one year, our home can increase that much in value - to $212,000 - when we have not done any improvements?
- Due to financial constraints, we have an unfinished basement, an unfinished indoor porch, and an unfinished second floor addition.
- Based on the Home Price Index, 8 Pleasant View Avenue averaged $150,000 from 2015-2020 with low points of $115,000.

Please refer to attached photographs. Every day we have to look out the window and observe these surroundings.

SECTION F. Taxpayer's(s') Opinion of Market Value

State your opinion of the market value of the property(ies) appealed as of April 1 of the year under appeal.

Town Parcel ID# 00109-000038 Appeal Year Market Value $ 150,000

Town Parcel ID# _____ Appeal Year Market Value $ _____

Explain the basis for your value opinion(s). (Attach additional sheets if necessary.)

RESEARCH SHOWS THAT HOUSING ABANDONMENT CONTRIBUTES TO NEIGHBORHOOD DECLINE BY DEPRESSING NEARBY PROPERTY VALUES. THE DAMAGED/ABANDONED STRUCTURE MAKES IT AN EYESORE AND POTENTIAL DANGER CAUSING US TO FEEL UNSAFE. ATTEMPTS PRIOR IN REACHING OUT TO TOWN CODE ENFORCEMENT OFFICER HAVE YIELDED NO POSITIVE RESULTS IN HAVING THE OWNER IMPROVE THE STRUCTURES EYE APPEAL, SAFETY, OR CLEANLINESS. →

SECTION G. Sales, Rental and/or Assessment Comparisons

List the properties you are relying upon to show overassessment of your property(ies). If you are appealing an income producing property, list the comparable rental properties and their rents.
(Attach additional sheets if needed.)

Town Parcel ID#	Street Address	Sale Price/Date of Sale	Rents	Assessment
	102 PAEVE ROAD	$145,000/11-20-20		
	97 LOWER CAMP ROAD	$123,000/12-31-20		
	22 FAUCHER LANE	$145,000/9/22-20		
	332 MOUNTAIN ROAD	$152,500/12-1-20		
	142 LAKE SHORE DRIVE	$115,000/9-4-20		

SECTION H. Certification by Party(ies) Applying

Pursuant to BTLA Tax 203.02(d), the applicant(s) **MUST** sign the application. By signing below, the Party(ies) applying certifies (certify) and swear(s) under the penalties of RSA ch. 641 the application has a good faith basis, and the facts stated are true to the best of my/our knowledge.

Date: 3/17/2021

David W. Elliot
(Signature)

DAVID W. ELLIOT
(Print Name)

_____
(Signature)

_____
(Print Name)

SECTION I. Certification and Appearance by Representative (If Other Than Party(ies) Applying)

By signing below, the representative of the Party(ies) applying certifies and swears under penalties of RSA ch. 641:

1. all certifications in Section H are true;

2. the Party(ies) applying has (have) authorized this representation and has (have) signed this application; and

3. a copy of this form was sent to the Party(ies) applying.

Date: _____ _____ (Representative's Signature) _____ (Print Name)

SECTION J. Disposition of Application* (For Use by Selectmen/Assessor)

*RSA 76:16, II states: the municipality "shall review the application and shall grant or deny the application in writing by July 1 after notice of tax date . . . ."

Abatement Request: GRANTED _____ Revised Assessment: $_____ DENIED _____

Remarks:

_____

_____

_____

_____

_____

Date: _____

_____ (Selectmen/Assessor Signature) _____ (Selectmen/Assessor Signature)

_____ (Selectmen/Assessor Signature) _____ (Selectmen/Assessor Signature)

CCAG
Assessing Services
& Revaluations

2020 ABATEMENT RECOMMENDATION

DATE: May 11, 2021 TOWN OF: Northwood

TO: Board of Selectmen FROM: Jeff Earls, Assessor

OWNER: Fleming PROPERTY LOCATION: 442 44 Bow Lake Rd

Map & Lot: 105-38

COMMENTS: This is a sale property that should have been used to show the cove influence for a number of properties. This sale shows that properties in this cove which is very rocky and hard to navigate should be -25%. This was applied in retrospect to this and other like properties. Also, an access adjustment for private road was applied to this property.

Recommendation: Abate

Original Assessment: 563,400
Revised Assessment 478,300

Abate: **85,100 X Tax Rate _____Abate _____ Interest_____Total_____**

ABATEMENT GRANTED

_____

_____

_____

_____

_____

_____
Signature/Date

ABATEMENT DENIED

_____

_____

_____

_____

_____

_____
Signatures/Date

Cross Country Appraisal Group, LLC
12 Kayak Way, Unit 1-1, Boscawen, NH 03303 • **Tel** (603) 415-0130 • **Fax** (603) 415-0131 •
jearls@xcag.com

3/1/21 TO DE

TAXPAYER'S RSA 76:16 ABATEMENT APPLICATION TO MUNICIPALITY

TAX YEAR APPEALED 2020

INSTRUCTIONS

1. Complete the application by typing or printing legibly in ink. **This application does not stay the collection of taxes; taxes should be paid as assessed. If an abatement is granted, a refund with interest will be made.**

2. File this application with the municipality by the deadline (see below). Date of filing is the date this form is either hand delivered to the municipality, postmarked by the post office, or receipted by an overnight delivery service.

DEADLINES: The "notice of tax" means the date the board of tax and land appeals (BTLA) determines the last tax bill was sent by the municipality. (If your municipality bills twice annually, you must apply after the bill that establishes your final tax liability and not before.)

Step One: Taxpayer must file the abatement application with the municipality by March 1 following the notice of tax.
Step Two: Municipality has until July 1 following the notice of tax to grant or deny the abatement application.
Step Three: Taxpayer may file an appeal either at the BTLA (RSA 76:16-a) or in the superior court (RSA 76:17), but not both. An appeal must be filed:

1) no earlier than: a) after receiving the municipality's decision on the abatement application; or b) July 1 following the notice of tax if the municipality has not responded to the abatement application; and

2) no later than September 1 following the notice of tax.

EXCEPTION: If your municipality's final tax bill was sent out after December 31 (as determined by the BTLA), the above deadlines are modified as follows (RSA 76:1-a; RSA 76:16-d, II):

Step One: 2 months after notice of tax;
Step Two: 6 months after notice of tax; and
Step Three: 8 months after notice of tax.

FORM COMPLETION GUIDELINES:

1. **SECTION E**. Municipalities may abate taxes "for good cause shown." RSA 76:16. Good cause is generally established by showing an error in the assessment calculation or a disproportionate assessment. Good cause can also be established by showing poverty and inability to pay the tax.

2. **SECTION G**. If the abatement application is based on disproportionate assessment, the taxpayer has the burden to show how the assessment was disproportionate. To carry this burden the taxpayer must show: a) what the property was worth (market value) on the assessment date; and b) the property's "equalized assessment" exceeded the property's market value. To calculate the equalized assessment, simply divide the assessment by the municipality's equalization ratio (assessment ÷ ratio). Because a property's market value is a crucial issue, taxpayers must have an opinion of the market value estimate. This value estimate can be shown by obtaining an appraisal or presenting sales of comparable properties.

3. **SECTION H**. The applicant(s) must sign the application even if a representative (e.g. Tax Representative, Attorney, or other Advocate) completes Section I.

4. Make a copy of this document for your own records.

FOR MUNICIPALITY USE ONLY:
Town File No.: _____
Taxpayer Name: _____

RSA 76:16 ABATEMENT APPLICATION TO MUNICIPALITY

SECTION A. Party(ies) Applying (Owner(s)/Taxpayer(s))

Name(s): Douglas & Deborah Fleming

Mailing Address: 66 Crystal Hill Terrace, Westwood, MA 02090

Telephone Nos.: (Home) 7817696351 (Cell) 7816081234 (Work) _____ (Email) doug_fleming@verizon.net

Note: If an abatement is granted and taxes have been paid, interest on the abatement shall be paid in accordance with RSA 76:17-a. Any interest paid to the applicant must be reported by the municipality to the United States Internal Revenue Service, in accordance with federal law. Prior to the payment of an abatement with interest, the taxpayer shall provide the municipality with the applicant's social security number or federal tax identification number. Municipalities shall treat the social security or federal tax identification information as confidential and exempt from a public information request under RSA 91-A.

SECTION B. Party's(ies') Representative if other than Person(s) Applying (Also Complete Section A)

Name(s): _____

Mailing Address: _____

Telephone Nos.: (Home) _____ (Cell) _____ (Work) _____ (Email) _____

SECTION C. Property(ies) for which Abatement is Sought

List the tax map and lot number, the actual street address and town of each property for which abatement is sought, a brief description of the parcel, and the assessment.

Town Parcel ID#	Street Address/Town	Description	Assessment
Map 105 Lot 38	442 Bow Lake Road	Single family home.	$563,400

SECTION D. Other Property(ies)

List other property(ies) in the municipality owned in the same name(s), even if abatements for the other property(ies) have not been sought. The taxpayer's entire real property estate must be considered in determining whether the appealed property(ies) is (are) disproportionately assessed.

Town Parcel ID#	Street Address/Town	Description	Assessment

SECTION E. Reasons for Abatement Application

RSA 76:16 provides that an abatement may be granted for "good cause shown." "Good cause" generally means: 1) establishing an assessment is disproportionate to market value and the municipality's level of assessment; or 2) establishing poverty and inability to pay the tax. This form can be utilized for either basis of requesting an abatement. The taxpayer has the burden to prove good cause for an abatement.

1) If claiming disproportionality, state with specificity all the reasons supporting your application. Statements such as "taxes too high," "disproportionately assessed" or "assessment exceeds market value" are insufficient. Generally, specificity requires the taxpayer to present material on the following (all may not apply):

1. physical data – incorrect description or measurement of property;
2. market data – the property's market value on the April 1 assessment date, supported by comparable sales or a professional opinion of value; and/or
3. level of assessment – the property's assessment is disproportionate by comparing the property's market value and the town-wide level of assessment.

Note: If you have an appraisal or other documentation, please submit it with this application.

2) If claiming poverty or inability to pay, state in detail why abatement of taxes is appropriate as opposed to some other relief such as relocating, refinancing or obtaining some alternative public assistance. Ansara v. City of Nashua, 118 N.H. 879 (1978).

(Attach additional sheets if needed.)

(See attached documentation)

SECTION F. Taxpayer's(s') Opinion of Market Value

State your opinion of the market value of the property(ies) appealed as of April 1 of the year under appeal.

Town Parcel ID# Map 105 Lot 38 Appeal Year Market Value $ $475,000

Town Parcel ID# _____ Appeal Year Market Value $_____

Explain the basis for your value opinion(s). (Attach additional sheets if necessary.)

(See attached documentation)

SECTION G. Sales, Rental and/or Assessment Comparisons

List the properties you are relying upon to show overassessment of your property(ies). If you are appealing an income producing property, list the comparable rental properties and their rents.
(Attach additional sheets if needed.)

Town Parcel ID#	Street Address	Sale Price/Date of Sale	Rents	Assessment

(See attached documentation)

SECTION H. Certification by Party(ies) Applying

Pursuant to BTLA Tax 203.02(d), the applicant(s) **MUST** sign the application. By signing below, the Party(ies) applying certifies (certify) and swear(s) under the penalties of RSA ch. 641 the application has a good faith basis, and the facts stated are true to the best of my/our knowledge.

Date: 2/25/2020

Douglas Fleming
(Signature)

Douglas Fleming
(Print Name)

Deb Fleming
(Signature)

Deborah Fleming
(Print Name)

SECTION I. Certification and Appearance by Representative (If Other Than Party(ies) Applying)

By signing below, the representative of the Party(ies) applying certifies and swears under penalties of RSA ch. 641:

1. all certifications in Section H are true;

2. the Party(ies) applying has (have) authorized this representation and has (have) signed this application; and

3. a copy of this form was sent to the Party(ies) applying.

Date: _____ _____ _____

(Representative's Signature) (Print Name)

SECTION J. Disposition of Application* (For Use by Selectmen/Assessor)

*RSA 76:16, II states: the municipality "shall review the application and shall grant or deny the application in writing by July 1 after notice of tax date . . . ."

Abatement Request: GRANTED _____ Revised Assessment: $_____ DENIED _____

Remarks:

_____

_____

_____

_____

_____

Date: _____

_____ _____

(Selectmen/Assessor Signature) (Selectmen/Assessor Signature)

_____ _____

(Selectmen/Assessor Signature) (Selectmen/Assessor Signature)

Fleming – 442 Bow Lake Road, Northwood NH

Section E: Reasons for Abatement

As discussed with Mr. Jeff Earls on 2/23/2020:

- Property currently assessed for $563,000.
- Our property, Lot 38, built in 1969, .36 acres, was purchased in May of 2019 for $437,000. Comps were were provided to the seller, and the negotiated price was agreed. We are trying to track comps down at the time of this submission.
- At time of purchase, we did not realize our water frontage has several challenges making it less than ideal:
    - Area and water frontage is rocky
    - Has substantial weed growth in the summer
    - Lot 39 has dock right to the property line. Lot 40 has dock requiring boats back towards our property. Both make it unsafe to use for swimming without extreme care, and is especially hazardous for children.
    - Note that Lot 40 has allowance for 84ft of frontage at 5% of standard assessment.
- Lot 37.1 has a larger lot, sandy frontage, nicer house, assessed at $670k.
- Lot 37, .7 acres, nice house, sandy frontage, assessed at $625k.
- Lot 36, nearly 1 acre, quite large newer house, sandy beach, good view. Assessed at $772k, note allowance of 70 ft waterline at 30%.
- Access to public road not owned, it is via right of way.
- Run-off from neighbors' land dumps directly into the water in front of our house.

Section F: Taxpayer's Opinion of Market Value

Based on the information provided in Section E, we feel that our property assessment is not aligned with that of other properties and the true market value.

Because of the frontage safety and the other parity issues noted above, we propose adjusting some of the frontage to less than 100% valuation. For example consideration only, our current land value is as follows:

Land Base	$ 101,300
Waterfront - 100 ft	$ 320,000
Total	$ 421,300

If instead, 50ft were valued at 30% and 50ft at 100%, that would result in land value of:

Land Base	$ 101,300
Waterfront - 50ft at 100%	$ 160,000
Waterfront - 50ft at 30%	$ 48,000
Total Land	$ 309,300

The net result of using that method would be:

Building	$ 129,700
Features	$ 12,400
Land	$ 309,300
Total value	$ 451,400

Even a generous allowance for appreciation and some minor upgrades we have made such as repairs, trim and painting, a new value of $475,000 would seem fair and aligned to market worth.

CCAG
Assessing Services
& Revaluations

2020 ABATEMENT RECOMMENDATION

DATE: May 10, 2021 TOWN OF: Northwood

TO: Board of Selectmen FROM: Jeff Earls, Assessor

OWNER: King PROPERTY LOCATION:412 Bow Lake Road

Map & Lot: 105-44

COMMENTS: Only has 100 Feet of frontage.

Recommendation: Abate

Original Assessment: 710,100
Revised Assessment 650,600

Abate: 59,500 X Tax Rate _____Abate _____ Interest_____Total_____

ABATEMENT GRANTED

_____

_____

_____

_____

_____

_____
Signature/Date

ABATEMENT DENIED

_____

_____

_____

_____

_____

_____
Signatures/Date

Cross Country Appraisal Group, LLC
12 Kayak Way, Unit 1-1, Boscawen, NH 03303 • **Tel** (603) 415-0130 • **Fax** (603) 415-0131 •
jearls@xcag.com

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3/03

TAXPAYER'S RSA 76:16 ABATEMENT APPLICATION TO MUNICIPALITY

TAX YEAR APPEALED 2020

INSTRUCTIONS

1. Complete the application by typing or printing legibly in ink. **This application does not stay the collection of taxes; taxes should be paid as assessed. If an abatement is granted, a refund with interest will be made.**

2. File this application with the municipality by the deadline (see below). Date of filing is the date this form is either hand delivered to the municipality, postmarked by the post office, or receipted by an overnight delivery service.

DEADLINES: The "notice of tax" means the date the board of tax and land appeals (BTLA) determines the last tax bill was sent by the municipality. (If your municipality bills twice annually, you must apply after the bill that establishes your final tax liability and not before.)

Step One: Taxpayer must file the abatement application with the municipality by March 1 following the notice of tax.
Step Two: Municipality has until July 1 following the notice of tax to grant or deny the abatement application.
Step Three: Taxpayer may file an appeal either at the BTLA (RSA 76:16-a) or in the superior court (RSA 76:17), but not both. An appeal must be filed:

1) no earlier than: a) after receiving the municipality's decision on the abatement application; or b) July 1 following the notice of tax if the municipality has not responded to the abatement application; and

2) no later than September 1 following the notice of tax.

EXCEPTION: If your municipality's final tax bill was sent out after December 31 (as determined by the BTLA), the above deadlines are modified as follows (RSA 76:1-a; RSA 76:16-d, II):

Step One: 2 months after notice of tax;
Step Two: 6 months after notice of tax; and
Step Three: 8 months after notice of tax.

