

## **2024 ABATEMENT REQUEST – Staff Notes**

### **Map 164 Block 72 Lot 5.3 – Tardif, Alan & Ann**

The property owner filed an abatement request on the condominium unit located at 226 Endicott Street East, Unit #1 in the Granite Gate Condominium complex. This unit contains 1,916 square feet of living area, containing 5 rooms, 3 bedrooms and 2 ½ bathrooms. There is a two-car attached garage, and a large wood deck. There is an unfinished walkout basement that has another bathroom roughed in. The unit has access to Lake Winnipesaukee at Plantation Beach.

The taxpayer has recited the selling price and asking prices of the subject property. On April 19, 2024, the property sold in what appears to be an arms-length sale for a reported consideration of \$675,000. 226 Endicott Street East #2 sold on October 4, 2023, for \$675,000.

An adjustment to the Condominium Complex Adjustment factor is warranted, from 2.6 to 2.4. The revised complex factor will be applied to all of the units in the complex for 2025 final valuation.

It is recommended that abatement be granted to reduce the original assessed value of \$773,100 to \$705,000, resulting in an abatement of \$68,100 in assessed value.

CURRENT OWNER			TOPO		UTILITIES		STRT / ROAD		LOCATION		CURRENT ASSESSMENT				     																	
TARDIF ALAN W & ANN M			1	Level	3	Public Sewer	1	Paved	4	Medium	RESIDNTL	Description	Code	Assessed		Assessed																
					2	Public Water																										
504 SOUTH COMPASS DR  FORT PIERCE FL 34949			SUPPLEMENTAL DATA								Assoc Pid#	Total	773,100	773,100																		
			Alt Prcl ID 12602 OWNOCC  REVIEW ZONE 1 SFR ZONE 1 % 100 GIS ID 164-72-5				ZONE 2 ZONE 2 % WARD 6																									
RECORD OF OWNERSHIP			BK-VOL/PAGE	SALE DATE	Q/U	V/I	SALE PRICE		VC	PREVIOUS ASSESSMENTS (HISTORY)																						
TARDIF ALAN W & ANN M ROY BRIAN P & LISA LIVING TRUST/TRUST RAM CLARENDRN LLC			3651	0227	11-04-2024	Q	I	580,000	00	Year	Code	Assessed	Year	Code	Assessed	V	Year	Code	Assessed													
			3618	0474	04-19-2024	Q	I	675,000	01	2024	1020	773,100																				
			3346	0640	09-17-2020	Q	I		00	Total	773,100	Total						Total														
EXEMPTIONS						OTHER ASSESSMENTS																										
Year	Code	Description		Amount	Code	Description		Number	Amount	Comm Int	This signature acknowledges a visit by a Data Collector or Assessor																					
											APPRAISED VALUE SUMMARY																					
Total		0.00									<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>Appraised Bldg. Value (Card)</td> <td style="text-align: right;">771,600</td> </tr> <tr> <td>Appraised Xf (B) Value (Bldg)</td> <td style="text-align: right;">1,500</td> </tr> <tr> <td>Appraised Ob (B) Value (Bldg)</td> <td style="text-align: right;">0</td> </tr> <tr> <td>Appraised Land Value (Bldg)</td> <td style="text-align: right;">0</td> </tr> <tr> <td>Special Land Value</td> <td style="text-align: right;">0</td> </tr> <tr> <td>Total Appraised Parcel Value</td> <td style="text-align: right;">773,100</td> </tr> <tr> <td>Valuation Method</td> <td style="text-align: right;">C</td> </tr> </table>								Appraised Bldg. Value (Card)	771,600	Appraised Xf (B) Value (Bldg)	1,500	Appraised Ob (B) Value (Bldg)	0	Appraised Land Value (Bldg)	0	Special Land Value	0	Total Appraised Parcel Value	773,100	Valuation Method	C
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Valuation Method	C																															
													Total Appraised Parcel Value								773,100											
BUILDING PERMIT RECORD													VISIT / CHANGE HISTORY																			
Permit Id	Issue Date	Type	Description		Amount	Insp Date	% Comp	Date Comp	Comments				Date	Id	Type	Is	Cd	Purpost/Result														
													08-12-2024	PS	S		02	MEASURED														
													08-14-2023	TB	B		03	MEAS & INSPC														
LAND LINE VALUATION SECTION																																
B	Use Code	Description		Zone	Dist	Land Type	Land Units		Unit Price	Size Adj	Site Index	Cond.	Nbhd.	Nbhd. Adj	Notes			Location Adjustmen		Adj Unit P	Land Value											
1	1020	CONDO MDL-0					SF			1.00000		1.00		1.000					0.0000		0											
Total Card Land Units							AC	Parcel Total	Land Area	0.00								Total Land Value		0												

