

FINAL REPORT

To

CUMBERLAND COUNTY, MAINE

On

SHARED ASSESSING FEASIBILITY STUDY

By

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July 15, 2007

12 Hartland Way
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July 15, 2007

Bill Whitten
Gordon Billington
Elizabeth Trice

Ms. Trice and Gentlemen:

I enclose the Final Report describing the results of the Shared Assessing Feasibility Study. The document contains all contractually required elements, including input from the Advisory Committee and the implementation plan.

This report would not have been possible without the contributions of a large number of people, most notably yourselves, and especially Elizabeth Trice. The members of the Advisory Committee (whose names and titles are shown on the following page), especially Anne Gregory (Falmouth), Robert Konczal (Freeport) and Elizabeth Sawyer (South Portland), have made suggestions and provided data that have been very helpful. David Ledew, Director, and especially Michael Rogers, Property Appraiser, from the Property Tax Division of Maine Revenue Services provided very useful data and other input. Finally, the assessors, town managers and selectmen who took time to work with me over the past months also deserve acknowledgment.

I remain available to present these findings to the Cumberland County Town Managers and the State Assessors' Association at their September meetings.

Very truly yours,

s/ robert j. finnegan

Robert J. Finnegan
Real Property Tax Consultant

ADVISORY COMMITTEE MEMBERS

Name	Title	Jurisdiction
Chair:		
Gordon Billington	Town Manager	Standish
Advisory Committee Members:		
Anne Gregory	Assessor	Falmouth
William Healey	Assessor	Yarmouth/Cumberland
Robert Konczal	Assessor	Freeport
Elizabeth Sawyer	Assessor	South Portland/Westbrook
Donald Willard	Town Manager	Raymond
Mark Bryant	Legislator	Windham
Pamela Lovley	Register of Deeds	Cumberland County
Robert Nicholson	Town Manager	Sebago
Richard Feeney	Commissioner	Cumberland County
Richard Blackburn	Assessor	Portland
Mathew Sturgis	Assessor	Cape Elizabeth
Victor Labrecque	Finance Director	Cumberland County
Staff:		
Elizabeth Trice	Grants/Projects Coordinator	Cumberland County
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I

EXECUTIVE SUMMARY

In 2006 Cumberland County underwent a strategic planning process that included subcommittees examining areas with potential for regional collaboration. One topic that came up repeatedly was the idea of shared property assessment. As a result, in the fall of 2006 the county was awarded a planning grant from Maine's Fund for the Efficient Delivery of Local and Regional Services to study the feasibility of increased collaboration in assessing. Early in 2007, the county convened a group of assessors and town managers to act as an advisory group to the project. The advisory group interviewed and selected a consultant and met several times to advise on the methods and progress of the study, as well as to give feedback on a draft of the final report.

The consultant chosen was Robert J. Finnegan, a real property tax consultant based in Acton, Massachusetts. Mr. Finnegan holds Bachelors and Masters Degrees in finance and real estate economics, and was an official in the nation's largest real property tax agency. He owned and operated a midsize assessment and consulting organization for 20 years and sold that company to the country's largest mass appraisal/systems company in 1994, and remained with that organization as Senior Vice President until 2005. He has been providing private property tax consultative service and other real estate-related services since that time.

The consultant studied how assessing is done in Cumberland County municipalities, and compared costs to what they were in a comparable county in another state. The consultant collected detailed information on all towns in the county and visited 24 municipalities and estimated the data for the remaining three towns through telephone interviews, etc. He also met with administrators at Maine Revenue Services and spent time talking with the administrators in Erie County, PA, which has had collaborative assessment throughout its municipalities for two centuries.

The study concludes that a county-wide system could cost as half as much to operate as the current system and could increase standardization, fairness, and online access to information. However, it would take at least 3-5 years to fully implement with sufficient interest on the part of towns, and there would be significant start-up costs, temporary inconvenience, and possible lowering of service level in some areas while there would be increases in others.

The study also looked at what other forms of collaboration might be possible, particularly those that might be most practical in the short-term. A "data warehouse" providing information to all Cumberland municipalities could be very valuable for those wishing to compare similar properties in various towns. Mapping, tax billing and deed processing are other options, as well as less formal types of collaboration including sharing of relevant data and revaluation collaborations according to school district lines, project completion dates, contractor, and parcel counts on an ad hoc basis

Municipal officials' (assessors and/or managers) attitudes were evenly distributed among those who were for, against or neutral with respect to collaborative assessing. However, those results might well be different after these officials review the feasibility observations made in this report. The data and recommendations contained in the report will be reviewed at the County (Assessors and Managers) and State (Assessors) levels commencing in September, 2007. Additional discussions by these and other stakeholders will determine the direction and speed of assessment collaboration in Cumberland County.

II

FEASIBILITY AND COLLABORATION CONCEPTS

Introduction

1. Cumberland County is in southern Maine, and contains approximately 900 square miles of land. There are three cities and 24 towns. The county seat, and most populous municipality in the state of Maine, is Portland, and that city has approximately 22,500 parcels of real property. There are approximately 128,000 parcels in all 27 municipalities. The State's value, as of 2005, is approximately \$38 billion, and the average parcel has a value of approximately \$297,000 (Table 8). The base cost of assessment administration in Cumberland County is approximately \$3.4 million for an average of \$25.55 per parcel. The average property paid approximately \$2000 in taxes in 2006. Per capita taxes are shown below. Municipal data are shown at the summary level in Table 1, and more thoroughly in Table 2 in the Addenda.

