

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 Winnepesaukee 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 504 SOUTH COMPASS DR FORT PIERCE FL 34949	1	Level	3 Public Sewer	1 Paved	4 Medium	RESIDNTL	1020	773,100	773,100
			2 Public Water						
	SUPPLEMENTAL DATA								
Alt Prcl ID 12602 OWNOCC		ZONE 2 ZONE 2 % WARD 6							
REVIEW ZONE 1 SFR ZONE 1 % 100									
GIS ID 164-72-5		Assoc Pid#							
						Total	773,100	773,100	

1501
 LACONIA, NH
VISION

RECORD OF OWNERSHIP								PREVIOUS ASSESSMENTS (HISTORY)							
BK-VOL/PAGE	SALE DATE	Q/U	V/I	SALE PRICE	VC	Year	Code	Assessed	Year	Code	Assessed V	Year	Code	Assessed	
TARDIF ALAN W & ANN M	3651 0227	11-04-2024	Q	I	580,000	00									
ROY BRIAN P & LISA LIVING TRUST/TRUST	3618 0474	04-19-2024	Q	I	675,000	01	2024	1020	773,100						
RAM CLARENDON LLC	3346 0640	09-17-2020	Q	I		00									
Total								773,100	Total			Total			

EXEMPTIONS				OTHER ASSESSMENTS			
Year	Code	Description	Amount	Code	Description	Number	Amount
			Total	0.00			

This signature acknowledges a visit by a Data Collector or Assessor

APPRAISED VALUE SUMMARY	
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
Total Appraised Parcel Value	773,100

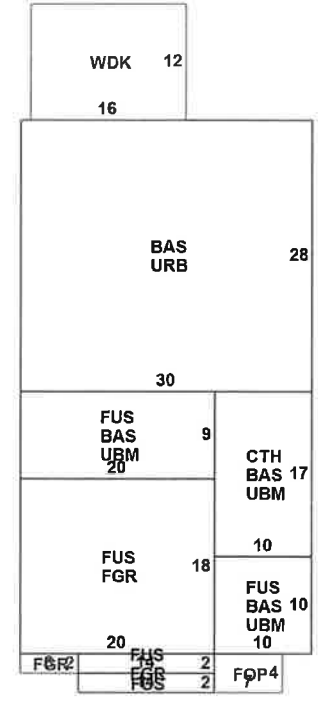
ASSESSING NEIGHBORHOOD				
Nbhd	Nbhd Name	Cyclical Group	TIF District	ID Code
0001		b		

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

VISIT / CHANGE HISTORY					
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				
Interior Wall 1:	05	Drywall/Sheet			
Interior Wall 2:					
Interior Floor 1	12	Hardwood			
Interior Floor 2	14	Carpet			
Heat Fuel:	03	Gas			
Heat Type:	04	Forced Air-Duc			
AC Type:	03	Central			
Ttl Bedrms:	03	3 Bedrooms			
Ttl Bathrms:	2	2 Full			
Ttl Half Bths:					
Xtra Fixtres	2				
Total Rooms:	5				
Bath Style:	02	Average			
Kitchen Style:	02	Average			
CONDO DATA					
Parcel Id	3006	C 244	Owne		
GRANIT GATE ESTA B1 S1					
Adjust Type	Code	Description	Factor%		
Condo Fir	AVG	AVERAGE	100		
Condo Unit	END	END	100		
COST / MARKET VALUATION					
Building Value New		771,574			
Year Built		2022			
Effective Year Built		2024			
Depreciation Code		AV			
Remodel Rating					
Year Remodeled					
Depreciation %		0			
Functional Obsol					
External Obsol					
Trend Factor		1.000			
Condition					
Condition %					
Percent Good		100			
Cns Sect Rcld		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(B)										
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

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	379,211
CTH	Cathedral Ceiling	0	170	9	15.56	2,646
FGR	Garage, Finished	0	400	160	117.58	47,034
FOP	Porch, Open, Finished	0	28	6	62.99	1,764
FUS	Upper Story, Finished	696	696	696	293.96	204,598
UBM	Basement, Unfinished	0	450	90	58.79	26,457
URB	Basement, Unfinished, Raised	0	840	252	88.19	74,078
WDK	Deck, Wood	0	192	19	29.09	5,585
Ttl Gross Liv / Lease Area		1,986	4,066	2,522		741,373



✓B
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 05 2025
ASSESSOR'S OFFICE
LACONIA, NH

Date: 12-16-2024

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

Name: Alan & ANN TARDIF

Mailing Address: 504 S. COMPASS DR. FORT PIERCE, FL 34949 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).