CONSTRUCTION DETAIL			CONSTRUCTION DETAIL (CONTINUED)		
Element	Cd	Description	Element	Cd	Description
Style:	9H	CONDO DUPLEX			
Model	05	Res Condo			
Grade	05	Average +20			
Stories:	1				
Occupancy	1		<b>CONDO DATA</b>		
Interior Wall 1:	05	Drywall/Sheet	Parcel Id	3006	C 244
Interior Wall 2:					Owner
Interior Floor 1	12	Hardwood			GRANIT GATE ESTA
Interior Floor 2	14	Carpet	Adjust Type	Code	Description
Heat Fuel:	03	Gas	Condo Flr	AVG	AVERAGE
Heat Type:	04	Forced Air-Duc	Condo Unit	END	100
AC Type:	03	Central			100
Ttl Bedrms:	03	3 Bedrooms	<b>COST / MARKET VALUATION</b>		
Ttl Bathrms:	03	2 Full	Building Value New	771,574	
Ttl Half Bths:	2		Year Built	2022	
Xtra Fixtres	2		Effective Year Built	2024	
Total Rooms:	5		Depreciation Code	AV	
Bath Style:	02	Average	Remodel Rating		
Kitchen Style:	02	Average	Year Remodeled		
			Depreciation %	0	
			Functional Obsol		
			External Obsol		
			Trend Factor	1.000	
			Condition		
			Condition %		
			Percent Good	100	
			Cns Sect Rcnld	771,600	
			Dep % Ovr		
			Dep Ovr Comment		
			Misc Imp Ovr		
			Misc Imp Ovr Comment		
			Cost to Cure Ovr		
			Cost to Cure Ovr Comment		

**OB - OUTBUILDING & YARD ITEMS(L) / XF - BUILDING EXTRA FEATURES(O)**

Code	Description	L/B	Units	Unit Price	Yr Blt	Cond. Cd	% Gd	Grade	Grade Adj.	Appr. Value
FPL	FIREPLACE	B	1	1500.00		A	100		0.00	1,500.00

## **BUILDING SUB-AREA SUMMARY SECTION**

Code	Description	Living Area	Gross Area	Eff Area	Unit Cost	Undeprec Value
BAS	First Floor	1,290	1,290	1,290	293.96	379,214
CTH	Cathedral Ceiling	0	170	9	15.56	2,641
FGR	Garage, Finished	0	400	160	117.58	47,032
FOP	Porch, Open, Finished	0	28	6	62.99	1,761
FUS	Upper Story, Finished	696	696	696	293.96	204,590
UBM	Basement, Unfinished	0	450	90	58.79	26,455
URB	Basement, Unfinished, Raised	0	840	252	88.19	74,075
WDK	Deck, Wood	0	192	19	29.09	5,588



✓P  
000009

## **2024 APPLICATION FOR ABATEMENT**

Please Type or Print Clearly

### **ONE APPLICATION FOR EACH PROPERTY APPEALED**

Upon completion of this form return to:

**City of Laconia/Assessors**  
**45 Beacon St. East**  
**Laconia, NH 03246**

**RECEIVED**

**FEB 6 5 2025**

Date: 10-16-2024

**ASSESSOR'S OFFICE  
LACONIA, NH**

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

Name: Alan & ANN TARDIF

FORT Pierce, FL 34949

Mailing Address: 504 S. COMPASS DR. Email address: ANNIESLOFT@GMAIL.COM

Telephone No: (Cell): (603-848-7794 (Home): \_\_\_\_\_

\*If abatement is granted and taxes have been paid, interest on the abatement must be paid in accordance with RSA 76:17-a. Any interest paid to the taxpayer must be reported by the municipality to the 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. The W-9 form required is enclosed with this application.