TABLE 1.1

CUMBERLAND MUNICIPALITIES ARRAYED BY TAX BURDEN

	PER CAPITA TAX		PER CAPITA TAX
NEW			
GLOUCESTER	\$801	BRIDGTON	\$1,931
STANDISH	\$1,002	NAPLES	\$2,033
BALDWIN	\$1,091	RAYMOND	\$2,070
		SOUTH	
GRAY	\$1,155	PORTLAND	\$2,163
GORHAM	\$1,199	SCARBOROUGH	\$2,169
POWNA	\$1,210	CAPE ELIZABETH	\$2,241
WINDHAM	\$1,220	FALMOUTH	\$2,243
BRUNSWICK	\$1,245	CUMBERLAND	\$2,258
CASCO	\$1,490	FREEPORT	\$2,369
NORTH			
YARMOUTH	\$1,553	YARMOUTH	\$2,712
PORTLAND	\$1,783	SEBAGO	\$2,724
WESTBROOK	\$1,805	LONG ISLAND	\$3,986
HARPSWELL	\$1,806	FRYE ISLAND	\$3,927 (estimate)
HARRISON	\$1,923		

AVERAGE: \$1,377

NOTE: Subject to distortion when one or several parcels, e.g., LL Bean in Freeport, pays a disproportionate share of the tax burden

TABLE 1: MUNICIPAL SUMMARY

	Pop.	Tax	Tax / Capita	Sq. Mi.	Density	State Value	Par-cels	Value / Parcel	Base Cost	Cost / Parcel	Reval. Year	Conducted By	Software
BALDWIN	1,290	\$1,407,496	\$1,091	34	37	\$140,750,000	815	\$172,699	\$18,250	\$22.39	2003	O'Donnell	None
BRIDGTON	4,883	\$9,427,388	\$1,931	69	85	\$882,400,000	5,263	\$167,661	\$68,000	\$12.92	2000	O'Donnell	O'Donnell
BRUNSWICK	21,172	\$26,364,127	\$1,245	50	453	\$1,975,600,000	7,098	\$278,332	\$345,079	\$48.62	2000	In-house	None
CAPE ELIZABETH	9,068	\$20,324,368	\$2,241	15	612	\$1,756,550,000	4,278	\$410,601	\$127,101	\$29.71	2003	Matt Sturgis	NDS
CASCO	3,469	\$5,167,986	\$1,490	33	111	\$500,700,000	2,781	\$180,043	\$69,955	\$25.15	1991	Patten	Trio
CUMBERLAND	7,159	\$16,167,363	\$2,258	23	275	\$1,286,200,000	3,750	\$342,987	\$78,586	\$20.96	2002	Vision	Vision
FALMOUTH	10,310	\$25,187,488	\$2,443	31	348	\$1,972,000,000	4,928	\$400,162	\$200,741	\$40.73	2003,4	In-house	Vision
FREEPORT	7,800	\$18,475,849	\$2,369	37	225	\$1,429,300,000	4,141	\$345,158	\$150,129	\$36.25	2002	In-house	NDS
FRYE ISLAND *	400	\$1,570,703	\$3,927			\$141,500,000	1,500	\$94,333	\$18,200	\$12.13	2003	R. Tripp	Trio
GORHAM	14,141	\$16,960,015	\$1,199	50	279	\$1,352,300,000	6,364	\$212,492	\$154,785	\$24.32	2002	in-house	Vision
GRAY	6,820	\$7,878,347	\$1,155	49	158	\$808,750,000	4,304	\$187,907	\$79,957	\$18.58	2003	O'Donnell	NDS
HARPSWELL	5,239	\$9,461,389	\$1,806	22	217	\$1,729,700,000	4,858	\$356,052	\$99,317	\$20.44	Unk	Vision	Vision
HARRISON	2,315	\$4,451,032	\$1,923	37	70	\$433,400,000	2,298	\$188,599	\$40,558	\$17.65	2003	? In-house	None
LONG ISLAND	202	\$805,237	\$3,986	3	263	\$100,150,000	689	\$145,356	\$18,200	\$26.42	1991	CLT	CLT
NAPLES	3,274	\$6,657,013	\$2,033	36	103	\$675,400,000	3,423	\$197,312	\$41,250	\$12.05	2002	O'Donnell	None
N. GLOUCESTER	4,803	\$3,848,211	\$801	43	102	\$444,150,000	2,703	\$164,317	\$131,374	\$48.60	2004	O'Donnell	Trio
N. YARMOUTH	3,210	\$4,984,192	\$1,553	19	151	\$395,650,000	1,698	\$233,009	\$29,250	\$17.23	1998	O'Donnell	O'Donnell
PORTLAND	64,249	\$114,579,656	\$1,783	19	3306	\$7,653,400,000	22,500	\$340,151	\$494,786	\$21.99	2005	CLT ME	CLT
POWNAI	1,491	\$1,804,272	\$1,210	24	65	\$176,800,000	720	\$245,556	\$16,700	\$23.19	2002	Equalization	None/Trio
RAYMOND	4,299	\$8,898,868	\$2,070	42	129	\$951,700,000	3,495	\$272,303	\$74,846	\$21.42	2005	Vision	Vision
SCARBOROUGH	16,970	\$36,802,313	\$2,169	54	356	\$3,255,800,000	7,970	\$408,507	\$224,606	\$28.18	2005	O'Donnell	Trio
SEBAGO	1,433	\$3,904,058	\$2,724	36	44	\$360,950,000	2,038	\$177,110	\$28,614	\$14.04	2004	O'Donnell	
SO. PORTLAND	23,324	\$50,438,924	\$2,163	13	1959	\$3,642,750,000	8,593	\$423,921	\$249,503	\$29.04	2002	Vision	Vision
STANDISH	9,285	\$9,303,328	\$1,002	64	161	\$1,054,450,000	5,095	\$206,958	\$89,966	\$17.66	2004	Vision	Vision
WESTBROOK	15,506	\$27,984,811	\$1,805	13	957	\$1,723,650,000	5,429	\$317,489	\$202,656	\$37.33	1991	CLT	Trio(now Vision)
WINDHAM	16,142	\$19,687,440	\$1,220	56	319	\$1,697,250,000	7,723	\$219,766	\$267,824	\$34.68	1997	In-house	NDS(now Vision)
YARMOUTH	8,360	\$22,674,448	\$2,712	13	627	\$1,495,650,000	3,438	\$435,035	\$73,399	\$21.35	2003	CLT	CLT(now Vision)