FORM COMPLETION GUIDELINES:

1. **SECTION E.** Municipalities may abate taxes "for good cause shown." RSA 76:16. Good cause is generally established by showing an error in the assessment calculation or a disproportionate assessment. Good cause can also be established by showing poverty and inability to pay the tax.

2. **SECTION G.** If the abatement application is based on disproportionate assessment, the taxpayer has the burden to show how the assessment was disproportionate. To carry this burden the taxpayer must show: a) what the property was worth (market value) on the assessment date; and b) the property's "equalized assessment" exceeded the property's market value. To calculate the equalized assessment, simply divide the assessment by the municipality's equalization ratio (assessment ÷ ratio). Because a property's market value is a crucial issue, taxpayers must have an opinion of the market value estimate. This value estimate can be shown by obtaining an appraisal or presenting sales of comparable properties.

3. **SECTION H.** The applicant(s) must sign the application even if a representative (e.g. Tax Representative, Attorney, or other Advocate) completes Section I.

4. Make a copy of this document for your own records.

FOR MUNICIPALITY USE ONLY:
Town File No.: _____
Taxpayer Name: _____

RSA 76:16 ABATEMENT APPLICATION TO MUNICIPALITY

SECTION A. Party(ies) Applying (Owner(s)/Taxpayer(s))

Name(s): JOSEPH & JUDITH KING

Mailing Address: 412 BOW LAKE ROAD NORTHWOOD NH 03261

Telephone Nos.: (Home) _____ (Cell) 781-720-8242 (Work) _____ (Email) _____

Note: If an abatement is granted and taxes have been paid, interest on the abatement shall be paid in accordance with RSA 76:17-a. Any interest paid to the applicant must be reported by the municipality to the United States Internal Revenue Service, in accordance with federal law. Prior to the payment of an abatement with interest, the taxpayer shall provide the municipality with the applicant's social security number or federal tax identification number. Municipalities shall treat the social security or federal tax identification information as confidential and exempt from a public information request under RSA 91-A.

SECTION B. Party's(ies') Representative if other than Person(s) Applying (Also Complete Section A)

Name(s): _____

Mailing Address: _____

Telephone Nos.: (Home) _____ (Cell) _____ (Work) _____ (Email) _____

SECTION C. Property(ies) for which Abatement is Sought

List the tax map and lot number, the actual street address and town of each property for which abatement is sought, a brief description of the parcel, and the assessment.

Town Parcel ID#	Street Address/Town	Description	Assessment
MAP 105 LOT 44	412 BOW LAKE RD NORTHWOOD		$710,100

SECTION D. Other Property(ies)

List other property(ies) in the municipality owned in the same name(s), even if abatements for the other property(ies) have not been sought. The taxpayer's entire real property estate must be considered in determining whether the appealed property(ies) is (are) disproportionately assessed.

Town Parcel ID#	Street Address/Town	Description	Assessment

SECTION E. Reasons for Abatement Application

RSA 76:16 provides that an abatement may be granted for "good cause shown." "Good cause" generally means: 1) establishing an assessment is disproportionate to market value and the municipality's level of assessment; or 2) establishing poverty and inability to pay the tax. This form can be utilized for either basis of requesting an abatement. The taxpayer has the burden to prove good cause for an abatement.

1) If claiming disproportionality, state with specificity all the reasons supporting your application. Statements such as "taxes too high," "disproportionately assessed" or "assessment exceeds market value" are insufficient. Generally, specificity requires the taxpayer to present material on the following (all may not apply):

1. physical data – incorrect description or measurement of property;
2. market data – the property's market value on the April 1 assessment date, supported by comparable sales or a professional opinion of value; and/or
3. level of assessment – the property's assessment is disproportionate by comparing the property's market value and the town-wide level of assessment.

Note: If you have an appraisal or other documentation, please submit it with this application.

2) If claiming poverty or inability to pay, state in detail why abatement of taxes is appropriate as opposed to some other relief such as relocating, refinancing or obtaining some alternative public assistance. Ansara v. City of Nashua, 118 N.H. 879 (1978).

(Attach additional sheets if needed.)

INCORRECT DESCRIPTION OR MEASUREMENT OF PROPERTY. BEING ASSESSED FOR 162 FT OF WATERFRONT WHEN IN FACT THE PROPERTY HAS 100 FT OF WATERFRONT. THE 62 FT IN QUESTION IS BEYOND MY PROPERTY LINE AND IS PART OF THE MARY WALDRON TOWN BEACH. SEE ATTACHED SURVEY.

62 FT TOWN PROPERTY
NOT MY WATERFRONT

100 FT MY PROPERTY
WATERFRONT

TOWN BEACH AREA "MARY WALDRON BEACH"

STONE JETTY

PROPERTY LINE

DRIVEWAY AREA (891 Sq.Ft.)

EXISTING SHED W/OVERHANGS AND ATTACHED RAMP (380 Sq.Ft.)

PROPOSED ADDITION (LIVING ROOM)

PROPOSED DECK

EXISTING HOUSE W/GARAGE, OVERHANGS, ATTACHED DECKS, & PROPOSED ADDITION AND DECK/STEPS (2,063 Sq.Ft.)

EXISTING DECKS TO BE REMOVED (229 Sq.Ft.)

AREA OF DECK TO REMAIN (58 Sq.Ft.)

ORANGE CONSTRUCTION FENCE

BOW LAKE ELEV. = 514.82

EDGE OF WATER 12-2018

EXISTING UNALTERED AREA (197 Sq.Ft.)

EXISTING UNALTERED AREA (32 Sq.Ft.)

"LLS 447" IRON ROUND =FND=

BOW LAKE ROAD

GUY WIRE

PSC 520/241

APPROX. EXISTING LEACH FIELD

NOTES:

1.) OWNER: JOSEPH & JUDY KING
412 BOW LAKE ROAD
NORTHWOOD, N.H.

2.) TAX MAP 105, LOT 44

3.) LOT AREA: 13,077 Sq. Ft.± 0.30 Ac.±

4.) R.C.R.D. BOOK 5935, PAGE 820

5.) VERTICAL DATUM BASED ON USGS NAVD88 ELEVATIONS.
HORIZONTAL COORDINATES BASED ON NAD83. COORDINATES GATHERED USING TOPCON HIPER SR SURVEY GRADE GPS RECEIVERS.

6.) THE INTENT OF THIS PLAN IS TO SHOW THE PROPOSED CONDITIONS OF TAX MAP 105, LOT 44 IN REGARDS TO A SHORELAND PERMIT PACKAGE. THIS IS NOT A BOUNDARY SURVEY.

7.) PROPOSED LOT COVERAGE: 3,754 Sq.Ft., 28.7%

LOCATION MAP
NORTHWOOD, N.H.
NOT TO SCALE

GRAPHIC SCALE

(IN FEET)
1 inch = 10 ft.

REVISION	DATE	DESCRIPTION
B1	3-14-19	REVISE PER NHDES REQUEST, CHANGE PROPOSED OPEN PORCH TO DECK

PROPOSED CONDITIONS PLAN
LAND OF
JOSEPH & JUDY KING
412 BOW LAKE ROAD
NORTHWOOD, N.H.
TAX MAP 105, LOT 44

BERRY SURVEYING & ENGINEERING
335 SECOND CROWN POINT RD.
BARRINGTON, N.H. (603)332-2863

SCALE : 1 IN. EQUALS 10 FT.
DATE : FEBRUARY 21, 2019
FILE NO. : DB 2018 – 155

SECTION F. Taxpayer's(s') Opinion of Market Value

State your opinion of the market value of the property(ies) appealed as of April 1 of the year under appeal.

Town Parcel ID# MAP 105 LOT 44 Appeal Year Market Value $ 650,600

Town Parcel ID# _____ Appeal Year Market Value $ _____

Explain the basis for your value opinion(s). (Attach additional sheets if necessary.)

REMOVE 62 FT WATERFRONT AT $59,500 FROM $710,100.

SECTION G. Sales, Rental and/or Assessment Comparisons

List the properties you are relying upon to show overassessment of your property(ies). If you are appealing an income producing property, list the comparable rental properties and their rents.
(Attach additional sheets if needed.)

Town Parcel ID#	Street Address	Sale Price/Date of Sale	Rents	Assessment

SECTION H. Certification by Party(ies) Applying

Pursuant to BTLA Tax 203.02(d), the applicant(s) **MUST** sign the application. By signing below, the Party(ies) applying certifies (certify) and swear(s) under the penalties of RSA ch. 641 the application has a good faith basis, and the facts stated are true to the best of my/our knowledge.

Date: 2/16/21

(Signature)

JOSEPH KING
(Print Name)

(Signature)

Judith A King
(Print Name)

SECTION I. Certification and Appearance by Representative (If Other Than Party(ies) Applying)

By signing below, the representative of the Party(ies) applying certifies and swears under penalties of RSA ch. 641:

1. all certifications in Section H are true;

2. the Party(ies) applying has (have) authorized this representation and has (have) signed this application; and

3. a copy of this form was sent to the Party(ies) applying.

Date: _____ _____ (Representative's Signature) _____ (Print Name)

SECTION J. Disposition of Application* (For Use by Selectmen/Assessor)

*RSA 76:16, II states: the municipality "shall review the application and shall grant or deny the application in writing by July 1 after notice of tax date . . . ."

Abatement Request: GRANTED _____ Revised Assessment: $_____ DENIED _____

Remarks:

_____

_____

_____

_____

_____

Date: _____

_____ (Selectmen/Assessor Signature)

_____ (Selectmen/Assessor Signature)

_____ (Selectmen/Assessor Signature)

_____ (Selectmen/Assessor Signature)

CCAG
Assessing Services
& Revaluations

2020 ABATEMENT RECOMMENDATION

DATE: May 10, 2021 TOWN OF: Northwood

TO: Board of Selectmen FROM: Jeff Earls, Assessor

OWNER: Koufagazos PROPERTY LOCATION: 26 Overlook

Map & Lot: 106-10

COMMENTS: Location and view are less than others in neighborhood. Made adjustment.

Recommendation: Abate

Original Assessment: 229,700
Revised Assessment 197,600

Abate: 32,100 X Tax Rate _____Abate _____ Interest_____Total_____

ABATEMENT GRANTED

_____

_____

_____

_____

_____

_____
Signature/Date

ABATEMENT DENIED

_____

_____

_____

_____

_____

_____
Signatures/Date

Cross Country Appraisal Group, LLC
12 Kayak Way, Unit 1-1, Boscawen, NH 03303 • **Tel** (603) 415-0130 • **Fax** (603) 415-0131 •
jearls@xcag.com

3/16 TO JE

TAXPAYER'S RSA 76:16 ABATEMENT APPLICATION TO MUNICIPALITY

TAX YEAR APPEALED 2020

INSTRUCTIONS

1. Complete the application by typing or printing legibly in ink. **This application does not stay the collection of taxes; taxes should be paid as assessed. If an abatement is granted, a refund with interest will be made.**

2. File this application with the municipality by the deadline (see below). Date of filing is the date this form is either hand delivered to the municipality, postmarked by the post office, or receipted by an overnight delivery service.

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Step Three: Taxpayer may file an appeal either at the BTLA (RSA 76:16-a) or in the superior court (RSA 76:17), but not both. An appeal must be filed:

1) no earlier than: a) after receiving the municipality's decision on the abatement application; or b) July 1 following the notice of tax if the municipality has not responded to the abatement application; and

2) no later than September 1 following the notice of tax.

EXCEPTION: If your municipality's final tax bill was sent out after December 31 (as determined by the BTLA), the above deadlines are modified as follows (RSA 76:1-a; RSA 76:16-d, II):

Step One: 2 months after notice of tax;
Step Two: 6 months after notice of tax; and
Step Three: 8 months after notice of tax.

FORM COMPLETION GUIDELINES:

1. **SECTION E.** Municipalities may abate taxes "for good cause shown." RSA 76:16. Good cause is generally established by showing an error in the assessment calculation or a disproportionate assessment. Good cause can also be established by showing poverty and inability to pay the tax.

2. **SECTION G.** If the abatement application is based on disproportionate assessment, the taxpayer has the burden to show how the assessment was disproportionate. To carry this burden the taxpayer must show: a) what the property was worth (market value) on the assessment date; and b) the property's "equalized assessment" exceeded the property's market value. To calculate the equalized assessment, simply divide the assessment by the municipality's equalization ratio (assessment ÷ ratio). Because a property's market value is a crucial issue, taxpayers must have an opinion of the market value estimate. This value estimate can be shown by obtaining an appraisal or presenting sales of comparable properties.

3. **SECTION H.** The applicant(s) must sign the application even if a representative (e.g. Tax Representative, Attorney, or other Advocate) completes Section I.

4. Make a copy of this document for your own records.

FOR MUNICIPALITY USE ONLY:
Town File No.: _____
Taxpayer Name: _____

RSA 76:16 ABATEMENT APPLICATION TO MUNICIPALITY

SECTION A. Party(ies) Applying (Owner(s)/Taxpayer(s))

Name(s): Nick and Susan Koufogazos

Mailing Address: 22 Blackberry Fields Rd Dracut, MA 01826

Telephone Nos.: (Home) 978-459-7545 (Cell) N 978-604-0444 (Work) 978-604-9177 (Email) _____

Note: If an abatement is granted and taxes have been paid, interest on the abatement shall be paid in accordance with RSA 76:17-a. Any interest paid to the applicant must be reported by the municipality to the United States Internal Revenue Service, in accordance with federal law. Prior to the payment of an abatement with interest, the taxpayer shall provide the municipality with the applicant's social security number or federal tax identification number. Municipalities shall treat the social security or federal tax identification information as confidential and exempt from a public information request under RSA 91-A.

SECTION B. Party's(ies') Representative if other than Person(s) Applying (Also Complete Section A)

Name(s): N/A

Mailing Address: _____

Telephone Nos.: (Home) _____ (Cell) _____ (Work) _____ (Email) _____

SECTION C. Property(ies) for which Abatement is Sought

List the tax map and lot number, the actual street address and town of each property for which abatement is sought, a brief description of the parcel, and the assessment.

Town Parcel ID#	Street Address/Town	Description	Assessment
000106000010000000	26 Overlook Rd Northwood	Convention	229,700

SECTION D. Other Property(ies)

List other property(ies) in the municipality owned in the same name(s), even if abatements for the other property(ies) have not been sought. The taxpayer's entire real property estate must be considered in determining whether the appealed property(ies) is (are) disproportionately assessed.

Town Parcel ID#	Street Address/Town	Description	Assessment
N/A			

SECTION E. Reasons for Abatement Application

RSA 76:16 provides that an abatement may be granted for "good cause shown." "Good cause" generally means: 1) establishing an assessment is disproportionate to market value and the municipality's level of assessment; or 2) establishing poverty and inability to pay the tax. This form can be utilized for either basis of requesting an abatement. The taxpayer has the burden to prove good cause for an abatement.

1) If claiming disproportionality, state with specificity all the reasons supporting your application. Statements such as "taxes too high," "disproportionately assessed" or "assessment exceeds market value" are insufficient. Generally, specificity requires the taxpayer to present material on the following (all may not apply):

1. physical data – incorrect description or measurement of property;
2. market data – the property's market value on the April 1 assessment date, supported by comparable sales or a professional opinion of value; and/or
3. level of assessment – the property's assessment is disproportionate by comparing the property's market value and the town-wide level of assessment.

Note: If you have an appraisal or other documentation, please submit it with this application.

2) If claiming poverty or inability to pay, state in detail why abatement of taxes is appropriate as opposed to some other relief such as relocating, refinancing or obtaining some alternative public assistance. Ansara v. City of Nashua, 118 N.H. 879 (1978).

(Attach additional sheets if needed.)

N/A

SECTION F. Taxpayer's(s') Opinion of Market Value

State your opinion of the market value of the property(ies) appealed as of April 1 of the year under appeal.

Town Parcel ID# 000106000010000000 Appeal Year Market Value $ $153,000.00

Town Parcel ID# _____ Appeal Year Market Value $_____

Explain the basis for your value opinion(s). (Attach additional sheets if necessary.)

Abatement request based upon 1. Errors in assesment calculation, 2. Disproportionate Assesment. Please See attached pages 1–16 for further information

SECTION G. Sales, Rental and/or Assessment Comparisons

List the properties you are relying upon to show overassessment of your property(ies). If you are appealing an income producing property, list the comparable rental properties and their rents.
(Attach additional sheets if needed.) Please refer to Attached Page 2 for more information

Town Parcel ID#	Street Address	Sale Price/Date of Sale	Rents	Assessment
000106000009000000	5 Lakeview Ave	N/A		$165,800.00
000106000022000000	6 Lakeview Ave	N/A		$155,300.00
000103000005000000	111 Preve Drive	8/6/2019		$147,800.00
000209000021000000	27 Temperance Hill Dr	3/31/2020		$156,300.00
000242000015000000	32 Deerfield Rd	10/30/2019		$178,000.00
*000105000014000000	21 McClarren Dr	7/24/2020		$228,800.00

SECTION H. Certification by Party(ies) Applying

Pursuant to BTLA Tax 203.02(d), the applicant(s) **MUST** sign the application. By signing below, the Party(ies) applying certifies (certify) and swear(s) under the penalties of RSA ch. 641 the application has a good faith basis, and the facts stated are true to the best of my/our knowledge.