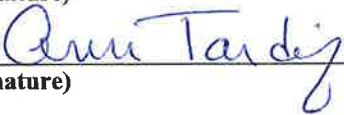
<u>Map/Block/Lot</u>	<u>Property Address</u>	<u>Sale Price</u>	<u>Date of Sale</u>	<u>Assessment</u>	<u>Rent(s)</u>
Please see ATTACHED CLOSING SHEETS with all INFORMATION.					

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

X 
(Signature)
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			Area
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	
				Gross Tax	\$10,537.00
				July Tax	\$4,587.00
				December Tax	\$5,950.00
				Less: Veteran Credit	
				Pre-payments	
				Net December Tax	\$5,950.00
				July Tax Balance	
Tax Rate		Assessed Valuation			
City Tax Rate	5.440	Land Value			
County Tax Rate	0.960	Building Value	773,100		
Local School Rate	6.080	Total Value	773,100		
State Ed. Rate	1.150	- Exemptions			
Total	13.63	Net Value	773,100	Amount to Pay	\$5,950.00

INFORMATION FOR TAXPAYERS

*Plus interest on Prior Years & July Bill if Applicable

- Please use account number on checks and all inquiries. Payable to "City of Laconia."
- 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.
- Taxes are not considered paid until the check clears. A fee is charged on all payments returned for any reason.
- 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.
- Valuation questions must be to Assessors (not Tax Collector) 603-527-1268.
- You are responsible for forwarding your bill to your escrow agent. We suggest you make an extra copy for your records.
- Interest and fees are collected first where applicable. Balance of payment will be applied to principal.
- Unpaid Accounts after January next year will be subject to tax lien and additional charges.
- There is a fee of \$1.00 per account for payment histories or research of records.
- July tax = Valuation x 1/2 prior years rate. December tax = Valuation x current rate less amount of July bill.
- Payment of this bill does not prevent collection of previous unpaid taxes nor does an error in name of person taxed prevent collection.
- Tax year is April 1 to March 31. RSA 76:2
- 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.
- 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

* Plus Interest

Map/Parcel No.	Location of Property	Tax Year	Acct. No.	Bill No.	Due Date
164/72/5/003	226 ENDICOTT ST E 1	2024	12602	450825	1/10/2025
8% APR Interest Charged After:		1/10/2025		Amount to Pay	\$5,950.00

July Tax Balance
 Net December Tax \$5,950.00

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

Address Changes:

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

File #: 2024-22515 Property 226 Endicott Street East Settlement Date 10/31/2024
 Print Date & Time: 10/28/2024 at 03:01 PM EDT Unit 1 Disbursement Date 10/31/2024
 Processor: Vince Farruggio Buyer Alan W. Tardif and Ann M. Tardif
 Settlement Location: Cohen Closing & Title, LLC 504 South Compass Drive
 334 Route 101 Fort Pierce, FL 34949
 Bedford, NH, 03110 Seller 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 Lender

We Paid

Seller			Buyer	
Debit	Credit		Debit	Credit
		Financial		
	\$580,000.00	Sale Price of Property	\$580,000.00	
		Deposit		\$10,000.00
		Prorations/Adjustments		
\$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
		Other Charges		
\$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		
		Payoff(s)		
\$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		
		Government Recording and Transfer Charges		
		Recording Fees	\$46.25	
		---Deed: \$46.25		
\$4,350.00		Transfer Tax (Deed) to Belknap County Recording Office	\$4,350.00	
		Commission		
\$11,600.00		Listing Agent Commission to Keller Williams Gateway Realty - Nashua		
		Title Charges & Escrow / Settlement Charges		
		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
		Miscellaneous		
\$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	Subtotals	\$591,329.25	\$19,760.20
		Due from Buyer		\$571,569.05
\$11,071.33		Due to Seller		
\$580,000.00	\$580,000.00	Totals	\$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: _____
 Brian P. Roy, Trustee Date

 Ann M. Tardif Date

By: _____
 Lisa Roy, Trustee Date

 Settlement Agent Date