TOTAL / AVG. 266,614 \$475,216,322 \$1,937 883 439 \$38,036,900,000 127,892 \$200,936 \$3,393,632 \$25.30 2001

* Frye Island data was estimated as actual information was unavailable when this report was prepared
NOTE: State valuation totals are from 2005, other data may be from different years and different sources

2. Intermunicipal collaboration with respect to assessment administration was first permitted under State legislation enacted in the 1970s. Several collaborative projects have taken place since that time in Cumberland County, and two are currently underway. The cities of South Portland and Westbrook have a collaborative assessment agreement, and the Westbrook revaluation is currently being conducted by South Portland, the lead partner in the arrangement. The towns of Yarmouth and Cumberland have employed one individual to manage the assessment function in both places.

Feasibility Definitions

3. As proposed by the consultant, based on more than 30 years of experience in assessment administration, "feasibility" is being considered in three ways for the purposes of this study:
 - a. Financial: This is the typical utilization of the word "feasibility", and suggests an analysis of whether or not collaborative assessment administration is less expensive than the fragmented, local system that has been in place in Cumberland County for the past 200 years.
 - b. Equitable: This concept of feasibility addresses the fairness with which the assessment process is managed in each of the 27 municipalities. Accordingly, a given function or methodology might be considered "feasible" because it enhances the fairness level of assessment administration in the County, even though it may be more expensive than the current system.
 - c. Compliant: Compliant feasibility implies that a new methodology or function would place the County, or at least some of its component municipalities, more in line with State law. In terms of strict compliance, Cumberland County municipalities are already operating according to state law in most cases. However, the level of compliance with certain aspects of State law, full disclosure for example, can be enhanced beyond the bare minimum, and such measures would fall into the general category of compliant feasibility.

Collaboration Positives

4. There are several key issues surrounding the matter of collaborative assessing. This section of Chapter II is devoted to the pros and cons of collaboration. A section of Chapter IV is devoted to the various kinds of collaboration that might be considered within Cumberland County. The following are collaboration characteristics that are traditionally associated with the joint process, or were specifically raised by local government officials within Cumberland County:

- a. Standardization: All Maine cities and towns operate under the same property tax law. Accordingly, by definition, assessing is ripe for collaboration.
- b. Smoothness: In some, if not all, cases, it is useful for all municipalities in a given region to reassess at the same time. For example, there is a school district in Cumberland County that covers three towns. When each one revalues independently, a spike in State-derived equalized full values is usually observed according to local officials, and this is presumed to create unnecessary, perceived hardships. Taxpayers may be led to believe that they are being mistreated as compared to the other two towns in the school district when this is not the case. [It should be noted that the occurrence of such “spikes” is denied by many credible property tax professionals, as equalized full values are independent of local assessments by definition. This study makes no attempt to resolve this difference in opinion/observation.] Collaborative assessing for the three jurisdictions within that school district would obviate the perception of discrimination as revaluations would be conducted in the same time frame for all three towns.
- c. Public Information: Assessment collaboration permits a variety of new public information tools that are typically not found at the town level, or at least at the small town level (generally, towns with a population density of 250 or less). The most powerful of these is utilization of the Internet for publication of property tax data. If this is done in a standardized fashion, professional users of property tax

information can get results more efficiently than if they are using 27 different Internet systems. Individual taxpayers who wish to review neighboring properties in abutting towns can do so without having to deal with the intricacies of two separate Internet systems. Assessing personnel, especially those in small towns where staffing is limited, are freed up with respect to searching for hardcopy records for persons who would come to the counter if it were not for the availability of information on the Internet. Again, this aspect of full disclosure would work more smoothly for all parties if it were done cooperatively by multiple jurisdictions.

- d. Platform: Collaboration constitutes a starting point for an assortment of initiatives that would otherwise be impractical. Examples include deed processing, mapping (GIS), billing and Internet utilizations in addition to those mentioned immediately above. While most of these are done in one fashion or another in each jurisdiction, cooperative assessing is often a crucible for initiatives that would have been considered impractical or impossible otherwise.
- e. Economies of scale: As it happens, Cumberland County appears to be near the critical mass in terms of the financial benefits of collaboration, in the consultant's judgment. A revaluation program that might be quite expensive on a per parcel basis for a small town could be conducted at a fraction of that unit cost at the county level. This is true to a lesser extent for smaller collaborations such as the school district example mentioned above.
- f. Equalization: Maine Revenue Services conducts an annual valuation of each city and town in Cumberland County. These are undertaken to enable the equitable distribution of taxes that are levied across municipal boundaries (county, school districts). Assessment with the same system and a mutually agreed upon revaluation timetable might enable that consortium to more intelligently discuss the State valuation results. This has been shown to bring about a more equitable distribution of intermunicipal taxes in other parts of the country.