#### **SECTION B. Party's (ies') Representative if other than Person(s) applying (Also complete Section A)**

Name(s): \_\_\_\_\_

Mailing Address(es): \_\_\_\_\_

Telephone Number(s): (Work): \_\_\_\_\_ (Cell): \_\_\_\_\_

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

For the property on which the abatement is sought, please fill in the following:

Map: 164 Block: 72 Lot: 5.003 Tax Account #: 12602

2024 Assessed Valuation: \$ 773,100

**Property Location:**

226 ENDICOTT ST, EAST, UNIT #1, LACONIA, NH 03246

**CODE OF THE CITY OF LACONIA**  
**CHAPTER 215, ARTICLE 1 § 215-1**

*All delinquent taxes, charges or fees due to the City of Laconia from any person, business or other entity shall in all cases be deducted from any monies that may become due such person, business or other entity from the City of Laconia and such person, business or other entity shall receive the balance over and above the amount due for such delinquent taxes, charges and fees. The City's right to off-set shall be limited by applicable New Hampshire law and all such set-offs shall be credited first against interest due and then against principal. The City shall have no right to set-off against wages due any employee of the City.*

Passed and approved the 18th day of October 1990.



List other property 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 is disproportionately assessed.

<u>Town Parcel ID#</u>	<u>Street Address</u>	<u>Description</u>	<u>Assessment</u>

#### **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.** To carry this burden, the taxpayer generally must show what the property was worth on April 1 of the year appealed. The property's market value would then be compared to the assessment by using the municipality's assessment ratio. Therefore, comparable sales or other market information are an essential part of most abatement applications.

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):

- a) **Physical data** -- incorrect description or measurement of property (if you are appealing your assessment due to factual error(s), please explain in detail. Please furnish the assessor's office with any and all information, which supports your reasons. Examples: Sketch of building(s) with outside dimensions, building contracts, surveys, deeds, site plans, appraisals, pictures, etc. If you are questioning land area or frontage, a deed or survey must be included.); and/or
- b) **Market data** -- the property's value on the April 1 assessment date, supported by comparable sales, income analysis, or a professional opinion of value; and/or
- c) **Assessment data** -- the property's assessment exceeds the general level of assessment shown by comparing the property's market value and the city-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.)

April 18, 2024 Sold for \$675,000. -  
October 31, 2024 purchased for \$580,000. -  
See attached Closing Sheet, and listing price change  
Sheet.  
UNIT #2 sold Oct 4, 2023 for \$675,000.

#### **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.

Map/Block/Lot# \_\_\_\_\_ Appeal Year Market Value \$ \_\_\_\_\_

Map/Block/Lot# \_\_\_\_\_ Appeal Year Market Value \$ \_\_\_\_\_

#### **SECTION G. Sales, Rental and/or Assessment Comparisons**

List the properties you are relying upon to show over assessment of your property(ies). If you are appealing an income producing property, list the comparable rental properties and their rents (attach additional sheet if necessary).

<u>Map/Block/Lot</u>	<u>Property Address</u>	<u>Sale Price</u>	<u>Date of Sale</u>	<u>Assessment</u>	<u>Rent(s)</u>
<u>Please see ATTACHED CLOSING SHEETS with all INFORMATION.</u>					

#### **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) certifies 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.

##### **Signature of Property Owner(s) and Representatives**

Date: 12-16-2024

Chay Wkhonji  
X (Signature)  
Ann Tandy  
X (Signature)

#### **SECTION I. Certification and Appearance by Representative (If other than Party (ies) Applying)**

By signing below, the applying party's representative 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 provided to the person applying.