Date: 2/11/2021

Susan C Koufogazos
(Signature)

Susan C Koufogazos
(Print Name)

Nick Koufogazos
(Signature)

Nick Koufogazos
(Print Name)

SECTION I. Certification and Appearance by Representative (If Other Than Party(ies) Applying)

By signing below, the representative of the Party(ies) applying certifies and swears under penalties of RSA ch. 641:

1. all certifications in Section H are true;

2. the Party(ies) applying has (have) authorized this representation and has (have) signed this application; and

3. a copy of this form was sent to the Party(ies) applying.

Date: _____ _____ _____

(Representative's Signature) (Print Name)

SECTION J. Disposition of Application* (For Use by Selectmen/Assessor)

*RSA 76:16, II states: the municipality "shall review the application and shall grant or deny the application in writing by July 1 after notice of tax date . . . ."

Abatement Request: GRANTED _____ Revised Assessment: $_____ DENIED _____

Remarks:

_____

_____

_____

_____

_____

Date: _____

_____ _____

(Selectmen/Assessor Signature) (Selectmen/Assessor Signature)

_____ _____

(Selectmen/Assessor Signature) (Selectmen/Assessor Signature)

Tax Abatement Request 26 Overlook Road, Northwood NH Parcel ID: 00006000010000000

Reasons for request: Errors in Assessment Calculation and Disproportionate Assessment.

Errors in Assessment Calculation:

Estimated total square footage of livable space on assessment card indicates 1,243 S.F. this includes in the total a back porch. Actual living space in house is 1,124 S.F. Please correct assessment to reflect accurate living area.

Lot is same size as our neighbor at 5 Lakeview (tax id 000106000009000000) and valued at the same amount: $128,600. 5 Lakeview Ave had improvements to its lot to correct sloping in front. Our lot has not been improved to correct sloping.

House is listed as a "Conventional" property on tax card. This house is a Camp without foundation, central heat, interior trim (windows and some ceilings) and without kitchen cabinets. Market Analysis provided herein utilizes comparable properties within the requested assessment period (on or before April 1st, 2020)

Disproportionate Assessment:

Comparable properties provided are based upon:

1. Corrected Errors in Assessment Calculation

2. Utilizes comparables on or before the April 1st, 2020 assessment date. Please review attached comparable properties for updated opinion of market value.

Property Address/ Category	Tax Assesment	Sale Amount
26 Overlook Road/ Camp	$229,700.00	N/A
Neighborhood Comparables		
5 Lakeview Drive/Ranch	$165,800.00	N/A
6 Lakeview Drive/Camp	$155,300.00	N/A
Sales Comparables		
111 Preve Drive	$147,800.00	$120,000.00
27 Temperance Hill Drive	$219,400.00	$156,300.00
32 Deerfield Rd	$184,200.00	$178,000.00
* 21 Mcclarren Drive	$228,800.00	$235,000.00

*** Please note Sale date of 7/24/2020 property used as comparable example to our property's current tax assesment and is not included in comparable sales.**

Property Card: 26 OVERLOOK RD

Town of Northwood, NH

Parcel ID: 000106000010000000
PID: 000106000010000000

Owner: KOUFOGAZOS, NICHOLAS
Co-Owner: & SUSAN
Mailing Address: 22 BLACKBERRY FIELDS RD

DRACUT, MA 01826

General Information

Map: 000106
Lot: 000010
Sub: 000000

Land Use: 1F RES
Zone: RURAL
Land Area in Acres: 0.31
Current Use: N
Neighborhood: N-J
Frontage: 0
Waterfront: 0
View Factor: N

Assessed Value

Land: $128,600
Buildings: $98,700
Extra Features: $2,400
Total: $229,700

Sale History

Book/Page: -
Sale Date: 12:00:00 AM
Sale Price:

Building Details

Model Description: CONVENTION
Total Gross Area: 1243
Year Built: 1955
Building Grade: AVG
Stories: 2.00 STORY FRAME

Condition: GOOD
Depreciation: 0
No. Bedrooms: 2
No. Baths: 1
Adj Bas: 0

3

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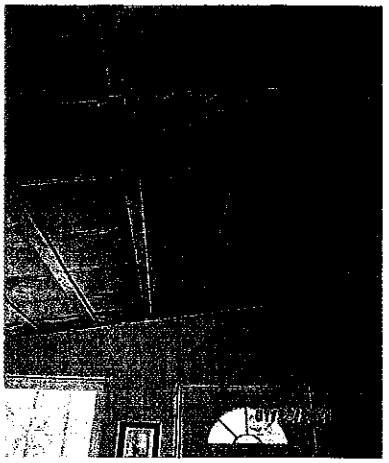
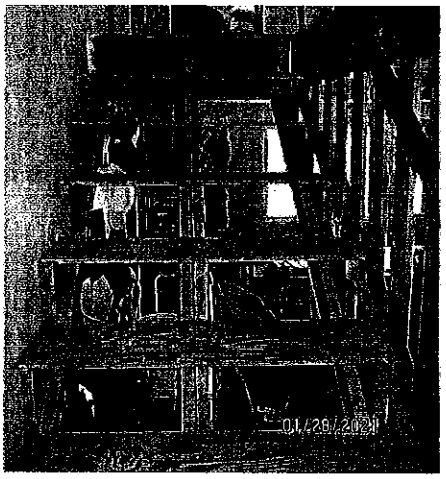
Front elevation of house showing back porch on left. No foundation

Unfinished kitchen and window trim



Unfinished ceiling in Living Room



Plywood staircase
Sub flooring

Market Analysis 26 Overlook Road, Northwood NH

26 Overlook Road: Land: $128,600 (assessment calculation should include sloping lot.) Buildings $98,700 (Camp without foundation, central heat, kitchen cabinets) Extra Features $2,400.00.

Neighborhood properties summary:

5 Lakeview Drive is a year-round home with full foundation, central heat, kitchen, 1 car garage, improved lot. Extreme disproportionate assessment when compared to our property:

5 Lakeview Drive: Land: $128,600 (improved lot) Buildings $36,100 Extra Features: $1,100

6 Lakeview Drive is a camp with lake views, finished interior trim.

6 Lakeview Drive: Land: $116,200 (Lakeview, sloping lot) Buildings: $38,500 Extra Features: $600

Property Card: 5 LAKEVIEW DR

Town of Northwood, NH

Parcel ID: 000106000009000000
PID: 000106000009000000

Owner: BROWN, SHANNAN F
Co-Owner:
Mailing Address: 5 LAKEVIEW DR

NORTHWOOD, NH 03261

General Information

Map: 000106
Lot: 000009
Sub: 000000

Land Use: 1F RES
Zone: RURAL
Land Area in Acres: 0.31
Current Use: N
Neighborhood: N-J
Frontage: 0
Waterfront: 0
View Factor: N

Assessed Value

Land: $128,600
Buildings: $36,100
Extra Features: $1,100
Total: $165,800

Sale History

Book/Page: 3283-1582
Sale Date: 4/6/1998
Sale Price: 0

Building Details

Model Description: RANCH
Total Gross Area: 1040
Year Built: 1966
Building Grade: AVG
Stories: 1.00 STORY FRAME

Condition: FAIR
Depreciation: 0
No. Bedrooms: 2
No. Baths: 1
Adj Bas: 0

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Property Card: 6 LAKEVIEW DR

Town of Northwood, NH

Parcel ID: 000106000022000000
PID: 000106000022000000

Owner: MILLER-PASKOWSKI, NANCY
Co-Owner: MILLER, DAVID W
Mailing Address: 234 FIRST NH TPK

NORTHWOOD, NH 03261

General Information

Map: 000106
Lot: 000022
Sub: 000000

Land Use: 1F RES
Zone: RURAL
Land Area in Acres: 0.36
Current Use: N
Neighborhood: N-J
Frontage: 0
Waterfront: 0
View Factor: N

Assessed Value

Land: $116,200
Buildings: $38,500
Extra Features: $600
Total: $155,300

Sale History

Book/Page: -
Sale Date: 12:00:00 AM
Sale Price:

Building Details

Model Description: CAMP
Total Gross Area: 720
Year Built: 1960
Building Grade: AVG+10
Stories: 1.00 STORY FRAME

Condition: AVERAGE
Depreciation: 0
No. Bedrooms: 2
No. Baths: 1
Adj Bas: 0

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Market Analysis 26 Overlook Road, Northwood NH

26 Overlook Road: Land: $128,600 (assessment calculation should include sloping lot.) Buildings $98,700 (Camp without foundation, central heat, kitchen cabinets) Extra Features $2,400.00.

Comparable Sold Properties Summary: * Please note comparable properties chosen with sale date on or before April 1, 2020 as indicated in town abatement application:

111 Preve Drive: Sold date: 8/6/2019. Sale Price $120,000. Assessed Value: Land: $88,000. Buildings: 59,000. Extra Features: $800. * Property closest comparable to ours in terms of size and condition. * Water view

27 Temperance Hill Drive: Sold Date 3/31/2020 Sale Price $156,300. Assessed Value: Land: $104,800 (lot size 2.15 Acres, substantially larger than ours and valued $23,800 less than our property) Buildings: $113,700 (Year-round home with foundation, central heat, interior finishes, kitchen cabinets)

32 Deerfield Rd: Sold Date 10/30/2019 Sale Price $178,000. Assessed Value: Land: $95,400 (2.2 Acres.) Buildings: $85,500. Extra Features: $3,300.

Property Card: 111 PREVE DR

Town of Northwood, NH

Parcel ID: 000103000005000000
PID: 000103000005000000

Owner: GAGNON, JACK
Co-Owner:
Mailing Address: 111 PREVE DRIVE

NORTHWOOD, NH 03261

General Information

Map: 000103
Lot: 000005
Sub: 000000

Land Use: 1F RES WTR ACS
Zone: RURAL
Land Area in Acres: 0.13
Current Use: N
Neighborhood: N-E
Frontage: 0
Waterfront: 0
View Factor: N

Assessed Value

Land: $88,000
Buildings: $59,000
Extra Features: $800
Total: $147,800

Sale History

Book/Page: 6023-2878
Sale Date: 8/6/2019
Sale Price: 120000

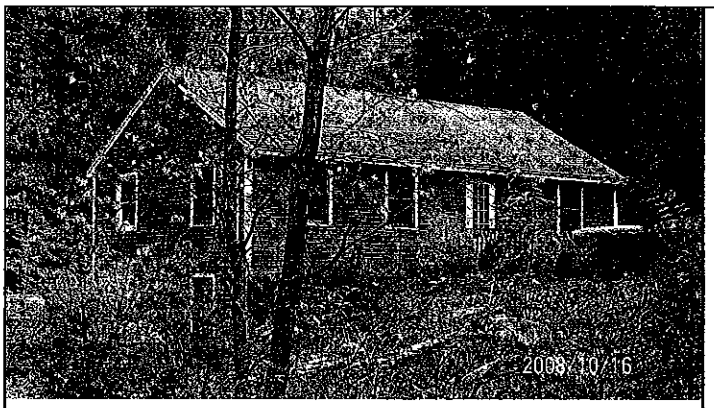
Building Details

Model Description: CAMP
Total Gross Area: 1008
Year Built: 1950
Building Grade: AVG+20
Stories: 1.75 STORY FRAME

Condition: GOOD
Depreciation: 0
No. Bedrooms: 2
No. Baths: 1
Adj Bas: 0

Property Card: 27 TEMPERANCE HILL DR

Town of Northwood, NH



Parcel ID: 000209000021000000
PID: 000209000021000000

Owner: SMITH DAVID W
Co-Owner: SMITH LINDA J
Mailing Address: P.O. BOX 122

NORTHWOOD, NH 03261

General Information

Map: 000209
Lot: 000021
Sub: 000000

Land Use: 1F RES
Zone: RURAL
Land Area in Acres: 2.15
Current Use: N
Neighborhood: N-F
Frontage: 0
Waterfront: 0
View Factor: N

Assessed Value

Land: $104,800
Buildings: $113,700
Extra Features: $900
Total: $219,400

Sale History

Book/Page: 6097-2612
Sale Date: 3/31/2020
Sale Price: 156300

Building Details

Model Description: RANCH
Total Gross Area: 1008
Year Built: 1991
Building Grade: AVG
Stories: 1.00 STORY FRAME

Condition: AVERAGE
Depreciation: 0
No. Bedrooms: 3
No. Baths: 1.5
Adj Bas: 0

CAI Technologies
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Property Card: 32 DEERFIELD RD

Town of Northwood, NH

Parcel ID: 000242000015000000
PID: 000242000015000000

Owner: FERRARA, MATTHEW J.
Co-Owner: CONNOR, ALEXIS M.
Mailing Address: 32 DEERFIELD RD

NORTHWOOD, NH 03261

General Information

Map: 000242
Lot: 000015
Sub: 000000

Land Use: 1F RES
Zone: RURAL
Land Area in Acres: 2.2
Current Use: N
Neighborhood: N-E
Frontage: 0
Waterfront: 0
View Factor: N

Assessed Value

Land: $95,400
Buildings: $85,500
Extra Features: $3,300
Total: $184,200

Sale History

Book/Page: 6052-623
Sale Date: 10/30/2019
Sale Price: 178000

Building Details

Model Description: CAMP
Total Gross Area: 840
Year Built: 1978
Building Grade: BELOW AVE 10
Stories: 1.00 STORY FRAME

Condition: GOOD
Depreciation: 0
No. Bedrooms: 2
No. Baths: 1
Adj Bas: 0

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Market Analysis 26 Overlook Road, Northwood NH

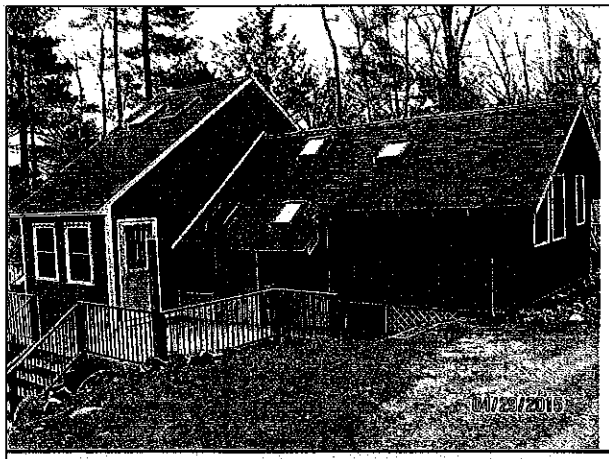
26 Overlook Road: Land: $128,600 (assessment calculation should include sloping lot.) Buildings $98,700 (Camp without foundation, central heat, kitchen cabinets) Extra Features $2,400.00.

Comparable property 21 Mcclarren Drive: This property is assessed for $228,800.00 ($900.00 less than our property.) and sold on 7/24/2020 for $235,000 (after tax assessment date of April 1, 2020.) it is included (with interior pictures) as an example of the value of a $228,800.00 property as compared to ours. Please note interior finishes including kitchen, floors, skylights and usable interior living space. This property also has a lakeview.

With this property as an example of the value of a $229,000.00 plus home please review interior pictures provided of our home. There a significant difference and this should be taken into consideration as part of our abatement request.

Property Card: 21 MCCLARREN DR

Town of Northwood, NH



Parcel ID: 000105000014000000
PID: 000105000014000000

Owner: MURPHY, LAWRENCE D.
Co-Owner: MURPHY, MARIANNE
Mailing Address: 88 SHEFFIELD ROAD

MELROSE, MA 02176

General Information

Map: 000105
Lot: 000014
Sub: 000000

Land Use: 1F RES
Zone: RURAL
Land Area in Acres: 0.17
Current Use: N
Neighborhood: N-F
Frontage: 0
Waterfront: 0
View Factor: N

Assessed Value

Land: $136,700
Buildings: $92,100
Extra Features: $0
Total: $228,800

Sale History

Book/Page: 6144-1559
Sale Date: 7/24/2020
Sale Price: 235000

Building Details

Model Description: CAMP
Total Gross Area: 924
Year Built: 1950
Building Grade: AVG
Stories: 1.00 STORY FRAME

Condition: VERY GOOD
Depreciation: 0
No. Bedrooms: 1
No. Baths: 1
Adj Bas: 0

CAI Technologies
www.cai-tech.com
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Tax assesment: Land $136,700.00
Buildings: $92,100.00

21 McClarren Drive
Northwood, NH PID: 000105000014000000

Sold for $235,000.00

Photos source - online Listing Great Island Realty

CCAG
Assessing Services
& Revaluations

2020 ABATEMENT RECOMMENDATION

DATE: May 10, 2021

TOWN OF: Northwood

TO: Board of Selectmen

FROM: Jeff Earls, Assessor

OWNER: Provencher

PROPERTY LOCATION: 26 Cove Way

Map & Lot: 108-68

COMMENTS: Corrected bedrooms to 1. Changed to camp class. Adjusted land for ROW's

Recommendation: Abate

Original Assessment: 172,300
Revised Assessment 135,600

Abate: 36,700 X Tax Rate _____Abate _____ Interest_____Total_____

ABATEMENT GRANTED

_____

_____

_____

_____

_____

_____
Signature/Date

ABATEMENT DENIED

_____

_____

_____

_____

_____

_____
Signatures/Date

Cross Country Appraisal Group, LLC
12 Kayak Way, Unit 1-1, Boscawen, NH 03303 • **Tel** (603) 415-0130 • **Fax** (603) 415-0131 •
jearls@xcag.com

12/8 70 8E

TAXPAYER'S RSA 76:16 ABATEMENT APPLICATION TO MUNICIPALITY

TAX YEAR APPEALED 2020

INSTRUCTIONS

1. Complete the application by typing or printing legibly in ink. **This application does not stay the collection of taxes; taxes should be paid as assessed. If an abatement is granted, a refund with interest will be made.**

2. File this application with the municipality by the deadline (see below). Date of filing is the date this form is either hand delivered to the municipality, postmarked by the post office, or receipted by an overnight delivery service.