- g. New Technologies: As mentioned above, assessment collaboration can create a platform for new initiatives. This is notably true in terms of technologies that might never be sampled by an individual town, but would be considered by the group as a whole. This is true not just because of the financial considerations, but also because of the interplay of assessment specialists who would be involved in a given project. "Two heads are better than one" is a cliché that is applicable when it comes to testing new technologies and procedures as well as when converting to them. By the same token, many technological "glitches" such as those experienced in the ad hoc collaboration between South Portland and Westbrook could obviously be avoided if the participating jurisdictions have the same technology to begin with.

- h. New Laws: Exemptions and other such assessment-related matters are frequently mandated by the State Legislature. These invariably necessitate software changes, and these changes are occasionally significant in terms of cost and effort. The ability to undertake these changes once, as opposed to as many as 27 times, has obvious financial, training and managerial benefits.

- i. Small Assessing Jurisdictions: As has been implied throughout this discussion of collaboration positives, there are substantial additional benefits for small towns in the consultant's opinion. Basically, these municipalities, by themselves, simply could not afford to take advantage of GIS, Internet-based tools, and other new technologies that are now economically feasible for medium to large sized municipal organizations. Note: one Cumberland County assessor felt that it was improper to address such functions as GIS and Internet data since other non-essential assessing functions (e.g., Tax Increment Finance Districts) were not mentioned.

Collaboration Negatives

5. As will be summarized below, some municipal officials in Cumberland County are against the concept of collaborative assessing. In the consultant's opinion, much of the positive/negative debate has historical underpinnings. Maine is one of the eight "home rule" states wherein assessing is at the city/town/village levels, and assessing has been done that way in Cumberland County since 1800. In the remainder of the country, assessing is done at the county level which, by definition, is a collaborative operation. Home rule historically goes well beyond assessing in terms of its influence; it affects all aspects of local municipal operations, and it implies strong city/town government. The following are some of the criticisms of collaboration posited by the "anti-" officials:

- a. Loss of Control: There is a fairly widespread belief that relinquishment of a local function to a regional level of any kind implies that the town or city will have little or no input with respect to the new operation of that function.
- b. Diminution of Service Quality: Among the "anti-" group, there seems to be an assumption that the quality of services will automatically be lower if that service is moved to a different level of government. For example, a small town might receive one day per week of on-site services from an appraisal/assessment expert under current conditions. The fear would be that the frequency would be reduced to, for example, once every two weeks. As the types of possible collaboration are unknown and unspecified at this time, it is very difficult to rebut these theories.
- c. Diseconomies of Scale: In some cases, collaboration could be more expensive on a unit cost basis. Usually, this results from a lack of pertinent data, but the town of Pownal is a good example. The only official cost of assessment administration in this town's budget is \$3,500 for an individual to come in and pick up new construction data once a year. If this is considered to be the entire cost of assessment administration that amounts to approximately \$5.00 per parcel. The average base cost in Cumberland County is \$25 per parcel. Part of the problem is the fact that Pownal spends funds on assessing that are not isolated in the budget.

However, if Pownal were to continue assessing at its current quality level, it's hard to see how any collaborative cost could beat \$5.00 per parcel. This issue is discussed at greater length in Chapter III of this report. Another diseconomy example would be the South Portland/Westbrook lash-up in which two unneeded individuals were required to be kept on the payroll due to union rules.

- d. Burden level: Review of Tables 1 and 2 shows that the average property pays approximately \$3,700 in property taxes each year, and the average person is responsible for just under \$2,000 in property taxes each year. Speaking nationally, this is a high level of taxation, perhaps three times the average property tax in some other states. There are municipal officials in Cumberland County who believe that this level of property tax burden demands a concomitant level of service quality, one that is "up close and personal". The belief is that taxpaying constituents want to be able to come to town hall and get expertise and courtesy whenever they choose. Any service level less than this would be inadequate in the eyes of these individuals.

Survey Results

- 6. As the Cumberland County cities and towns were canvassed for cost information, an informal survey was taken as to positive and negative opinions regarding the concept of collaboration in the assessment process. The results were evenly distributed and were as follows:

	PRO	NEUTRAL	CON
Cities/Towns	9	8	10
Parcels	43,775	39,377	45,121

The survey participants were town managers and/or, in some cases, assessors. The above results summarize opinions that were expressed before the feasibility results in Chapter IV of this report were made public. It is fair to assume that some of these individuals might well change their opinion in light of the fact that the feasibility study shows that

assessment at the County level could be at half of the current aggregate cost of assessment at the local level.