Date: \_\_\_\_\_ X  
(Representative's Signature)

#### **SECTION J. Disposition of Application\* (CITY USE ONLY)**

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 \_\_\_\_\_

Date \_\_\_\_\_

Signature of the Board of Assessors: \_\_\_\_\_



Tax Collector  
PO Box 489 45 Beacon St East  
Laconia, NH 03247  
www.laconianh.gov

1200

City of Laconia  
Real Estate Tax Bill  
2024 2nd Half Tax Bill

(603) 527-1269  
8:30 - 4:30 Mon. - Fri.  
Make Checks Payable To:  
City of Laconia

Tax Year	Acct. No.	Bill No.	Bill Date	Interest Rate	Due Date
2024	12602	450825	12/09/2024	8% if paid after:	1/10/2025
Map/Parcel No.		Location of Property			
164/72/5/003		226 ENDICOTT ST E 1			
0.00					
Owner of Record			Tax Calculation		
TARDIF ALAN W & ANN M 504 SOUTH COMPASS DR FORT PIERCE, FL 34949			Prior Years Due		
Tax Rate		Assessed Valuation			
City Tax Rate	5.440	Land Value	773,100	Gross Tax	\$10,537.00
County Tax Rate	0.960	Building Value	773,100	July Tax	\$4,587.00
Local School Rate	6.080	Total Value	773,100	December Tax	\$5,950.00
State Ed. Rate	1.150	- Exemptions		Less: Veteran Credit	
Total	13.63	Net Value	773,100	Pre-payments	
				Net December Tax	\$5,950.00
				July Tax Balance	
*Plus interest on Prior Years & July Bill if Applicable					

INFORMATION FOR TAXPAYERS

1. Please use account number on checks and all inquiries. Payable to "City of Laconia."
  2. REMITTAL PORTION MUST ACCOMPANY PAYMENT. Cancelled check is your receipt. If return receipt is desired send ENTIRE bill and a self-addressed stamped envelope. NO STAMP - NO ENVELOPE - NO RECEIPT.
  3. Taxes are not considered paid until the check clears. A fee is charged on all payments returned for any reason.
  4. The taxpayer may, by March 1 following the date of notice of tax, and not afterward, apply in writing to the Assessors for a tax abatement. Wait for December bill.
  5. Valuation questions must be to Assessors (not Tax Collector) 603-527-1268.
  6. You are responsible for forwarding your bill to your escrow agent. We suggest you make an extra copy for your records.
  7. Interest and fees are collected first where applicable. Balance of payment will be applied to principal.
  8. **Unpaid Accounts after January next year will be subject to tax lien and additional charges.**
  9. There is a fee of \$1.00 per account for payment histories or research of records.
  10. July tax = Valuation x 1/2 prior years rate. December tax = Valuation x current rate less amount of July bill.
  11. Payment of this bill does not prevent collection of previous unpaid taxes nor does an error in name of person taxed prevent collection.
  12. Tax year is April 1 to March 31. RSA 76:2
  13. If you are elderly, disabled, blind, a veteran or surviving spouse of a veteran, or are unable to pay taxes due to poverty or other good cause, you may be eligible for a tax exemption, credit, abatement or deferral. Must be your primary residence to qualify.  
For details and application contact the Board of Assessors, 45 Beacon Street E., Laconia, NH 03246, phone: 603-527-1268.
  14. Credit cards are accepted online, in person, or by calling (855) 906-0411. Convenience fees are applied to all credit card transactions.
- PLEASE KEEP THIS ENTIRE UPPER PORTION OF BILL FOR YOUR RECORDS.

detach here	TO INSURE PROPER CREDIT, RETURN ENTIRE BOTTOM PORTION OF BILL	detach here
Tax Collector PO Box 489 45 Beacon St East Laconia, NH 03247	City of Laconia Real Estate Tax Bill	Prior Years Due *
FOR RECEIPT, PLEASE SEND A SELF-ADDRESSED STAMPED ENVELOPE WITH THE ENTIRE BILL		
Map/Parcel No.	Location of Property	Tax Year
164/72/5/003	226 ENDICOTT ST E 1	2024
8% APR Interest Charged After:	1/10/2025	Acct. No. Bill No. Due Date
		12602 450825 1/10/2025
		Amount to Pay \$5,950.00

July Tax Balance  
Net December Tax \$5,950.00

Address Changes:

TARDIF ALAN W & ANN M  
504 SOUTH COMPASS DR  
FORT PIERCE, FL 34949

PLEASE RETURN THIS REMITTAL PORTION WITH YOUR PAYMENT

Cohen Closing & Title, LLC  
ALTA Universal ID: 2310454  
334 Route 101  
Bedford, NH 03110  
(603) 488-0649