DEADLINES: The "notice of tax" means the date the board of tax and land appeals (BTLA) determines the last tax bill was sent by the municipality. (If your municipality bills twice annually, you must apply after the bill that establishes your final tax liability and not before.)

Step One: Taxpayer must file the abatement application with the municipality by March 1 following the notice of tax.
Step Two: Municipality has until July 1 following the notice of tax to grant or deny the abatement application.
Step Three: Taxpayer may file an appeal either at the BTLA (RSA 76:16-a) or in the superior court (RSA 76:17), but not both. An appeal must be filed:

1) no earlier than: a) after receiving the municipality's decision on the abatement application; or b) July 1 following the notice of tax if the municipality has not responded to the abatement application; and

2) no later than September 1 following the notice of tax.

EXCEPTION: If your municipality's final tax bill was sent out after December 31 (as determined by the BTLA), the above deadlines are modified as follows (RSA 76:1-a; RSA 76:16-d, II):

Step One: 2 months after notice of tax;
Step Two: 6 months after notice of tax; and
Step Three: 8 months after notice of tax.

FORM COMPLETION GUIDELINES:

1. **SECTION E.** Municipalities may abate taxes "for good cause shown." RSA 76:16. Good cause is generally established by showing an error in the assessment calculation or a disproportionate assessment. Good cause can also be established by showing poverty and inability to pay the tax.

2. **SECTION G.** If the abatement application is based on disproportionate assessment, the taxpayer has the burden to show how the assessment was disproportionate. To carry this burden the taxpayer must show: a) what the property was worth (market value) on the assessment date; and b) the property's "equalized assessment" exceeded the property's market value. To calculate the equalized assessment, simply divide the assessment by the municipality's equalization ratio (assessment ÷ ratio). Because a property's market value is a crucial issue, taxpayers must have an opinion of the market value estimate. This value estimate can be shown by obtaining an appraisal or presenting sales of comparable properties.

3. **SECTION H.** The applicant(s) must sign the application even if a representative (e.g. Tax Representative, Attorney, or other Advocate) completes Section I.

4. Make a copy of this document for your own records.

FOR MUNICIPALITY USE ONLY:
Town File No.: _____
Taxpayer Name: _____

RSA 76:16 ABATEMENT APPLICATION TO MUNICIPALITY

SECTION A. Party(ies) Applying (Owner(s)/Taxpayer(s))

Name(s): Norman Provencher

Mailing Address: 141 Dunbarton Ro Manchester NH 03102

Telephone Nos.: (Home) 603 644-2536 (Cell) 603 540-4898 (Work) _____ (Email) _____

Note: If an abatement is granted and taxes have been paid, interest on the abatement shall be paid in accordance with RSA 76:17-a. Any interest paid to the applicant must be reported by the municipality to the United States Internal Revenue Service, in accordance with federal law. Prior to the payment of an abatement with interest, the taxpayer shall provide the municipality with the applicant's social security number or federal tax identification number. Municipalities shall treat the social security or federal tax identification information as confidential and exempt from a public information request under RSA 91-A.

SECTION B. Party's(ies') Representative if other than Person(s) Applying (Also Complete Section A)

Name(s): _____

Mailing Address: _____

Telephone Nos.: (Home) _____ (Cell) _____ (Work) _____ (Email) _____

SECTION C. Property(ies) for which Abatement is Sought

List the tax map and lot number, the actual street address and town of each property for which abatement is sought, a brief description of the parcel, and the assessment.

Town Parcel ID#	Street Address/Town	Description	Assessment
000108-000068-000000	26 Cove Way Northwood	- Camp	172,300

SECTION D. Other Property(ies)

List other property(ies) in the municipality owned in the same name(s), even if abatements for the other property(ies) have not been sought. The taxpayer's entire real property estate must be considered in determining whether the appealed property(ies) is (are) disproportionately assessed.

Town Parcel ID#	Street Address/Town	Description	Assessment
n/a			

SECTION E. Reasons for Abatement Application

RSA 76:16 provides that an abatement may be granted for "good cause shown." "Good cause" generally means: 1) establishing an assessment is disproportionate to market value and the municipality's level of assessment; or 2) establishing poverty and inability to pay the tax. This form can be utilized for either basis of requesting an abatement. The taxpayer has the burden to prove good cause for an abatement.

1) If claiming disproportionality, state with specificity all the reasons supporting your application. Statements such as "taxes too high," "disproportionately assessed" or "assessment exceeds market value" are insufficient. Generally, specificity requires the taxpayer to present material on the following (all may not apply):

1. physical data – incorrect description or measurement of property;
2. market data – the property's market value on the April 1 assessment date, supported by comparable sales or a professional opinion of value; and/or
3. level of assessment – the property's assessment is disproportionate by comparing the property's market value and the town-wide level of assessment.

Note: If you have an appraisal or other documentation, please submit it with this application.

2) If claiming poverty or inability to pay, state in detail why abatement of taxes is appropriate as opposed to some other relief such as relocating, refinancing or obtaining some alternative public assistance. Ansara v. City of Nashua, 118 N.H. 879 (1978).

(Attach additional sheets if needed.)

See attached letter please

December 20, 2020

I am requesting an abatement for the following reason:

The land assessment appears to be disproportionate. The 26 Cove Way property has 0.12 acres which include 3 right of ways that render much of the small lot unusable. The assessed land value is 99,100- in comparison to neighboring property located at 23 Cove Way with 0.21 acres, almost double acreage without right of ways taxed at 106,300. This observation is not to suggest that the neighboring property is under taxed but that the minimal usable land on 26 Cove Way is over assessed.

Also I would like to note that the building assessment on 26 Cove Way is 73,200. It has no foundation and is supported by blocks. It is listed as a two bedroom but actually is one bedroom as there is not a closet in the small approximately 7x9 room. To compare again to 23 Cove Way with almost 100 more sq feet 3 bedrooms and a foundation, the building assessment is 78,400 I feel this is also disproportionate

I have enclosed tax cards for your viewing and I respectfully ask you to take my concerns under consideration.

Thank you in advance for your time

Norman Provencher

Norman Provencher

SECTION F. Taxpayer's(s') Opinion of Market Value

State your opinion of the market value of the property(ies) appealed as of April 1 of the year under appeal.

Town Parcel ID# 0001080000 68000000 Appeal Year Market Value $ 125,000

Town Parcel ID# _____ Appeal Year Market Value $ _____

Explain the basis for your value opinion(s). (Attach additional sheets if necessary.)

Property is a one bedroom seasonal - no foundation limited lot due to 3 right of ways. Needs many cosmetic upgrades interior wise. - see attached letter

SECTION G. Sales, Rental and/or Assessment Comparisons

List the properties you are relying upon to show overassessment of your property(ies). If you are appealing an income producing property, list the comparable rental properties and their rents.
(Attach additional sheets if needed.)

Town Parcel ID#	Street Address	Sale Price/Date of Sale	Rents	Assessment
0001080000 83 000000	23 Cove Way			189,200
0001080000012000000	142 Lakeshore Drive	sold 9/16/2020		115,000

SECTION H. Certification by Party(ies) Applying

Pursuant to BTLA Tax 203.02(d), the applicant(s) **MUST** sign the application. By signing below, the Party(ies) applying certifies (certify) and swear(s) under the penalties of RSA ch. 641 the application has a good faith basis, and the facts stated are true to the best of my/our knowledge.

Date: 12-21-20

Norman Provencher
(Signature)

Norman Provencher
(Print Name)

_____
(Signature)

_____
(Print Name)

SECTION I. Certification and Appearance by Representative (If Other Than Party(ies) Applying)

By signing below, the representative of the Party(ies) applying certifies and swears under penalties of RSA ch. 641:

1. all certifications in Section H are true;

2. the Party(ies) applying has (have) authorized this representation and has (have) signed this application; and

3. a copy of this form was sent to the Party(ies) applying.

Date: _____ _____ (Representative's Signature) _____ (Print Name)

SECTION J. Disposition of Application* (For Use by Selectmen/Assessor)

*RSA 76:16, II states: the municipality "shall review the application and shall grant or deny the application in writing by July 1 after notice of tax date . . . ."

Abatement Request: GRANTED _____ Revised Assessment: $_____ DENIED _____

Remarks:

_____

_____

_____

_____

_____

Date: _____

_____ (Selectmen/Assessor Signature)

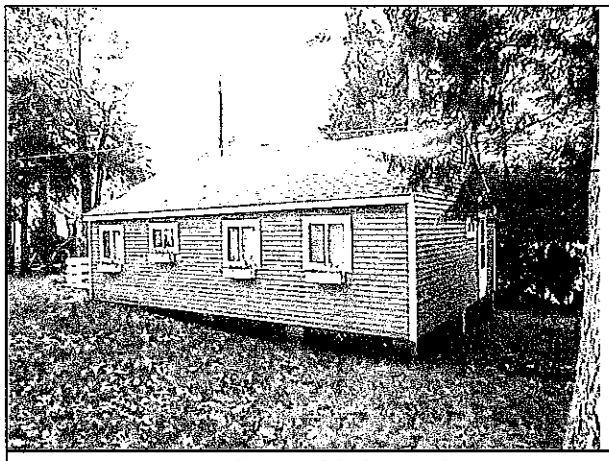
_____ (Selectmen/Assessor Signature)

_____ (Selectmen/Assessor Signature)

_____ (Selectmen/Assessor Signature)

Property Card: 26 COVE WAY

Town of Northwood, NH



Parcel ID: 000108000068000000
PID: 000108000068000000

Owner: PROVENCHER, NORMAN R
Co-Owner:
Mailing Address: 141 DUNBARTON RD.

MANCHESTER, NH 03102

General Information

Map: 000108
Lot: 000068
Sub: 000000

Land Use: 1F RES WTR ACS
Zone: RURAL
Land Area in Acres: 0.12
Current Use: N
Neighborhood: N-E
Frontage: 0
Waterfront: 0
View Factor: N

Assessed Value

Land: $99,100
Buildings: $73,200
Extra Features: $0
Total: $172,300

Sale History

Book/Page: -
Sale Date: 12:00:00 AM
Sale Price:

Building Details

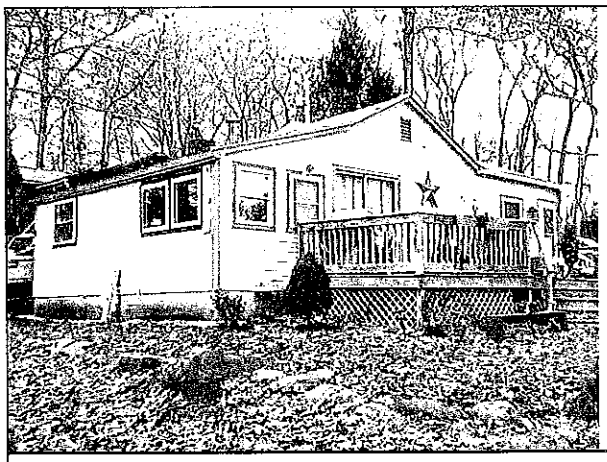
Model Description: CAMP
Total Gross Area: 768
Year Built: 1960
Building Grade: BELOW AVE 10
Stories: 1.00 STORY FRAME

Condition: GOOD
Depreciation: 0
No. Bedrooms: 2
No. Baths: 1
Adj Bas: 0

www.cai-tech.com
Data shown on this report is provided for planning and informational purposes only. The municipality and CAI Technologies are not responsible for any use for other purposes or misuse or misrepresentation of this report.

Property Card: 23 COVE WAY

Town of Northwood, NH



Parcel ID: 000108000083000000
PID: 000108000083000000

Owner: VENERONI, KIMBERLY J.
Co-Owner:
Mailing Address: 23 COVE WAY

NORTHWOOD, NH 03261

General Information

Map: 000108
Lot: 000083
Sub: 000000

Land Use: 1F RES WTR ACS
Zone: RURAL
Land Area in Acres: 0.21
Current Use: N
Neighborhood: N-E
Frontage: 0
Waterfront: 0
View Factor: N

Assessed Value

Land: $106,300
Buildings: $78,400
Extra Features: $4,500
Total: $189,200

Sale History

Book/Page: 5923-2860
Sale Date: 6/25/2018
Sale Price: 155000

Building Details

Model Description: CAMP
Total Gross Area: 864
Year Built: 1940
Building Grade: BELOW AVE 10
Stories: 1.00 STORY FRAME

Condition: GOOD
Depreciation: 0
No. Bedrooms: 3
No. Baths: 1
Adj Bas: 0

www.cai-tech.com
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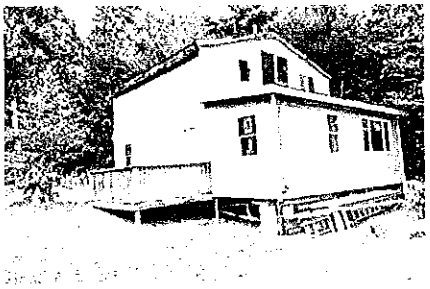
COLDWELL BANKER REALTY

ColdwellBankerHomes.com

142 Lakeshore Dr, Northwood, NH 03261

$115,000

Sold Closed Single Family 0.14 Acres



Handyman special with access on Northwood Lake. This home has been gutted and is an open slate with endless possibilities. Property is across the street from Northwood Lake and is a short walk to the town beach.

Full Property Details for 142 Lakeshore Dr

General

Sold For: $115,000
Taxes: $2,241 (2019)
Status: Closed
Type: Single Family
MLS ID: 4823221
Added: 125 day(s) ago
Viewed: 228 times

Exterior

Color: tan

Location

County: Rockingham
Driving Directions: 1st NH Tpk to Lake Shore. Home will be on the left.

Heating & Cooling

Cooling Type: None
Heating Type: None
Heating Fuel: None
Water Heater: None

Lot Features

Lot Size (Acres): 0.14
Lot Size (Sq. Ft.): 6,098
Frontage: TBD
Street/Road Desc.: Public
Driveway/Sidewalk: Dirt
Zoning: RURAL
Lot Description: Level

Water Features

Water View: Yes
Water Access: Yes
Water Front Type: Lake
Water Front Name: Northwood Lake

8

907 1st Nh Tpke, Northwood, NH 03261 9-12 2.8 mi

Disclaimer: School ratings provided by . Ratings are on a scale of 1-10. . School attendance boundaries provided by Pitney Bowes and are for reference only. Contact the school directly to verify enrollment eligibility.

Price & Sales History for 142 Lakeshore Dr

Date	Details	Price	Change	Source
9/14/2020	Sold	$115,000	0.09%	MLS
8/18/2020	Listed	$114,900	—	MLS

Disclaimer: Historical sales information is derived from public records provided by the county offices. Information is not guaranteed and should be independently verified.

142 Lake Shore Drive, Northwood, NH 03261 (MLS# 4823221) is a Single Family property that was sold at $115,000 on September 14, 2020. Want to learn more about 142 Lake Shore Drive? Do you have questions about finding other Single Family real estate for sale in Northwood? You can browse all or contact a Coldwell Banker agent to request more information.

CCAG
Assessing Services
& Revaluations

2020 ABATEMENT RECOMMENDATION

DATE: May 11, 2021

TOWN OF: Northwood

TO: Board of Selectmen

FROM: Jeff Earls, Assessor

OWNER: Northwood Mtn View

PROPERTY LOCATION: First NH Turnpike

Map & Lot: 230-82

COMMENTS: The taxpayer supplied an appraisal for the property that recommends a value of $2,000,000 based on three sales all listed as selling on the same day which is suspicious. Furthermore, the number of sites is listed as 55, we have 59. The most appropriate method to appraise an income property is by the income approach yet this was not done. The adjustments made for location and size are not justified. The appraisal seems to have been done purely electronically by a firm in Las Vegas. I need to see more proof before I can make any adjustment. Since the assessment was done on a per site basis, the difference in acreage 45 vs. 35.62 would not affect my final value conclusion.