III

COSTS AND COST CONCEPTS

Conceptual Cost Issues

1. Compilation of local assessment administration costs in Cumberland County was not a scientific exercise. It ended up being a process that had a significant number of estimates and potential errors. Accordingly, in the consultant's opinion, there is probably a 10% to 15% estimation error built into the cost figures. However, it is also the consultant's opinion that this is an acceptable rate of error for this project as detailed specificity is not necessary for its purposes. Some of the causes of cost error are as follows:
 - a. Different Time Frames: Some of the municipal costs were 2006 actual figures, others were 2006 budget figures. The State values, which are utilized in some of the cost computations, are labeled as 2007, but are actually 2005.
 - b. Different sources: Some of the cost information was transmitted orally, some by email, some by completion of an ad hoc cost data collection form developed by the consultant, and others by simply presenting a copy of the budget. In a number of cases, the only information received was data about the assessing department budget when, in fact, pertinent assessment costs (GIS, for example) were covered in other parts of the local budget. State MVR data was transmitted electronically.
 - c. Revaluation Variations: It was not possible to associate revaluation costs with individual fiscal years in most cases. In some instances, the amount(s) presented where an escrow figure was being set aside for a future project. In some in-house projects, the amounts were just the incremental costs associated with the project, with no allocation of budgetary amounts for revaluation as opposed to ongoing operating costs.
 - d. Transcription/interpretation: In some of the larger jurisdictions, individual condominium units are recorded as "accounts", not as "parcels" as is the case in most of the country. After attempting to do so, the consultant ended up not converting accounts to parcels for purposes of this project, and that might have understated costs and complexities in these larger jurisdictions. Additionally, the

mundane process of converting the data from these various sources into a usable cost database was probably subject to a larger than usual transcription error due to the variety of sources and other aforementioned problems.

2. As a workaround for some of these problems, all towns were assumed to have a minimum of one third of the cost of an administrative person devoted to the assessment process. This was to address the problems in towns such as Pownal, referenced in the previous chapter of this report, where only a small contractual amount was reported as an assessment cost. The consultant assumed that an administrative person would cost \$30,000, and one third of that amount would therefore be \$10,000. That was then adjusted by a factor of 1.325 as more thoroughly discussed below. This cost adjustment was necessary because many of the smaller towns admitted that there were additional, non-contractual costs, but these could not be isolated in the budget. One town manager estimated that 20% of his three-person staff cost was probably spent on assessment issues throughout the year, but his informal estimate was the best that could be done in terms of isolating the cost. It is for this reason that the base cost of \$13,250 was added to assessment costs in those situations where the cost of contractual services was the only amount available.
3. In many cases, the capture of fringe benefit information was not possible as these costs are represented in another part of the municipal budget. Typically, assessment personnel are intermingled with all municipal employees. Accordingly, a sampling was done from those municipalities where fringe benefits for the assessing department could be isolated, and this sample was supplemented from the consultant's personal observations. The approximate range of actual Cumberland County fringe benefit rates was 28% to 37.5%, and the average was approximately 32.5%. Accordingly, in those cases where no assessment-specific fringe benefit costs were available, the given salary/wages amount was multiplied by 1.325.
4. Base Cost v. Total Cost: For the reasons discussed to this point in chapter III, it was not possible to get consistently derived amounts for mapping/GIS, deed processing and

reevaluation. Therefore, these costs, when they were available, were separated from the ongoing costs of assessment operation. Those ongoing expenditures are referred to as the "Base Cost" in this report.

Cumberland County Assessment Administration Costs

5. The initial step in cost collection was to develop a collection instrument. This was done by the consultant, reviewed by the project administrator, tested in two towns, and finally presented to the Advisory Committee. While no changes were made at that point, several categories were added as the interviews took place and, from a practical standpoint, the consultant ended up completing the forms having received budget copies from most of the respective city/town officials.
6. The second phase of a project was the actual visitation to the 27 municipalities. The consultant was successful in arranging 24 of these on-site. For two towns (Long Island and Pownal) information was received over the telephone as local meetings were not convenient. In the final town (Frye Island), a meeting was not possible due to communications problems, and the cost information was estimated.
7. The collected data was then interpreted, transcribed and key entered by the consultant.
8. Summary level results are shown in Tables 3 and 3.1 below. Additional cost detail is shown in Table 2 in the Addenda section of this report.

TABLE 3
AGGREGATE ASSESSMENT ADMINISTRATION BASE COSTS
(Arrayed From Low To High)