## ALTA Combined Settlement Statement

<b>File #:</b>	2024-22515	<b>Property</b>	226 Endicott Street East
<b>Print Date &amp; Time:</b>	10/28/2024 at 03:01 PM		Unit 1
	EDT		Laconia, NH 03246
<b>Processor:</b>	Vince Farruggio	<b>Buyer</b>	Alan W. Tardif and Ann M.
<b>Settlement Location:</b>	Cohen Closing & Title, LLC 334 Route 101 Bedford, NH, 03110		Tardif 504 South Compass Drive Fort Pierce, FL 34949
		<b>Seller</b>	Brian P. Roy and Lisa Roy, Trustees of Brian P. Roy and Lisa Roy Family Living Trust dated October 18, 2012
			226 Endicott Street East Unit 1 Laconia, NH 03246
		<b>Lender</b>	

Seller		Buyer	
Debit	Credit	Debit	Credit
	<b>Financial</b>		
\$580,000.00	Sale Price of Property	\$580,000.00	
	Deposit		\$10,000.00
	<b>Prorations/Adjustments</b>		
\$760.20	City/Town Taxes 10/01/2024 to 10/31/2024		\$760.20
\$9,000.00	Security Deposit, November & December Rent		\$9,000.00
	<b>Other Charges</b>		
\$175.00	Deed Preparation to Cohen Closing & Title, LLC		
\$150.00	Discharge Tracking Fee (\$75 each) to Cohen Closing & Title, LLC		
\$100.00	Trustee Certificate Preparation to Cohen Closing & Title, LLC		
\$300.00	Wire & Payoff Insurance Protection (\$150 each) to Cohen Closing & Title, LLC		
	<b>Payoff(s)</b>		
\$475,213.06	Payoff to Select Portfolio Servicing, Inc		
	Principal : \$475,213.06		
	Additional Interest : \$0.00		
\$67,154.45	Payoff to Meredith Village Savings Bank		
	Principal : \$67,154.45		
	Additional Interest : \$0.00		
	<b>Government Recording and Transfer Charges</b>		
	Recording Fees		\$46.25
	---Deed: \$46.25		
\$4,350.00	Transfer Tax (Deed) to Belknap County Recording Office		\$4,350.00
	<b>Commission</b>		
\$11,600.00	Listing Agent Commission to Keller Williams Gateway Realty - Nashua		
	<b>Title Charges &amp; Escrow / Settlement Charges</b>		
	Title - Settlement Fee to Cohen Closing & Title, LLC		\$495.00
	Title - Owner's Title Policy to Stewart Title Guaranty Company		\$1,496.00

Seller		Buyer	
Debit	Credit	Debit	Credit
	<b>Miscellaneous</b>		
\$50.96	Final Water & Sewer Bill to Laconia Water Works		
	November Dues to Granite Gate Estates Condominium	\$355.00	
\$75.00	Seller Proceeds Wire Fee to Cohen Closing & Title, LLC		
	Decemeber Estimated Tax Bill to Laconia Tax Collector		\$4,587.00
Seller		Buyer	
Debit	Credit	Debit	Credit
\$568,928.67	\$580,000.00		
	<b>Subtotals</b>	\$591,329.25	\$19,760.20
	Due from Buyer		\$571,569.05
\$11,071.33		Due to Seller	
\$580,000.00	\$580,000.00	<b>Totals</b>	\$591,329.25
			\$591,329.25

#### Acknowledgement

We/I have carefully reviewed the Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the Settlement Statement.

We/I authorize Cohen Closing & Title, LLC to cause the funds to be disbursed in accordance with this statement.

Brian P. Roy and Lisa Roy Family Living Trust dated October 18, 2012

Alan W. Tardif \_\_\_\_\_ Date

By: \_\_\_\_\_ Date  
Brian P. Roy, Trustee

Ann M. Tardif \_\_\_\_\_ Date

By: \_\_\_\_\_ Date  
Lisa Roy, Trustee

Settlement Agent \_\_\_\_\_ Date