Recommendation: Deny

Original Assessment:
Revised Assessment

Abate:

ABATEMENT GRANTED	ABATEMENT DENIED
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
Signature/Date	Signatures/Date

Cross Country Appraisal Group, LLC
12 Kayak Way, Unit 1-1, Boscawen, NH 03303 • **Tel** (603) 415-0130 • **Fax** (603) 415-0131 •
jearls@xcag.com

CCAG
Assessing Services
& Revaluations

2020 ABATEMENT RECOMMENDATION

DATE: May 12, 2021

TOWN OF: Northwood

TO: Board of Selectmen

FROM: Jeff Earls, Assessor

OWNER: Northwood Mtn View

PROPERTY LOCATION: Bow Street

Map & Lot: 230-82-1-1

COMMENTS: Deny

Recommendation: See 230-82 for application. The difference between the assessed value and the taxpayer's opinion of market value is less than 5%. Appraisal is not meant to be an exact science and this difference is within the range of reason.

Original Assessment:
Revised Assessment

Abate:

ABATEMENT GRANTED	ABATEMENT DENIED
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
Signature/Date	Signatures/Date

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jearls@xcag.com

CCAG
Assessing Services
& Revaluations

2020 ABATEMENT RECOMMENDATION

DATE: May, 2021

TOWN OF: Northwood

TO: Board of Selectmen

FROM: Jeff Earls, Assessor

OWNER: Northwood Mtn View

PROPERTY LOCATION: Bow Street

Map & Lot: 230-82-2-1

COMMENTS: Deny

Recommendation: See 230-82 for application. The difference between the assessed value and the taxpayer's opinion of market value is less than 5%. Appraisal is not meant to be an exact science and this difference is within the range of reason.

Original Assessment:
Revised Assessment

Abate:

ABATEMENT GRANTED	ABATEMENT DENIED
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
Signature/Date	Signatures/Date

Cross Country Appraisal Group, LLC
12 Kayak Way, Unit 1-1, Boscawen, NH 03303 • **Tel** (603) 415-0130 • **Fax** (603) 415-0131 •
jearls@xcag.com

CCAG
Assessing Services
& Revaluations

2020 ABATEMENT RECOMMENDATION

DATE: May, 2021

TOWN OF: Northwood

TO: Board of Selectmen

FROM: Jeff Earls, Assessor

OWNER: Northwood Mtn View

PROPERTY LOCATION: Bow Street

Map & Lot: 230-82-3-1

COMMENTS: See 230-82 for application. The difference between the assessed value and the taxpayer's opinion of market value is less than 5%. Appraisal is not meant to be an exact science and this difference is within the range of reason.

Recommendation: Deny

Original Assessment:
Revised Assessment

Abate:

ABATEMENT GRANTED	ABATEMENT DENIED
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
Signature/Date	Signatures/Date

Cross Country Appraisal Group, LLC
12 Kayak Way, Unit 1-1, Boscawen, NH 03303 • **Tel** (603) 415-0130 • **Fax** (603) 415-0131 •
jearls@xcag.com

CCAG
Assessing Services
& Revaluations

2020 ABATEMENT RECOMMENDATION

DATE: May, 2021

TOWN OF: Northwood

TO: Board of Selectmen

FROM: Jeff Earls, Assessor

OWNER: Northwood Mtn View

PROPERTY LOCATION: Bow Street

Map & Lot: 230-82-4-1

COMMENTS: See 230-82 for application. The difference between the assessed value and the taxpayer's opinion of market value is less than 5%. Appraisal is not meant to be an exact science and this difference is within the range of reason.

Recommendation:Deny

Original Assessment:
Revised Assessment

Abate:

ABATEMENT GRANTED	ABATEMENT DENIED
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
Signature/Date	Signatures/Date

Cross Country Appraisal Group, LLC
12 Kayak Way, Unit 1-1, Boscawen, NH 03303 • **Tel** (603) 415-0130 • **Fax** (603) 415-0131 •
jearls@xcag.com

TOSC 1/19/21

Northwood Mountain View Development, Llc

45 Mill Road
Kingston, NH 03848
(603) 642-4757

jayneramey@aol.com

January 14, 2021

Town of Northwood
Tax Collector's Office/Selectmen
818 1st. NH Turnpike
Northwood, NH 03261

Dear Tax Collector/Selectmen,

Please see the following for reasons we believe our valuation should be reduced. Any consideration to this matter would be greatly appreciated.

SECTION E. Reasons for Abatement Application

The description of the property 000230-000082-000000 First NH Turnpike is incorrect. We have subdivided the property and reduced the acreage from 45 acres to 35.62 acres.
The assessed value on the land was $0.00 and buildings were assessed at $2,360,000.00. There are two buildings on the property. One is a mail house that could be valued at maybe $2,500.00 and the other is our pump house that could be valued at maybe $4,000.00.

From 2012 to 2020 my taxes have gone up 3 x's, and my taxes have gone down 4 x's.
We cannot fathom how you can increase our taxes by more than doubling the valuation. It is not fair to us, it is not only a hardship for us but for our 59 tenants that live there. We would have to add another $32.00 per month to the rent. We have elderly people in our park, low income families in our park, single parents in our park, disabled people in our park. This would be detrimental to them.
Our roads need repair, our septic system needs upgrades and our leach fields are going to be needing rebuilding.
We do not depend on the Town of Northwood for much. We maintain and plow our roads, we pay and provide garbage pickup on a weekly basis, and we pay and manage the water and sewer.

Northwood Mountain View Development, Llc

45 Mill Road
Kingston, NH 03848
(603) 642-4757

jayneramey@aol.com

January 14, 2021

Town of Northwood
Tax Collector's Office/Selectmen
818 1st. NH Turnpike
Northwood, NH 03261

SECTION F. Taxpayer's Opinion of Market Value

TOWN PARCEL ID#	APPEAL YEAR MARKET VALUE
000230-00082-0001-1	$75,000.00
000230-00082-0002-1	$75,000.00
000230-00082-0003-1	$75,000.00
000230-00082-0004-1	$75,000.00
000230-00082-000000	$1,700,000.00

Also please note the appraisal value is the park and lots together. They need to be separate as there are separate tax bills.

Thank you for your consideration into this matter.

Sincerely,

NORTHWOOD MOUNTAIN VIEW DEVELOPMENT, LLC

Fred and Jayne Ramey
Park Owners

TAXPAYER'S RSA 76:16 ABATEMENT APPLICATION TO MUNICIPALITY

TAX YEAR APPEALED 2020

INSTRUCTIONS

1. Complete the application by typing or printing legibly in ink. **This application does not stay the collection of taxes; taxes should be paid as assessed. If an abatement is granted, a refund with interest will be made.**

2. File this application with the municipality by the deadline (see below). Date of filing is the date this form is either hand delivered to the municipality, postmarked by the post office, or receipted by an overnight delivery service.

DEADLINES: The "notice of tax" means the date the board of tax and land appeals (BTLA) determines the last tax bill was sent by the municipality. (If your municipality bills twice annually, you must apply after the bill that establishes your final tax liability and not before.)

Step One: Taxpayer must file the abatement application with the municipality by March 1 following the notice of tax.
Step Two: Municipality has until July 1 following the notice of tax to grant or deny the abatement application.
Step Three: Taxpayer may file an appeal either at the BTLA (RSA 76:16-a) or in the superior court (RSA 76:17), but not both. An appeal must be filed:

1) no earlier than: a) after receiving the municipality's decision on the abatement application; or b) July 1 following the notice of tax if the municipality has not responded to the abatement application; and

2) no later than September 1 following the notice of tax.

EXCEPTION: If your municipality's final tax bill was sent out after December 31 (as determined by the BTLA), the above deadlines are modified as follows (RSA 76:1-a; RSA 76:16-d, II):

Step One: 2 months after notice of tax;
Step Two: 6 months after notice of tax; and
Step Three: 8 months after notice of tax.

FORM COMPLETION GUIDELINES:

1. **SECTION E.** Municipalities may abate taxes "for good cause shown." RSA 76:16. Good cause is generally established by showing an error in the assessment calculation or a disproportionate assessment. Good cause can also be established by showing poverty and inability to pay the tax.

2. **SECTION G.** If the abatement application is based on disproportionate assessment, the taxpayer has the burden to show how the assessment was disproportionate. To carry this burden the taxpayer must show: a) what the property was worth (market value) on the assessment date; and b) the property's "equalized assessment" exceeded the property's market value. To calculate the equalized assessment, simply divide the assessment by the municipality's equalization ratio (assessment ÷ ratio). Because a property's market value is a crucial issue, taxpayers must have an opinion of the market value estimate. This value estimate can be shown by obtaining an appraisal or presenting sales of comparable properties.

3. **SECTION H.** The applicant(s) must sign the application even if a representative (e.g. Tax Representative, Attorney, or other Advocate) completes Section I.

4. Make a copy of this document for your own records.

FOR MUNICIPALITY USE ONLY:
Town File No.: _____
Taxpayer Name: _____

RSA 76:16 ABATEMENT APPLICATION TO MUNICIPALITY

SECTION A. Party(ies) Applying (Owner(s)/Taxpayer(s))

Name(s): Northwood Mtn. View Dev., LLC

Mailing Address: 45 Mill Road, Kingston, NH 03848

Telephone Nos.: (Home) 603-642-4757 (Cell) 603-300-6383 (Work) _____ (Email) Jayneramey@aol.com

Note: If an abatement is granted and taxes have been paid, interest on the abatement shall be paid in accordance with RSA 76:17-a. Any interest paid to the applicant must be reported by the municipality to the United States Internal Revenue Service, in accordance with federal law. Prior to the payment of an abatement with interest, the taxpayer shall provide the municipality with the applicant's social security number or federal tax identification number. Municipalities shall treat the social security or federal tax identification information as confidential and exempt from a public information request under RSA 91-A.

SECTION B. Party's(ies') Representative if other than Person(s) Applying (Also Complete Section A)

Name(s): Fred & Jayne Ramey

Mailing Address: 45 Mill Road, Kingston, NH 03848

Telephone Nos.: (Home) 603-64204757 (Cell) 603-300-6383 (Work) _____ (Email) Jayneramey@aol.com

SECTION C. Property(ies) for which Abatement is Sought

List the tax map and lot number, the actual street address and town of each property for which abatement is sought, a brief description of the parcel, and the assessment.

Town Parcel ID#	Street Address/Town	Description	Assessment
000230-000082-0001-1		Bow St.	$76,400.00
000230-000082-0002-1		Bow St.	$78,000.00
000230-000082-0003-1		Bow St.	$76,300.00
000230-000082-0004-1		Bow St.	$76,100.00
000230-000082-000000		First NH TPK	$2,360,000.00

SECTION D. Other Property(ies)

List other property(ies) in the municipality owned in the same name(s), even if abatements for the other property(ies) have not been sought. The taxpayer's entire real property estate must be considered in determining whether the appealed property(ies) is (are) disproportionately assessed.

Town Parcel ID#	Street Address/Town	Description	Assessment
See Section C			

SECTION E. Reasons for Abatement Application

RSA 76:16 provides that an abatement may be granted for "good cause shown." "Good cause" generally means: 1) establishing an assessment is disproportionate to market value and the municipality's level of assessment; or 2) establishing poverty and inability to pay the tax. This form can be utilized for either basis of requesting an abatement. The taxpayer has the burden to prove good cause for an abatement.

1) If claiming disproportionality, state with specificity all the reasons supporting your application. Statements such as "taxes too high," "disproportionately assessed" or "assessment exceeds market value" are insufficient. Generally, specificity requires the taxpayer to present material on the following (all may not apply):

   1. physical data – incorrect description or measurement of property; ✓
   2. market data – the property's market value on the April 1 assessment date, supported by comparable sales or a professional opinion of value; and/or
   3. level of assessment – the property's assessment is disproportionate by comparing the property's market value and the town-wide level of assessment.

Note: If you have an appraisal or other documentation, please submit it with this application.

2) If claiming poverty or inability to pay, state in detail why abatement of taxes is appropriate as opposed to some other relief such as relocating, refinancing or obtaining some alternative public assistance. Ansara v. City of Nashua, 118 N.H. 879 (1978).

(Attach additional sheets if needed.)

See Attached Appraisel

SECTION F. Taxpayer's(s') Opinion of Market Value

State your opinion of the market value of the property(ies) appealed as of April 1 of the year under appeal.

Town Parcel ID# _____ Appeal Year Market Value $_____

Town Parcel ID# _____ Appeal Year Market Value $_____

Explain the basis for your value opinion(s). (Attach additional sheets if necessary.)

See Attached

SECTION G. Sales, Rental and/or Assessment Comparisons

List the properties you are relying upon to show overassessment of your property(ies). If you are appealing an income producing property, list the comparable rental properties and their rents.
(Attach additional sheets if needed.)

Town Parcel ID#	Street Address	Sale Price/Date of Sale	Rents	Assessment

SECTION H. Certification by Party(ies) Applying

Pursuant to BTLA Tax 203.02(d), the applicant(s) **MUST** sign the application. By signing below, the Party(ies) applying certifies (certify) and swear(s) under the penalties of RSA ch. 641 the application has a good faith basis, and the facts stated are true to the best of my/our knowledge.

Date: ~~12/21/2020~~ 1/14/2021

(Signature)

(Print Name)

Fred F. Ramey

(Signature)

Jayne E. Ramey

(Print Name)

SECTION I. Certification and Appearance by Representative (If Other Than Party(ies) Applying)

By signing below, the representative of the Party(ies) applying certifies and swears under penalties of RSA ch. 641:

1. all certifications in Section H are true;

2. the Party(ies) applying has (have) authorized this representation and has (have) signed this application; and

3. a copy of this form was sent to the Party(ies) applying.

Date: ~~12/21/2020~~ 1/14/2021 _____ (Representative's Signature) _____ (Print Name)

SECTION J. Disposition of Application* (For Use by Selectmen/Assessor)

*RSA 76:16, II states: the municipality "shall review the application and shall grant or deny the application in writing by July 1 after notice of tax date . . . ."

Abatement Request: GRANTED _____ Revised Assessment: $_____ DENIED _____

Remarks:

_____

_____

_____

_____

_____

Date: _____

_____ (Selectmen/Assessor Signature)

_____ (Selectmen/Assessor Signature)

_____ (Selectmen/Assessor Signature)

_____ (Selectmen/Assessor Signature)

SECOND BILL

TOWN OF NORTHWOOD
TAX COLLECTOR'S OFFICE
818 1ST NH TPKE
NORTHWOOD NH 03261-3342
PROPERTY TAX BILL

Mon, Wed, Thur 8AM-4PM
Tue 11AM - 7PM
last Sat 8:30AM-11:30AM

PHONE: (603) 942-5586

TAX YEAR	BILL NUMBER	BILLING DATE	INTEREST RATE	DUE DATE
2020	027505	11/17/2020	8% IF PAID AFTER	12/21/2020

MAP/PARCEL	LOCATION OF PROPERTY	AREA
000230-000082-0004-1	BOW ST	2.030

OWNER OF RECORD

NORTHWOOD MOUNTAIN VIEW DEV 2428
45 MILL RD
KINGSTON NH 03848

TAX CALCULATION

TOTAL TAX	1,352.00
FIRST BILL	0.00
AMOUNT DUE	1,352.00
AMOUNT TO PAY	1,352.00

TAX RATES / $1,000	
MUNICIPAL	4.23
SCHOOL	11.15
STATE	1.64
COUNTY	0.75
VILLAGE	0.00
TOTAL	17.77

ASSESSED VALUATION	
LAND	76,100
BUILDINGS	0
CURR USE	0
NET VALUE	76,100

INFORMATION TO TAXPAYERS

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SECOND BILL

TOWN OF NORTHWOOD

TAX COLLECTOR'S OFFICE
818 1ST NH TPKE
NORTHWOOD NH 03261-3342

PROPERTY TAX BILL

Mon, Wed, Thur 8AM-4PM
Tue 11AM - 7PM
last Sat 8:30AM-11:30AM

PHONE: (603) 942-5586

TAX YEAR	BILL NUMBER	BILLING DATE	INTEREST RATE	DUE DATE
2020	027504	11/17/2020	8% IF PAID AFTER	12/21/2020

MAP/PARCEL	LOCATION OF PROPERTY	AREA
000230-000082-0003-1	BOW ST	2.170

OWNER OF RECORD

NORTHWOOD MOUNTAIN VIEW DEV 2428
45 MILL RD
KINGSTON NH 03848

TAX CALCULATION

TOTAL TAX	1,356.00
FIRST BILL	0.00
AMOUNT DUE	1,356.00
AMOUNT TO PAY	1,356.00

TAX RATES / $1,000

MUNICIPAL	4.23
SCHOOL	11.15
STATE	1.64
COUNTY	0.75
VILLAGE	0.00
TOTAL	17.77

ASSESSED VALUATION

LAND	76,300
BUILDINGS	0
CURR USE	0
NET VALUE	76,300

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SECOND BILL

TOWN OF NORTHWOOD

TAX COLLECTOR'S OFFICE
818 1ST NH TPKE
NORTHWOOD NH 03261-3342

PROPERTY TAX BILL

Mon, Wed, Thur 8AM-4PM
Tue 11AM - 7PM
last Sat 8:30AM-11:30AM

PHONE: (603) 942-5586

TAX YEAR	BILL NUMBER	BILLING DATE	INTEREST RATE	DUE DATE
2020	027503	11/17/2020	8% IF PAID AFTER	12/21/2020

MAP/PARCEL	LOCATION OF PROPERTY	AREA
000230-000082-0002-1	BOW ST	2.990

OWNER OF RECORD

NORTHWOOD MOUNTAIN VIEW DEV 2428
45 MILL RD
KINGSTON NH 03848

TAX CALCULATION

TOTAL TAX	1,386.00
FIRST BILL	0.00
AMOUNT DUE	1,386.00
AMOUNT TO PAY	1,386.00

TAX RATES / $1,000	
MUNICIPAL	4.23
SCHOOL	11.15
STATE	1.64
COUNTY	0.75
VILLAGE	0.00
TOTAL	17.77

ASSESSED VALUATION	
LAND	78,000
BUILDINGS	0
CURR USE	0
NET VALUE	78,000

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SECOND BILL

TOWN OF NORTHWOOD

TAX COLLECTOR'S OFFICE
818 1ST NH TPKE
NORTHWOOD NH 03261-3342

PROPERTY TAX BILL

Mon, Wed, Thur 8AM-4PM
Tue 11AM - 7PM
last Sat 8:30AM-11:30AM

PHONE: (603) 942-5586

TAX YEAR	BILL NUMBER	BILLING DATE	INTEREST RATE	DUE DATE
2020	027502	11/17/2020	8% IF PAID AFTER	12/21/2020

MAP/PARCEL	LOCATION OF PROPERTY	AREA
000230-000082-0001-1	BOW ST	2.190

OWNER OF RECORD

NORTHWOOD MOUNTAIN VIEW DEV 2428
45 MILL RD
KINGSTON NH 03848

TAX CALCULATION

TOTAL TAX	1,358.00
FIRST BILL	0.00
AMOUNT DUE	1,358.00
AMOUNT TO PAY	1,358.00

TAX RATES / $1,000	
MUNICIPAL	4.23
SCHOOL	11.15
STATE	1.64
COUNTY	0.75
VILLAGE	0.00
TOTAL	17.77

ASSESSED VALUATION	
LAND	76,400
BUILDINGS	0
CURR USE	0
NET VALUE	76,400

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818 1ST NH TPKE
NORTHWOOD NH 03261-3342