	STAFF	NON-STAFF	BASE COST	MAPS	DEEDS	REVALU- ATION / 4	TOTAL COST
POWNAI	\$13,200	\$3,500	\$16,700				\$16,700
FRYE ISLAND	\$13,200	\$5,000	\$18,200				\$18,200
LONG ISLAND	\$13,200	\$5,000	\$18,200				\$18,200
BALDWIN	\$13,250	\$5,000	\$18,250			\$8,000	
SEBAGO	\$13,200	\$15,414	\$28,614			\$19,238	\$47,852
NORTH MOUTH	\$13,250	\$16,000	\$29,250	\$1,600			\$30,850
HARRISON		\$40,558	\$40,558	\$4,000			\$44,558
NAPLES	\$13,250	\$28,000	\$41,250	\$2,700		\$27,750	\$71,700
BRIDGTON	\$38,000	\$30,000	\$68,000			\$26,750	\$94,750
CASCO	\$42,205	\$27,750	\$69,955	\$2,500			\$72,455
YARMOUTH	\$59,999	\$13,400	\$73,399	\$3,200	\$1,200		\$77,799
RAYMOND	\$35,346	\$39,500	\$74,846		\$1,100		\$75,946
CUMBERLAND	\$71,086	\$7,500	\$78,586	\$3,000	\$1,200	\$12,000	\$94,786
GRAY	\$74,747	\$5,210	\$79,957	\$4,000	\$3,800	\$55,500	\$143,257
STANDISH	\$82,766	\$7,200	\$89,966	\$4,500	\$2,600		\$97,066
HARPSWELL	\$68,966	\$30,351	\$99,317		\$2,000		\$101,317
CAPE ELIZABETH	\$120,122	\$6,979	\$127,101	\$9,333	\$1,200		\$137,634
NEW GLOUCESTER	\$78,374	\$53,000	\$131,374	\$2,000		\$27,750	\$161,124
FREEPORT	\$136,929		\$136,929	\$3,100	\$2,000	\$5,000	\$147,029
GORHAM	\$147,735	\$7,050	\$154,785	\$929	\$2,334		\$158,048
FALMOUTH	\$143,326	\$57,415	\$200,741	\$7,300	\$2,400	\$20,800	\$231,241
WESTBROOK	\$141,158	\$61,498	\$202,656		\$2,500		\$205,156
SCARBOROUGH	\$209,800	\$14,806	\$224,606	\$5,000	\$3,000		\$232,606
SOUTH ORTLAND	\$231,111	\$18,392	\$249,503		\$6,600		\$256,103
WINDHAM	\$245,470	\$22,354	\$267,824	\$500			\$268,324
BRUNSWICK	\$310,845	\$34,234	\$345,079	\$5,600	\$3,400	\$37,425	\$391,504
PORTLAND	\$462,545	\$32,241	\$494,786			\$28,372	\$523,158
	<u>\$2,793,080</u>	<u>\$600,552</u>	<u>\$3,393,632</u>				<u>\$3,730,563</u>
Average			\$125,690.07				


 = Estimated Costs

Table 3.1 restates this cost information on a per parcel basis.

NAPLES	\$12.05
BRIDGTON	\$12.92
SEBAGO	\$14.04
NORTH YARMOUTH	\$17.23
HARRISON	\$17.65
STANDISH	\$17.66
GRAY	\$18.58
FRYE ISLAND	\$19.10
HARPSWELL	\$20.44
CUMBERLAND	\$20.96
YARMOUTH	\$21.35
RAYMOND	\$21.42
BALDWIN	\$21.80

PORTLAND	\$21.99
POWNALE	\$23.19
GORHAM	\$24.32
CASCO	\$25.15
LONG ISLAND	\$26.42
SCARBOROUGH	\$28.18
SOUTH PORTLAND	\$29.04
CAPE ELIZABETH	\$29.71
WINDHAM	\$34.68
FREEPORT	\$36.69
WESTBROOK	\$37.33
FALMOUTH	\$40.73
NEW GLOUCESTER	\$48.60
BRUNSWICK	\$48.62

AVERAGE **\$25.55**
Per Parcel

Erie County, Pennsylvania

9. In order to estimate the feasibility of collaborative assessing, it was necessary to find a location where this is routinely done. In the consultant's opinion, it was important to find a comparative location in which collaborative assessing was not new; in this way, transitional costs would not obscure the conclusions. Accordingly, it became important to find a location outside the state of Maine. In fact, it became necessary to find the state outside of the eight home rule states. New York State was found to have two instances of County (i.e., collaborative) assessing. However, they were not comparable to Cumberland County in that one had 25,000 parcels and the other had 450,000 parcels; and the valuation relationships to Cumberland County were also quite disparate.

10. The next state to try was Pennsylvania, which has had countywide assessing for more than 200 years. Erie County was found to be comparable to Cumberland County as shown below:

	CUMBERLAND	ERIE
Cities	3	2
Towns	24	20
Population	274,950	280,446
Square Miles	836	802
Population Density	329	350
Parcels	127,892	123,131
Year Organized	1760	1800
Waterfront	Ocean, lakes	Lake Erie...
Median 2000 Home Value	\$131,200	\$85,300
Median 2003 Per Capita Income	\$47,669	\$37,045
2005 Building Permits	1,909	724
Equalized Full Value	\$27,727,817,604	\$9,449,431,800

As discussed in the following chapter, some economic and physical discrepancies merited adjustments during the feasibility analysis.

11. Staffing in the Erie County assessing department is currently as follows:

ERIE COUNTY, PA ASSESSMENT STAFF

- Director of Assessment
- Senior Appraiser (2 employees)
- Executive Secretary/Data Administrator
- Exec Secretary/Fiscal Technician
- Appraiser II (six employees)
- Mapper I (1 employee)
- Special Exemption Technician (1 employee)
- Account Clerk II (3 employees)
- Admin Clerk (2 employees)
- Account Clerk I (1 employee)

12. Erie County had a revaluation approximately 5 years ago, and has updated it at least once. The County has a modern computer-assisted mass appraisal (CAMA) system. Map updating is handled by the department's mapper and one of the individuals in an Appraiser II position. Additional GIS support is contributed by other departments in county government. As is the case in Cumberland municipalities, the County assessing department helps prepare bills for distribution, but does not have formal billing or tax collection responsibilities.