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Mon, Wed, Thur 8AM-4PM
Tue 11AM - 7PM
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PHONE: (603) 942-5586

TAX YEAR	BILL NUMBER	BILLING DATE	INTEREST RATE	DUE DATE
2020	027501	11/17/2020	8% IF PAID AFTER	12/21/2020

MAP/PARCEL	LOCATION OF PROPERTY	AREA
000230-000082-000000	FIRST NH TURNPIKE	45.00

OWNER OF RECORD

NORTHWOOD MOUNTAIN VIEW DEV 2428
45 MILL RD
KINGSTON NH 03848

TAX CALCULATION

TOTAL TAX	41,937.00
FIRST BILL	9,621.00
AMOUNT DUE	32,316.00
AMOUNT TO PAY	32,316.00

TAX RATES / $1,000

MUNICIPAL	4.23
SCHOOL	11.15
STATE	1.64
COUNTY	0.75
VILLAGE	0.00
TOTAL	17.77

ASSESSED VALUATION

LAND	0
BUILDINGS	2,360,000
CURR USE	0
NET VALUE	2,360,000

Comm/Industrial Zoned

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LRES Real Estate Solutions. We hear you

Property Address: 1ST NH TURNPIKE, NORTHWOOD, NH 03261	Effective Date of Value: 8/20/2020	Date of Report: 9/1/2020	Tracking #1: 20-002578-01-1
Loan: 20-002578-01-1	Borrower Name: NORTHWOOD MOUNTAIN VIEW DEVELOPMENT, LLC APP ID: 1009558		Tracking #2:

Property Detail

Gross Building Area (SF): 1

Buildings: 1 # Units: 55 | Lot Size (Ac.): 45.0

County: Rockingam | Location: High Average

Yr. Built: 1970 | Price/SqFt: $2,000,000.00

Market Vacancy Rate: 10% | Vac. Rate Datasource: Broker

Price/Unit: $36,363

On-Site Parking? Yes | # of Parking Spaces: 120

Occupancy? Tenant | % Occupied: 100

General Condition: High Average

Current Land Use: Manufactured/Mobile Home

Current Zoning: Rural

LEGAL

Projected Use: SPECIAL PURPOSE

Predominant Lease Types: | Assessor's Value: $855,200

Assessed Year: 2019 | RE Taxes: $19,259

Data Source used to verify Property Detail: County

Property Image

Subject: 1ST NH TURNPIKE

Parcel Numbers

000230000082000000

Market Trends

Commercial Property Values: ☒ Stable ☐ Increasing ☐ Decreasing

Commercial Vacancy: ☒ Stable ☐ Increasing ☐ Decreasing

Transaction Volume: ☒ Stable ☐ Increasing ☐ Decreasing

Subject Property Unit Breakdown Into Individual Components

For the MultiUnit Subject and Comparable Listings, please group the number of Units by Square Feet, Bed/Bath/½Bath count and $Rent/Mo.

	# Units	Unit Type (Retail, Office, Apartment?)	Sq. Ft.	# Beds/# Baths/# ½ Baths	Estimated Unit $Rent/Unit/Month
Subject Component #1	55	MH home pad sites	1	1 / 1 / 0	$1

Property Description Comments

Please provide a detailed description of the subject property in regards to tenant type/tenant names, physical condition, any deferred maintenance, out-buildings, overall appeal, conforming use, activity at the property, covered parking, etc.

Comments:

The subject property is a mobile home park known as Mountain View mobile home park. Built in 1950, the site has 45 acres land with 59 pad sites. Per provided instructions Lots 82.1, 82.2, 82.3 & 82.4 are not included in the estimated value, the lots are going to be subdivided from the complex, we have used 55 units in the report. As far as we know none of the units are park owned. Per the property card park it appears... (see addendum)

Site Comments

Please comment on any positive or negative factors in regards to location, external influences, environmental concerns, zoning issues, known prior uses of the subject, access issues, parking issues, etc.:

Comments:

The subject is located in ~1.3 miles northwest of the town of Northwood fronting Rt 202. There are two access points, one from Mountain View Rd. & Deer Run LN. No unusual access or delay issues reaching the site. The property card indicates the subject zoning as Rural, no apparent zoning issues with current us. Subject is located in Flood Zone X An area that is determined to be outside the 100 and 500 year floodplains.

Subject Property Listing Information

Subject Property Currently Listed? No	Are there "For Sale/For Lease" signs on the subject? No	
Listing Price:	Days on Market:	Data Source:

Subject Property Transaction History

Is there sales transaction history available via the county assessor? Yes

List Price	Date Listed	Sold Price	Date Sold	Notes
		1,495,000	1/31/2006	unknown as to date listed or price listed at

Comparable Sales

	Subject	Sale #1	Sale #2	Sale #3
Address	1ST NH TURNPIKE	10 SPARROW ST	2 PARKWOOD DR.	33 LAMPLIGHTERS PARK
City, State	NORTHWOOD, NH	KEENE, NH	ALLENSTOWN, NH	NORTH CONWAY, NH
Zip Code	03261	03431	03275	03860
List Price		15,000,000	13,500,000	10,250,000
Sale Price		15,000,000	13,500,000	10,250,000
Price/Unit		45,732	45,302	42,887
Price/SqFt.		15,000,000.00	13,500,000.00	10,250,000.00
Distance (Mi)		62.01	23.49	75.45
GBA (SF)	1	1	1	1
# Units	55	328	298	239
Year Built	1970	1966	1970	1968
Lot Size (Ac)	45.0	100	166	190
Condition	High Average	High Average	High Average	High Average
Location	High Average	High Average	Good	High Average
Sale Date	1/31/2006	7/9/2019	7/9/2019	7/9/2019
Property Type	Manufactured/Mobile Home	Manufactured/Mobile Home	Manufactured/Mobile Home	Manufactured/Mobile Home
Datasource		CoStar	CoStar	CoStar
Condition Adj. (+/-)%		+ 0 %	+ 0 %	+ 0 %
Location Adj. (+/-)%		+ 0 %	- 5 %	+ 0 %
Other Adj. (+/-)%		- 10 %	- 20 %	- 22.5 %
Adjustments ($ +/-)		-1,500,000	-3,375,000	-2,306,250
Adj Price/Unit.		**41,159**	**33,977**	**33,237**
Adj Price/SqFt.		**13,500,000.00**	**10,125,000.00**	**7,943,750.00**

Comparable Sale Comments (Reasoning behind selection of and emphasis on specific Sales)

Sale #1:	Sale 1 is known as the Tanglewood Estates Mobile Home Park, the park has 328-pad site manufactured home community sitting on 89.5 acre parcel. Does not appear there are any permanent buildings on site. Other adj. made for superior lot size/land value.
Sale #2:	Sale 2 is known as the Holiday Acres Mobile Home Park, the park has 298 pad sites, a ~2000 building (likely office/clubhouse) sitting on 166 acres built in 1970. The buyer was a cooperative made up of the residents of the community. Condition is considered similar. The complex is located near the state capital. Considerably more land than the subject. Adjustment made for better location & other adj. of -17.5% made for superior lot size/land value & -2.5% for site building.
Sale #3:	Sale 3 is known as the Lamplighter Mobile Home Park, the park has 230 pad sites, sitting on a 190 acre parcel. Built in the late 1960's reported to have been 2007. There is a 5000 SF metal building on the site no details on use provided. Other adj. -20% for superior lot size & 2.5% for the site building.

Reconciliation Grid

	Price-Per-Square-Foot Range	
	From:	To:
Unadjusted Sales:	$10,250,000.00	$15,000,000.00
Adjusted Sales:	$7,943,750.00	$13,500,000.00

	Price-Per-Unit Range	
	From:	To:
Unadjusted Sales:	$42,887	$45,732
Adjusted Sales:	$33,237	$41,159

Reviewer Comments

• Please note that one or more comparables were replaced by an LRES Corp Quality Assurance Analyst. The field agent listed on the report supplied the current original inspection, and incorporated local market information into the report, but the final value conclusion was arrived at by the Analyst on the electronic signature.

Subject site data per provided info, realquest & county property records. The comparable sales approach was utilized to estimate value. Subject is a mobile/manufactured home park in New Hampshire,a very small state with ~1.36M people in the entire state. Sales of of mobile/manufactured home parks in the last 2 years have been minimal, the parks located were on either very small parcels (under 6 acres) or on significantly larger parcels. Some of the sales included additional commercial structures or cabins/permanently attached buildings. The sales chosen were the best available from the small pool of sales found. Adjustments were made for site... (see addendum)

QA Analyst, GLENN DEAK, did not personally inspect the subject property. The property's physical condition was confirmed by the Field Agent, BARRY WEYMOUTH, who performed an exterior inspection on 8/20/2020.

Market Value Conclusions

	Gross Price	Price-Per-Unit	Price-Per-Square-Foot
"As Is" Market Value in FEE SIMPLE Ownership:	$2,000,000	$36,363	$2,000,000.00
"As Repaired" Value:	$2,000,000	$36,363	$2,000,000.00
Quick Sale Value:	$1,800,000	$32,727	$1,800,000.00

Field Agent Information

Name:	Company:	Phone:	Email:	Dist. to Subject:
BARRY WEYMOUTH	CRG	603-490-0963	dontjustbeapretendguitarhero@gmail.com	4.70 Mile(s)

Reviewer Information

Name:	Phone:	Email:
GLENN DEAK	775-624-2115	commercial@lrescorp.com

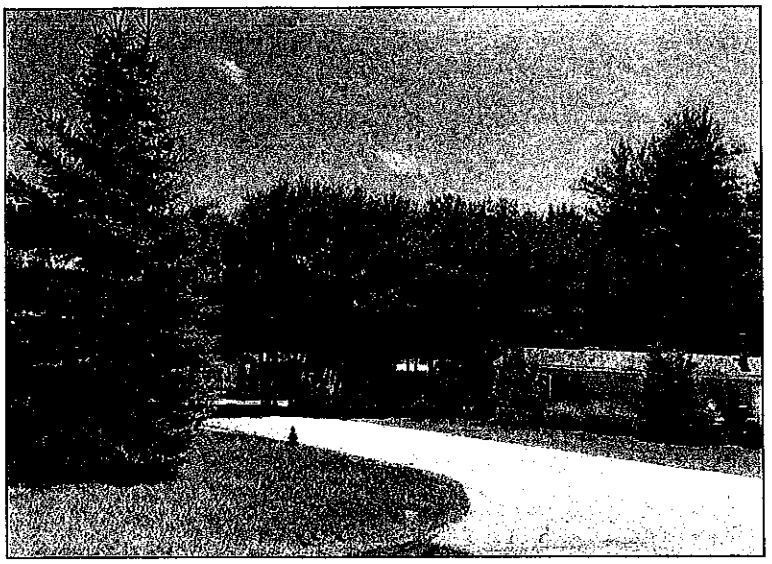
Validity unknown

Digitally signed by *.insiteevaluation.com
Date: 2020.09.01 08:42:40 -07'00'
Reason: PREPARED BY: GLENN DEAK
Location: 9790 GATEWAY DR STE 230 RENO NV 89521

Comment Addendum

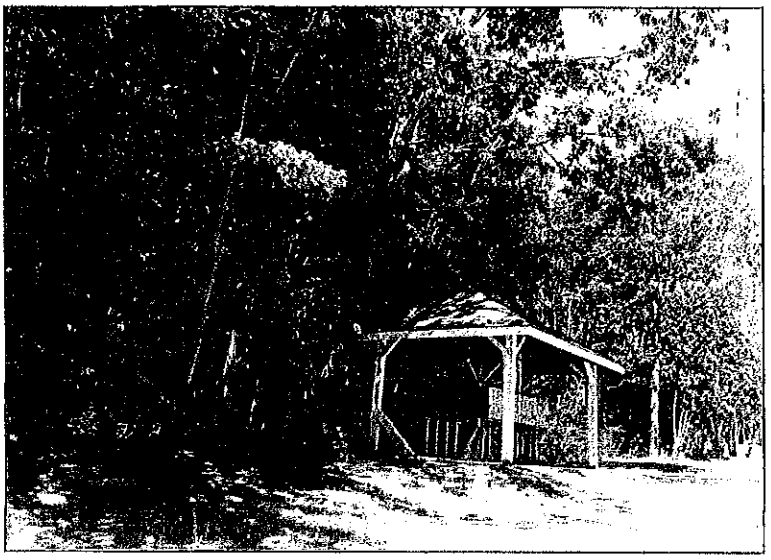
Property Description Comments Continued:
the only park owned improvement is a mailbox pad site covered by a 12X16 wood canopy structure. The complex appears to be in average condition, roads throughout the complex are paved with no major issues observed. Each pad site has dedicated parking area which appears adequate for current use.

Reviewer Comments Continued:
improvements (if applicable) & superior parcel size of the sales located. Estimated value is for 55 pad sites as 4 parcels are going to be subdivided from the complex. Estimated value is roughly in the middle of the adjusted price per unit range rounded to $2M.



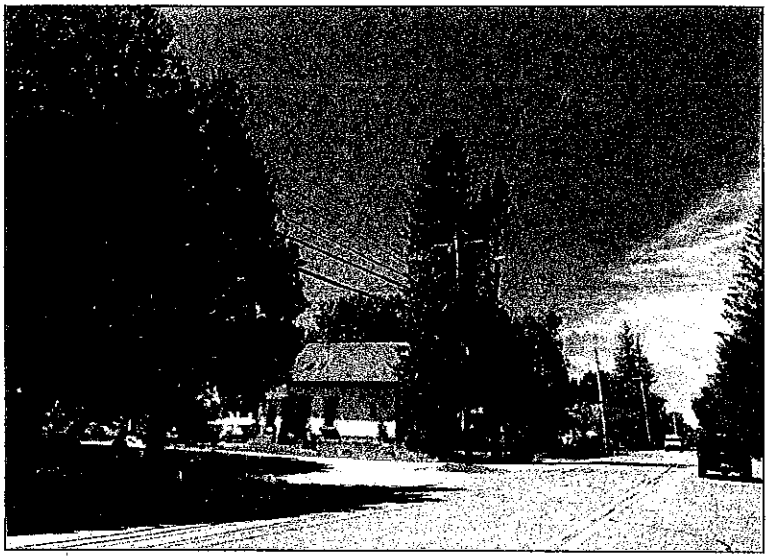
Subject: 1ST NH TURNPIKE
View: Front
Current Market Value 'As Is': 2,000,000
Price/Unit: 36,363.64

Subject: 1ST NH TURNPIKE
View: Side
Current Market Value 'As Is': 2,000,000
Price/Unit: 36,363.64



Subject: 1ST NH TURNPIKE
View: Side
Current Market Value 'As Is': 2,000,000
Price/Unit: 36,363.64

Subject: 1ST NH TURNPIKE
View: Address Varification
Current Market Value 'As Is': 2,000,000
Price/Unit: 36,363.64

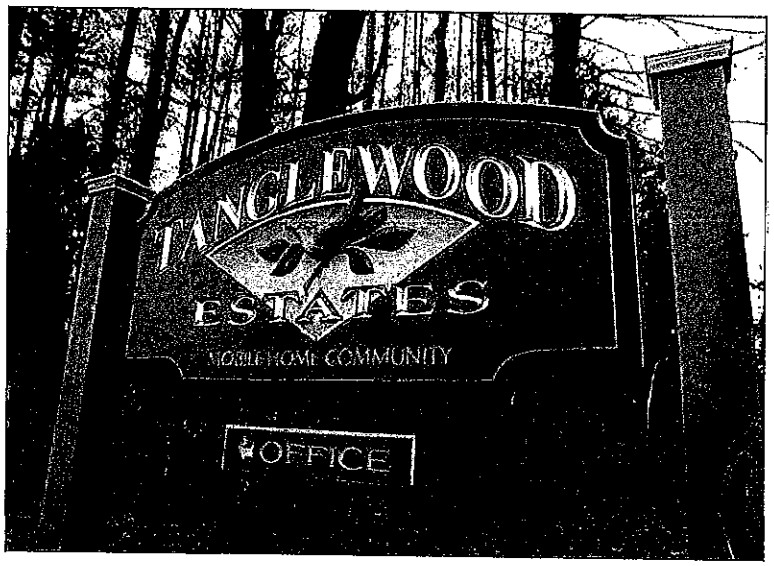


Subject: 1ST NH TURNPIKE
View: Street
Current Market Value 'As Is': 2,000,000
Price/Unit: 36,363.64

Subject: 1ST NH TURNPIKE
View: Street
Current Market Value 'As Is': 2,000,000
Price/Unit: 36,363.64

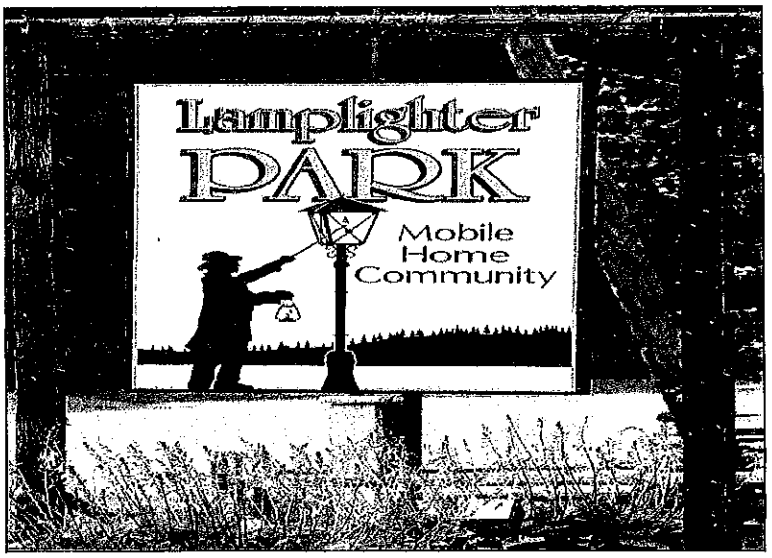
Subject: 1ST NH TURNPIKE
View: Other
Current Market Value 'As Is': 2,000,000
Price/Unit: 36,363.64

Subject: 1ST NH TURNPIKE
View: Other
Current Market Value 'As Is': 2,000,000
Price/Unit: 36,363.64



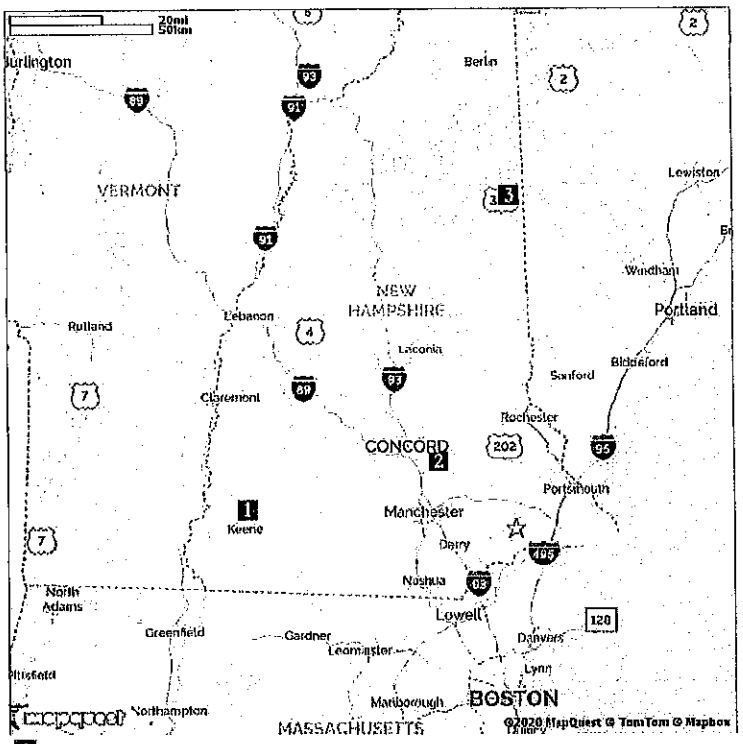
Comparable Sale 1: 10 SPARROW ST, Keene, NH 03431-1695
View: Front
Distance (Miles): 62.01
Sale Price: 15,000,000
Price/Unit: 45,731.71

Comparable Sale 2: 2 PARKWOOD DR.,
Allenstown, NH 03275-2254
View: Front
Distance (Miles): 23.49
Sale Price: 13,500,000
Price/Unit: 45,302.01



Comparable Sale 3: 33 LAMPLIGHTERS PARK,
North Conway, NH 03860-5168
View: Front
Distance (Miles): 75.45
Sale Price: 10,250,000
Price/Unit: 42,887.03

Map of Subject Property: 1ST NH TURNPIKE, NORTHWOOD, NH 03261



1 **Sale #1:** 10 SPARROW ST, Keene, NH 03431-1695

2 **Sale #2:** 2 PARKWOOD DR., Allenstown, NH 03275-2254

3 **Sale #3:** 33 LAMPLIGHTERS PARK, North Conway, NH 03860-5168

ASSUMPTIONS AND LIMITING CONDITIONS

LRES Corporation will not be responsible for matters of a legal nature affecting title to the property, nor is any opinion rendered. Property titles are assumed to be good and merchantable unless otherwise noted.

Unless otherwise noted in this report, the existence of hazardous material, which may or may not be present on the property, hidden or unapparent conditions of the property, deficiencies of subsoil or structures which would render the property more or less valuable, was not observed by the field agent. LRES Corporation has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. LRES Corporation will not be responsible for any such conditions that do exist or for any engineering or outside testing that might be required to discover whether such conditions exist.

Neither LRES Corporation, nor its field agents, will be required to give testimony or appear in court because of having made this report, unless specific arrangements have been made beforehand.

Information regarding the subject's physical characteristics was obtained either from information supplied on the evaluation request, or from third party sources that LRES Corporation considers to be reliable and believes the data to be true and correct. LRES Corporation does not assume responsibility for the accuracy of such data that were furnished by other parties.

This real estate evaluation is not an appraisal. The information contained in this report has been provided by a real estate licensee who has certified that he or she does not have a current, active listing agreement related to the subject property, have no direct, indirect or prospective interest, financial or otherwise, in the property or transaction and is not representing either buyer or seller of the property in a pending transaction. This report is not intended to comply with the requirements set out in the Uniform Standards of Professional Appraisal Practice (USPAP). This report should be used in accordance with all federal and state laws and regulations applicable to financial and lending institutions. It is our belief that this Commercial Evaluation report provides the information described in the definition of "Evaluations" found in Appendix D of the December 10, 2010 Appraisal and Evaluation Interagency Guidelines, in the Evaluation Development of Section XII and in the Evaluation Content of section XIII. This evaluation report utilizes the definition of Market Value, as contained in the Interagency Guidelines. Market value is based on the subject's actual physical condition, current land use, and projected use for the property. The current land use and projected use are as of the date of inspection. In certain cases the subject's use will conflict with its zoning. If the subject's county allows for a legal non-conforming use, then the subject's market value will be based on its current use. However, if a county does not allow for a legal non-conforming use, then the subject's market value will be based on its current zoning.

CCAG
Assessing Services
& Revaluations

2020 ABATEMENT RECOMMENDATION

DATE: May 10, 2021

TOWN OF: Northwood

TO: Board of Selectmen

FROM: Jeff Earls, Assessor

OWNER: Wilkinson

PROPERTY LOCATION: 155 Tasker Shore Dr.

Map & Lot: 111-1 9

COMMENTS: Owner has only 6 feet WF (not 12) which has the dock. Should be treated more like water access.

Recommendation: Abate

Original Assessment: 320,900
Revised Assessment 288,200

Abate: 32,700 X Tax Rate _____ Abate _____ Interest _____ Total _____

ABATEMENT GRANTED

_____

_____

_____

_____

_____

_____
Signature/Date

ABATEMENT DENIED

_____

_____

_____

_____

_____

_____
Signatures/Date

Cross Country Appraisal Group, LLC
12 Kayak Way, Unit 1-1, Boscawen, NH 03303 • **Tel** (603) 415-0130 • **Fax** (603) 415-0131 •
jearls@xcag.com

TO JE 2/22

TAXPAYER'S RSA 76:16 ABATEMENT APPLICATION TO MUNICIPALITY

TAX YEAR APPEALED 2020

INSTRUCTIONS

1. Complete the application by typing or printing legibly in ink. **This application does not stay the collection of taxes; taxes should be paid as assessed. If an abatement is granted, a refund with interest will be made.**

2. File this application with the municipality by the deadline (see below). Date of filing is the date this form is either hand delivered to the municipality, postmarked by the post office, or receipted by an overnight delivery service.

DEADLINES: The "notice of tax" means the date the board of tax and land appeals (BTLA) determines the last tax bill was sent by the municipality. (If your municipality bills twice annually, you must apply after the bill that establishes your final tax liability and not before.)

Step One: Taxpayer must file the abatement application with the municipality by March 1 following the notice of tax.
Step Two: Municipality has until July 1 following the notice of tax to grant or deny the abatement application.
Step Three: Taxpayer may file an appeal either at the BTLA (RSA 76:16-a) or in the superior court (RSA 76:17), but not both. An appeal must be filed:

1) no earlier than: a) after receiving the municipality's decision on the abatement application; or b) July 1 following the notice of tax if the municipality has not responded to the abatement application; and

2) no later than September 1 following the notice of tax.

EXCEPTION: If your municipality's final tax bill was sent out after December 31 (as determined by the BTLA), the above deadlines are modified as follows (RSA 76:1-a; RSA 76:16-d, II):

Step One: 2 months after notice of tax;
Step Two: 6 months after notice of tax; and
Step Three: 8 months after notice of tax.

FORM COMPLETION GUIDELINES:

1. **SECTION E.** Municipalities may abate taxes "for good cause shown." RSA 76:16. Good cause is generally established by showing an error in the assessment calculation or a disproportionate assessment. Good cause can also be established by showing poverty and inability to pay the tax.

2. **SECTION G.** If the abatement application is based on disproportionate assessment, the taxpayer has the burden to show how the assessment was disproportionate. To carry this burden the taxpayer must show: a) what the property was worth (market value) on the assessment date; and b) the property's "equalized assessment" exceeded the property's market value. To calculate the equalized assessment, simply divide the assessment by the municipality's equalization ratio (assessment ÷ ratio). Because a property's market value is a crucial issue, taxpayers must have an opinion of the market value estimate. This value estimate can be shown by obtaining an appraisal or presenting sales of comparable properties.

3. **SECTION H.** The applicant(s) must sign the application even if a representative (e.g. Tax Representative, Attorney, or other Advocate) completes Section I.

4. Make a copy of this document for your own records.

FOR MUNICIPALITY USE ONLY:
Town File No.: _____
Taxpayer Name: _____

RSA 76:16 ABATEMENT APPLICATION TO MUNICIPALITY

SECTION A. Party(ies) Applying (Owner(s)/Taxpayer(s))

Name(s): Lorie A. Wilkinson Bell

Mailing Address: 155 Tasker Shore Drive Northwood, NH 03261

Telephone Nos.: (Home) _____ (Cell) 496-4920 (Work) _____ (Email) _____

Note: If an abatement is granted and taxes have been paid, interest on the abatement shall be paid in accordance with RSA 76:17-a. Any interest paid to the applicant must be reported by the municipality to the United States Internal Revenue Service, in accordance with federal law. Prior to the payment of an abatement with interest, the taxpayer shall provide the municipality with the applicant's social security number or federal tax identification number. Municipalities shall treat the social security or federal tax identification information as confidential and exempt from a public information request under RSA 91-A.

SECTION B. Party's(ies') Representative if other than Person(s) Applying (Also Complete Section A)

Name(s): _____

Mailing Address: _____

Telephone Nos.: (Home) _____ (Cell) _____ (Work) _____ (Email) _____

SECTION C. Property(ies) for which Abatement is Sought

List the tax map and lot number, the actual street address and town of each property for which abatement is sought, a brief description of the parcel, and the assessment.

Town Parcel ID#	Street Address/Town	Description	Assessment
000111-000019-000000	155 Tasker Shore Dr Northwood, NH	Land Assessment	161,800

SECTION D. Other Property(ies)

List other property(ies) in the municipality owned in the same name(s), even if abatements for the other property(ies) have not been sought. The taxpayer's entire real property estate must be considered in determining whether the appealed property(ies) is (are) disproportionately assessed.

Town Parcel ID#	Street Address/Town	Description	Assessment

SECTION E. Reasons for Abatement Application

RSA 76:16 provides that an abatement may be granted for "good cause shown." "Good cause" generally means: 1) establishing an assessment is disproportionate to market value and the municipality's level of assessment; or 2) establishing poverty and inability to pay the tax. This form can be utilized for either basis of requesting an abatement. The taxpayer has the burden to prove good cause for an abatement.

1) If claiming disproportionality, state with specificity all the reasons supporting your application. Statements such as "taxes too high," "disproportionately assessed" or "assessment exceeds market value" are insufficient. Generally, specificity requires the taxpayer to present material on the following (all may not apply):

1. physical data – incorrect description or measurement of property;
2. market data – the property's market value on the April 1 assessment date, supported by comparable sales or a professional opinion of value; and/or
3. level of assessment – the property's assessment is disproportionate by comparing the property's market value and the town-wide level of assessment.

Note: If you have an appraisal or other documentation, please submit it with this application.

2) If claiming poverty or inability to pay, state in detail why abatement of taxes is appropriate as opposed to some other relief such as relocating, refinancing or obtaining some alternative public assistance. Ansara v. City of Nashua, 118 N.H. 879 (1978).

(Attach additional sheets if needed.)

To the Selectmen/Assessor/Board of Review:

Please review my reason of abatement application for 155 Tasker Shore Dr
According to the land assessed valuation, in 2020 is at 161,800, that is a increase of 85,300 from 2019. It states that I have waterfront, which I do not have. Down the road I only have 6 feet of water access. A dock, which is not suitable for a boat. In the summer, I am unable to see the water.

Please reassess the value of the land. If you would like to discuss this further, I can be reached at 603 496-4920.

Sincerely

Lori Ubell

155 Tasker Shore Rd

SECTION F. Taxpayer's(s') Opinion of Market Value

State your opinion of the market value of the property(ies) appealed as of April 1 of the year under appeal.

Town Parcel ID# _____ Appeal Year Market Value $_____

Town Parcel ID# _____ Appeal Year Market Value $_____

Explain the basis for your value opinion(s). (Attach additional sheets if necessary.)

_____

_____

_____

_____

SECTION G. Sales, Rental and/or Assessment Comparisons

List the properties you are relying upon to show overassessment of your property(ies). If you are appealing an income producing property, list the comparable rental properties and their rents.
(Attach additional sheets if needed.)

Town Parcel ID#	Street Address	Sale Price/Date of Sale	Rents	Assessment

SECTION H. Certification by Party(ies) Applying

Pursuant to BTLA Tax 203.02(d), the applicant(s) **MUST** sign the application. By signing below, the Party(ies) applying certifies (certify) and swear(s) under the penalties of RSA ch. 641 the application has a good faith basis, and the facts stated are true to the best of my/our knowledge.

Date: 2-15-21

Lorie Wilkinson Bell
(Signature)

Lorie Wilkinson Bell
(Print Name)

_____
(Signature)

_____
(Print Name)

SECTION I. Certification and Appearance by Representative (If Other Than Party(ies) Applying)

By signing below, the representative of the Party(ies) applying certifies and swears under penalties of RSA ch. 641:

1. all certifications in Section H are true;

2. the Party(ies) applying has (have) authorized this representation and has (have) signed this application; and

3. a copy of this form was sent to the Party(ies) applying.

Date: 2-15-21 Lorie Wilkinson Bell (Representative's Signature) Lorie Wilkinson Bell (Print Name)

SECTION J. Disposition of Application* (For Use by Selectmen/Assessor)

*RSA 76:16, II states: the municipality "shall review the application and shall grant or deny the application in writing by July 1 after notice of tax date . . . ."