13. The most recent Erie County assessment budget is summarized as follows:

SALARIES AND WAGES	531487.5751	TRAVEL WR	8500
		TRAVEL OTH	10000
OVERTIME	40000	ASSOC FEES	3631
FICA	43718.7995	AUTO INSUR	600
LIFE INSUR	1391.839	ASSESSMENT APPEALS	29000
HOSP	130327.56	DATA PROC	101064
DRUG	29726.64	TELEPHONE	600
W/C	4731.190764	POSTAGE	7100
PENSION	28025.75068	ADVERTISING	500
OTHER H&W	13570.7276	DUP & PRNT	12000
U/C	3329.56	MAINTENANC	3573
TOTAL WAGES & FRINGE	826309.6426	PROF FEES	36800
		TOTAL OTHER SERVICES	213368
		BOOKS SUB	425
		STCKRM SUP	1200
		OTHER OFFI	8000
		COMP SUPPY	2000
		TOTAL MATER & SUPPLIES	11625
 TOTAL BUDGET:	 <u>\$1,051,303</u>		

As mentioned, the above-stated budgetary information is used in the financial feasibility analysis that is described in Chapter IV of this report.

IV
COLLABORATION OPTIONS

Introduction

1. As the consultant's Shared Assessment Study contract is with Cumberland County, he made the assumption that countywide collaboration should be considered. Again, this was an assumption on his part - no instruction or implication to that effect was made by county officials. Accordingly, several of the collaboration options discussed below are at the county level. Regardless of the consultant's assumptions, correct or incorrect, he nevertheless reached the conclusion that a countywide assessment software system (leaving assessment administration at the local level for the present) is the most important and immediate kind of collaboration available at this point in time. This conclusion was reached by way of his experience in other states and his observations in Cumberland County.
2. The remaining brands of collaboration also evolved from the consultant's observations in Cumberland County and the input received from local officials during the municipal interviews.

Full Countywide Assessment

1. Prior to discussing this option, which would be a major change in the state as well as the County, two significant points of clarification have to be made. The first relates to the definition of financial feasibility. In the consultant's opinion, this has to be defined as the least expensive functional operation possible. In recent years, several towns in the suburban Portland area investigated the concept of a collaborative assessing operation. However, the top assessing official *in* each town was reportedly kept on the proposed collaborative payroll. While this makes excellent sense in terms of providing the absolute maximum in service quality, it is not the least expensive functional operation possible. Accordingly, the collaborative organization might have looked something like the table of organization shown for Erie County, PA in the previous chapter. In other words, one manager, one or two middle managers, and operations people. It is this concept of organizational efficiency that has been utilized in this study.

2. In the consultant's opinion, there are very significant hidden, non-quantifiable costs associated with conversion to a countywide assessment operation, and this is the second point of clarification. In addition to the potential diseconomies of scale mentioned in chapter 1, there are other costs associated with the fact that local assessing has been the property tax model in the state of Maine for more than 200 years. It is because of the unknowns and uncertainties (e.g., legal?) associated with conversion to any other form of assessing that the consultant recommends that such a project be conducted slowly and deliberately, if at all, even though the financial advantage to Cumberland County taxpayers is significant as shown below.
3. Over the years, a certain level of service and administrative response has become the expectation of many local citizens. Several of the local officials the consultant interviewed in the process of this project were very concerned about negative fallout that would attend an abrupt conversion to a countywide assessing operation. Most simply put, in some towns, taxpayers expect to walk into town hall and get their questions answered by a professional, and anything less than that would be considered a diminution of service quality.
4. An interesting observation relative to the perceived lessening in service quality associated with joint assessing can be made regarding the South Portland/Westbrook collaboration that is currently underway. When management of the two-city assessment operation was moved to South Portland, many in Westbrook government expected a negative taxpayer reaction to the absence of an assessing professional in Westbrook City Hall. In fact, the placement of an assessment records and data kiosk and free printing capability in City Hall, in addition to making Westbrook property records available on the Internet, seem to have satisfied taxpayers' need for quick and accurate answers.
5. In terms of reaching a conclusion about the feasibility of countywide assessing, it is useful to review the Cumberland/Erie Counties comparison with financial information as shown below in Table 4. Certain adjustments were necessary to make the financial feasibility comparison as balanced as possible. An obvious County differential is the cost

of labor in Cumberland County as opposed to Western Pennsylvania. As Cumberland's median income was 29% higher than Erie's, the Erie labor costs were adjusted by a factor of 1.29. Also in spite of all the similarities between the two counties, it is clear that a great deal more construction activity is taking place in Cumberland County (1,909 building permits v. 724). To account for this, supplemental personnel were "added" to the Erie payroll to represent what it would be if it had the building activity that Cumberland has experienced. The number of additional personnel and travel costs are shown in Table 4 and were based on the consultant's experience in the mass appraisal industry.

6. According to the consultant's analysis, it is more than twice as expensive to conduct assessing in the 27 Cumberland County cities and towns as it would be if conducted by the County as a single department. It is noted that two Cumberland County Assessors felt that this comparison was suboptimal to the extent that only one County (Erie County, PA) was used for comparison; accordingly, this is a possible area for further study. Also, it is emphasized that there are unknowns related to this apparently dramatic conversion feasibility, and they need to be isolated and considered if and when countywide assessing is seriously addressed in Cumberland County. .