Abatement Request: GRANTED _____ Revised Assessment: $_____ DENIED _____

Remarks:

_____

_____

_____

_____

_____

Date: _____

_____ (Selectmen/Assessor Signature)

_____ (Selectmen/Assessor Signature)

_____ (Selectmen/Assessor Signature)

_____ (Selectmen/Assessor Signature)

Uniform Residential Appraisal Report

BED1901268173
File# BED1901268173

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

SUBJECT

Property Address 155 Tasker Shore Dr | City Northwood | State NH | Zip Code 03261
Borrower Lorie A. Wilkinson Bell | Owner of Public Record Jeffrey A. Line | County Belknap
Legal Description Rockingham County Registry - Book 5881 - Page 0165
Assessor's Parcel # 000111 00019 000000 | Tax Year 2019 | R.E. Taxes $ 4,484
Neighborhood Name Northwood Lake | Map Reference 40484 | Census Tract 0570.00
Occupant [ ] Owner [ ] Tenant [X] Vacant | Special Assessments $ 0 | [ ] PUD HOA $ 0 [ ] per year [ ] per month
Property Rights Appraised [X] Fee Simple [ ] Leasehold [ ] Other (describe)
Assignment Type [X] Purchase Transaction [ ] Refinance Transaction [ ] Other (describe)
Lender/Client Residential Mortgage Services, Inc. | Address 24 Christopher Toppi Drive, South Portland, ME 04106
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? [X] Yes [ ] No
Report data source(s) used, offering price(s), and date(s). DOM 1;NEREN Multiple Listing Service - This is a bank owned short sale.

CONTRACT

I [X] did [ ] did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. Short sale;The agreement is dated 4/3/20 with no sale concessions. All personal property is given no value. The contract has been reviewed, a copy of the contract, is retained in the work file.
Contract Price $ 140,000 | Date of Contract 04/03/2020 | Is the property seller the owner of public record? [X] Yes [ ] No | Data Source(s) Public Records
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? [ ] Yes [X] No
If Yes, report the total dollar amount and describe the items to be paid. $0.

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics			One-Unit Housing Trends			One-Unit Housing			Present Land Use %	
Location	[ ] Urban	[X] Suburban	[ ] Rural	Property Values	[ ] Increasing	[X] Stable	[ ] Declining	PRICE	AGE	One-Unit 45 %
Built-Up	[ ] Over 75%	[X] 25-75%	[ ] Under 25%	Demand/Supply	[X] Shortage	[ ] In Balance	[ ] Over Supply	$ (000)	(yrs)	2-4 Unit 5 %
Growth	[ ] Rapid	[X] Stable	[ ] Slow	Marketing Time	[X] Under 3 mths	[ ] 3-6 mths	[ ] Over 6 mths	36 Low	0	Multi-Family 0 %
								830 High	350	Commercial 20 %
								300 Pred.	75	Other 30 %

Neighborhood Boundaries North is Routes 9 and 202; East is Blakes Hill Road; South is Northwood Lake; West is Northwood Lake, Northwood Lake.
Neighborhood Description Located within 10 miles of Concord. Concord is a major employment center and the state capitol. Good access to all services via Routes 4, 9, 43, 93, 107, 152, 156 and 202. Commercial influences are located well away and are not adverse to marketability. There are no unfavorable factors affecting marketability. The 30% other, under present land use, is vacant land.
Market Conditions (including support for the above conclusions) According to the New England Real Estate Network the median sale price for existing homes in the state of New Hampshire have been stable. The median number of days on the market is 56 days. The employment stability is good, with an unemployment rate of 2.6% for the state of New Hampshire. Well below the national average of 4.4%.

SITE

Dimensions See dimensions on the deed | Area 21344 sf | Shape Irregular, Not Adverse | View B;Wtr;
Specific Zoning Classification Residential-01-NWL | Zoning Description Residential - Single Family (20,000 sf // 100 foot road frontage)
Zoning Compliance [X] Legal [ ] Legal Nonconforming (Grandfathered Use) [ ] No Zoning [ ] Illegal (describe)
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [ ] No If No, describe The highest and best use of the subject property is as presently improved, a single family dwelling.

Utilities	Public	Other (describe)		Public	Other (describe)	Off-site Improvements - Type	Public	Private
Electricity	[X]	[ ] Public	Water	[ ]	[X] Drilled Well	Street Paved Asphalt	[X]	[ ]
Gas	[ ]	[X] Propane	Sanitary Sewer	[ ]	[X] Septic System	Alley None	[ ]	[ ]

FEMA Special Flood Hazard Area [ ] Yes [X] No | FEMA Flood Zone X | FEMA Map # 33015C0080E | FEMA Map Date 05/17/2005
Are the utilities and off-site improvements typical for the market area? [X] Yes [ ] No If No, describe
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [ ] Yes [X] No If Yes, describe
Propane gas, well and septic system are typical for this market area, not adverse. No septic seepage known. Public water and sewer are not available. Parcel 1 - 150' x 100' x 150' x 100'. With a total of 150 feet of road frontage. Parcel #2 - 6.4' x 221' x 6.01' x 219'. With a total of 6.4 feet of frontage on Northwood Lake.

IMPROVEMENTS

General Description		Foundation		Exterior Description	materials/condition	Interior	materials/condition
Units [X] One	[ ] One with Accessory Unit	[ ] Concrete Slab	[ ] Crawl Space	Foundation Walls	P: Concrete/Average	Floors	Laminate/Carpet/Av
# of Stories	1	[X] Full Basement	[ ] Partial Basement	Exterior Walls	Vinyl Siding/Average	Walls	Drywall/Average
Type [X] Det.	[ ] Att. [ ] S-Det./End Unit	Basement Area	480 sq.ft.	Roof Surface	Asphalt Shingles/Av	Trim/Finish	Wood/Average
[X] Existing	[ ] Proposed [ ] Under Const.	Basement Finish	0 %	Gutters & Downspouts	Adequate Overhang	Bath Floor	Vinyl/Average
Design (Style)	Ranch	[X] Outside Entry/Exit	[ ] Sump Pump	Window Type	D.P; Thermal/Avg.	Bath Wainscot	Fiberglass/Average
Year Built	1963	Evidence of	[ ] Infestation	Storm Sash/Insulated	Yes/Average	Car Storage	[ ] None
Effective Age (Yrs)	18	[ ] Dampness	[ ] Settlement	Screens	Yes/Average	[X] Driveway	# of Cars 2
Attic	[ ] None	Heating [X] FWA	[ ] HWBB [ ] Radiant	Amenities	[ ] Woodstove(s) # 0	Driveway Surface	Gravel
[ ] Drop Stair	[ ] Stairs	[ ] Other	Fuel Oil	[ ] Fireplace(s) # 0	[ ] Fence None	[X] Garage	# of Cars 1
[ ] Floor	[X] Scuttle	Cooling [X] Central Air Conditioning		[X] Patio/Deck Dck-2	[ ] Porch None	[ ] Carport	# of Cars 0
[ ] Finished	[ ] Heated	[ ] Individual None	[X] Other None	[ ] Pool None	[X] Other Shed	[ ] Att.	[ ] Det. [X] Built-In

Appliances [X] Refrigerator [X] Range/Oven [X] Dishwasher [ ] Disposal [X] Microwave [X] Washer/Dryer [ ] Other (describe)
Finished area above grade contains: 8 Rooms 3 Bedrooms 1.1 Bath(s) 1,663 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.). One car built-in garage, 10' x 24'. Two decks, 367 square feet.
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C4;No updates in the prior 15 years;This is a desktop appraisal report. There was no physical inspection of the subject property and all photographs in this report are from recent photographs from a recent past listing for the subject property in the NEREN MLS. There are no conditions or repairs required.
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [ ] Yes [X] No If Yes, describe
There are no functional or external inadequacies.
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [X] Yes [ ] No If No, describe
Yes, the property conforms to the neighborhood.

Form 1004UAD - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Uniform Residential Appraisal Report

BED1901268173
File# BED1901268173

There are 5 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 140,000 to $ 270,000

There are 12 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 140,000 to $ 270,000

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	155 Tasker Shore Dr Northwood, NH 03261	4 Sawyer Ln Northwood, NH 03261		21 Pine St Northwood, NH 03261		397 Mountain Ave Northwood, NH 03261	
Proximity to Subject		0.82 miles NW		1.34 miles E		4.12 miles SE	
Sale Price	$ 140,000		$ 160,000		$ 208,762		$ 266,000
Sale Price/Gross Liv. Area	$ 84.19 sq.ft.	$ 143.24 sq.ft.		$ 183.77 sq.ft.		$ 187.99 sq.ft.	
Data Source(s)		MLS #4764966/Agent;DOM 84		MLS #4784057/Agent;DOM 22		MLS #4761819/Agent;DOM 7	
Verification Source(s)		P. Records/MLS Listing		P. Records/MLS Listing		P. Records/MLS Listing	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sales or Financing		ArmLth	0	ArmLth	0	ArmLth	0
Concessions		Conv;0	0	Conv;0	0	Conv;0	0
Date of Sale/Time		s11/19;c10/19	0	s01/20;c01/20	0	s08/19;c08/19	0
Location	B;WtrFr;	B;WaterAccess;	+7,500	B;WaterAccess;	+7,500	B;WtrFr;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	21344 sf	4792 sf	+1,900	14810 sf	+800	36590 sf	-1,800
View	B;Wtr;	N;Res;	+3,000	N;Res;	+3,000	B;Wtr;	
Design (Style)	DT1;Ranch	DT1;Chalet	0	DT1;Ranch		DT1;Split Entry	0
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	57	32	-5,000	57		55	0
Condition	C4	C4		C3	-15,000	C3	-15,000
Above Grade Room Count (Total / Bdrms. / Baths)	8 / 3 / 1.1	6 / 2 / 1.0	+2,000	6 / 2 / 1.0	0	4 / 2 / 1.1	0
Gross Living Area	1,663 sq.ft.	1,117 sq.ft.	+9,200	1,136 sq.ft.	+7,900	1,415 sq.ft.	+3,700
Basement & Finished Rooms Below Grade	480sf0sfwo	0sf	+5,000	776sf0sfwu	0	874sf750sfwo 1rr1br1.05a0o	0 -8,000
Functional Utility	Typical	Typical		Typical		Typical	
Heating/Cooling	FHA/None	Elec./Mini-Split	-3,000	FHA/Central Air	-5,000	FHA/Central Air	-5,000
Energy Efficient Items	None	None		None		None	
Garage/Carport	1gbl2dw	2dw	+4,000	2gd2dw	-4,000	4gd2dw	-12,000
Porch/Patio/Deck	Decks-2	Decks-2		Deck	+1,000	Deck/Patio	0
Other	Dock	Dock		Dock		Dock	
Net Adjustment (Total)		☒ + ☐ -	$ 23,600	☐ + ☒ -	$ -3,800	☐ + ☒ -	$ -38,100
Adjusted Sale Price of Comparables		Net Adj. 14.8 % Gross Adj. 24.8 %	$ 183,600	Net Adj. 1.8 % Gross Adj. 21.2 %	$ 204,962	Net Adj. 14.3 % Gross Adj. 17.1 %	$ 227,900

I ☒ did ☐ did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research ☒ did ☐ did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s) NEREN/MLS and Town Property Records

My research ☐ did ☒ did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data Source(s) NEREN/MLS and Town Property Records

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3):

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer	12/20/2017			
Price of Prior Sale/Transfer	$226,000			
Data Source(s)	NEREN MLS/Public Record	NEREN MLS/Public Record	NEREN MLS/Public Record	NEREN MLS/Public Record
Effective Date of Data Source(s)	05/11/2020	05/11/2020	05/11/2020	05/11/2020

Analysis of prior sale or transfer history of the subject property and comparable sales There are no other listing or sales history for the subject property during the previous 36 months, other than what is noted above, or for the comparable sales during the previous 12 months.

This is a bank approved short sale. It is typical for short sales to sell below the current market value, not adverse.

Different styles are not adverse, due to similar functional utility and due to the similar market appeal of properties with frontage and/or access to water.

Summary of Sales Comparison Approach. A $15. per square foot of gross living area adjustment has been made where there are differences of more than 99 square feet. Site adjusted at $10,000. per acre. A $2,000. half bath adjustment. Comp #4 has been adjusted for its inferior overall condition. All adjustments are based upon the appraiser's more than 36 years of experience appraising single family residences in this market area. All adjustments are market driven and are derived from the current reactions by buyers to the differences in the sales comparison approach. Comps #2, 3 & 4 are located over 1 mile away and comp #3 exceeds 6 months due to a lack of more recent comparable sales in the area. This is typical for this market area, not adverse. The indicated value for comps #4 and 5 vary by more than 15%. The price per square foot for comps #1, 2, 3, 4 and 5 vary by more than 25%. The size of comp #1, 2 & 5 vary by more than 25%. The age of comps #1 & 4 vary by more than 30%. These variations are not adverse to the marketability of the subject property.

Indicated Value by Sales Comparison Approach $ 200,000

Indicated Value by: Sales Comparison Approach $ 200,000 **Cost Approach (if developed) $** 209,769 **Income Approach (if developed) $** 266,000

All approaches to value have been considered. The direct sales approach, having the most reliable data, is given the most emphasis. The cost approach is supportive. The income approach is supportive. All comparables have been given equal consideration in the final reconciliation of value.

This appraisal is made ☒ "as is", ☐ subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, ☐ subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or ☐ subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: No conditions. **The remaining economic life for the subject is 37 years.**

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is $ 200,000 , as of 05/11/2020 , which is the date of inspection and the effective date of this appraisal.

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ADDITIONAL COMMENTS

None.

COST APPROACH

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Due to a lack of market data for the area at this time, the site adjustments used were determined by the use of the allocation method. The city's tax assessment allocates a percentage of value to land improvements, for the subject and each comparable. The percentage allocated to "land value" was applied to each of the sales prices to estimate current land values. Any differences between the subject and a comps indicated land value, is the basis for site adjustments.

ESTIMATED ☐ REPRODUCTION OR ☒ REPLACEMENT COST NEW

Source of cost data Marshall and Swift Cost Handbook (Active Member)

Quality rating from cost service Q4 Effective date of cost data 03/2020

Comments on Cost Approach (gross living area calculations, depreciation, etc.)

No external or functional obsolescence noted. Physical depreciation derived by the age/life method. The cost approach is based on the Marshall and Swift Cost Handbook with local multipliers. The remaining economic life is 37 years. The land to value ratio exceeds 30% due to the desireability of residential lots in this market area. This is typical, not adverse.

Estimated Remaining Economic Life (HUD and VA only) 37 Years

OPINION OF SITE VALUE		=$	65,000
DWELLING	1,663 Sq.Ft. @ $ 94.97	=$	157,935
Basement	480 Sq.Ft. @ $ 31.88	=$	15,302
See bottom of page 1		=$	14,520
Garage/Carport	240 Sq.Ft. @ $ 21.46	=$	5,150
Total Estimate of Cost-New		=$	192,907
Less Physical / Functional / External			
Depreciation	63,138	=$(	63,138)
Depreciated Cost of Improvements		=$	129,769
"As-is" Value of Site Improvements		=$	15,000
INDICATED VALUE BY COST APPROACH		=$	209,769

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent $ 1,400 X Gross Rent Multiplier 190 = $ 266,000 Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM) The income approach is supportive of the sales comparison approach.

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? ☐ Yes ☐ No Unit type(s) ☐ Detached ☐ Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal Name of Project

Total number of phases Total number of units Total number of units sold

Total number of units rented Total number of units for sale Data source(s)

Was the project created by the conversion of existing building(s) into a PUD? ☐ Yes ☐ No If Yes, date of conversion.

Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data Source

Are the units, common elements, and recreation facilities complete? ☐ Yes ☐ No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? ☐ Yes ☐ No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.

3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.

5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

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21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature: Robinson E. Eells
Name: Robinson E. Eells
Company Name: Eells Appraisal Services
Company Address: 211 North Adams Street, Manchester, NH 03104
Telephone Number: (603) 625-6142
Email Address: reellsappraisal@comcast.net
Date of Signature and Report: 05/12/2020
Effective Date of Appraisal: 05/11/2020
State Certification #: NHCR-192
or State License #:
or Other (describe): State #:
State: NH
Expiration Date of Certification or License: 08/31/2020

ADDRESS OF PROPERTY APPRAISED:
155 Tasker Shore Dr
Northwood, NH 03261

APPRAISED VALUE OF SUBJECT PROPERTY $: 200,000

LENDER/CLIENT
Name: Appraisal Desk
Company Name: Residential Mortgage Services, Inc.
Company Address: 24 Christopher Toppi Drive, South Portland, ME 04106
Email Address: AppraisalCoordinatorRegion2@rmsmortgage.com

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature:
Name:
Company Name:
Company Address:
Telephone Number:
Email Address:
Date of Signature:
State Certification #:
or State License #:
State:
Expiration Date of Certification or License:

SUBJECT PROPERTY

- [ ] Did not inspect subject property
- [ ] Did inspect exterior of subject property from street
  Date of Inspection:
- [ ] Did inspect interior and exterior of subject property
  Date of Inspection:

COMPARABLE SALES

- [ ] Did not inspect exterior of comparable sales from street
- [ ] Did inspect exterior of comparable sales from street
  Date of Inspection:

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