Table 4

**SUMMARY LEVEL STATISTICS and COSTS
ERIE COUNTY, PA and CUMBERLAND COUNTY, ME**

	Cumberland	Erie	Adjust- ment ?	
Cities	3	2	No	
Towns	24	20	No	
Population	274,950	280,446	No	
Square Miles	836	802	No	
Population Density	329	350	No	
Year Organized	1760	1800	No	
Parcels	128,000	123,000	No	
2005 Equalized Full Value	\$38,036,900,000	\$9,449,431,800	No	
Waterfront	Ocean, lakes	Lake Erie...	No	
Median 2000 Home Value	\$131,200	\$85,300	No	
Median 2003 Per Capita Income	\$47,669	\$37,045	Yes	Add 29%
2005 Building Permits	1,909	724	Yes	See Note
Staff Costs	\$2,793,080	\$826,300		
Staff Median Income Adjustment		\$239,627		
Staff Permit Adjustment		\$348,737		
Non-staff Permit (Travel) Adjustment		\$18,500		
	<u>\$2,793,080</u>	<u>\$1,433,164</u>		
Non-staff Costs	<u>\$600,552</u>	<u>\$224,993</u>	No	
BASE COST OF ASSESSMENT ADMINISTRATION	<u>\$3,393,632</u>	<u>\$1,658,157*</u>		

* \$1,658,157 is the amount, according to this analysis, that it would cost to administer the property tax at the county level, as opposed to the \$3,393,632 it currently costs in aggregate.

Note: Difference in Building Permit activity has been addressed by adding the cost of six appraisers and one senior clerk, plus local fringe and regional income level adjustments, and doubling Erie travel costs.

Countywide Assessment Software System

7. It is the consultant's strong conclusion that the most feasible assessment-related step that is available to Cumberland County government would be the implementation of a countywide CAMA (Computer-Assisted Mass Appraisal) and Assessment Administration System. Such a conversion would leave all valuation procedures (municipal revaluations as well as individual appraisals for new construction, etc.) at the local level. While the cost of conversion is unknown, this would clearly reduce aggregate annual software support and upgrade costs. More importantly, a standardized system would constitute a platform from which a host of additional assessment improvement initiatives could spring in the years to follow. An example of such an initiative would be placement of all municipal assessment data on the Internet in a standardized format as mentioned in chapter II of this report. Taxpayer access to the data that affects their tax bills, as well as their ability to correct such data, would be significantly enhanced, and a standardized system would be the foundation for such an Internet application. Also, applications such as GIS, deed processing and support of the billing process would all become much more feasible in the context of a standardized assessment software system.

8. As mentioned, the cost of implementing a standardized countywide software package for assessment purposes is unknown, but it is reasonable to assume that its cost would be greater than any savings experienced by the municipalities. Accordingly, if it is to be considered by the County, it would have to be in the context of an "investment", i.e., the foundation of many collaborative initiatives that could take place in the future. There are five companies currently operating in Cumberland County that offer CAMA systems, and they are shown below. There are several other systems available in the government services marketplace.

Table 5
APPRAISAL/SOFTWARE COMPANIES CURRENTLY
OPERATING IN CUMBERLAND COUNTY

COMPANY	CITIES/TOWNS	PARCELS
Cole Layer Trumble	1	22,500
Northern Data Systems	2	8,600
O'Donnell Associates	4	12,400
Trio	5	15,700
Vision	12	64,900
No Known System	3	3,800

Urban Municipal Collaboration

9. The Portland assessor mentioned the practicality of some form of collaborative operations among the three Cumberland County cities, and perhaps the town of Brunswick as well. As has been mentioned, a formal collaboration already exists between South Portland and Westbrook. A less formal urban collaboration might take the form of exchanging information and procedures relative to problem parcel types such as condominium conversions. Such collaboration is not dependent on anything else; however, the existence of a coordinating function at the County or some other locus would be useful in making such collaborations actually happen.

Suburban Municipal Collaborations

10. The towns of Cumberland and Yarmouth are currently in a collaborative arrangement, and it is working well in the eyes of all concerned officials. Additional support personnel

in each of the two locations would be helpful, and their absence could be the undoing of the joint venture. In the consultant's opinion, such collaborations among similar municipalities are feasible from both financial and equity standpoints. The harsh reality, however, is that some assessors would no longer be department heads in the least expensive functional operation envisioned by the consultant, and some might lose their jobs entirely. Understandable human situations such as these may stand in the way of more suburban collaborations. On the other hand, the paucity of skilled assessment professionals to fill forthcoming vacancies may necessitate more of these joint operations.

Rural Municipal Collaborations

11. It is the consultant's opinion that this type of collaborative assessing could be fruitful as it is difficult for a very small town to muster the resources to undertake projects efficiently. For this and related reasons, the consultant undertook an analysis of the needs for support in the various Cumberland County municipalities. The needs determination model was as follows:
12. The Maine Revenue Services Quality Rating, or Coefficient of Dispersion (COD), which is the internationally accepted method of ascertaining equity in assessment rolls. This fraction was converted to a whole number and subtracted from 100 in order to emphasize its importance (COD of .11 becomes 89 in this scoring scheme).
13. A flat 50 points was added if the municipality's level of assessment exceeded 70%, the State-mandated minimum.

The ratings that Maine Revenue Services places on each assessing department's computerized records, property cards, etc. were converted to a code of 1 for good, 2 for very good and 3 for excellent; these codes were then converted to 10, 20 and 30 respectively. The ratings for each of these several areas that the State reviews, after being multiplied by 10, were added to the total score. The total possible score became 259, and therefore 100%.

Table 6

CUMBERLAND MUNICIPALITIES, RANKED BY NEED FOR SUPPORT SERVICES

	SCORE	%		SCORE	%
LONG ISLAND NORTH	114	44%	YARMOUTH	197	76%
YARMOUTH	128	49%	WINDHAM	199	77%
POWNAI	133	51%	HARRISON	211	81%
CASCO	164	63%	NAPLES	211	81%
WESTBROOK	177	68%	BRIDGTON	212	82%
HARPSWELL	180	69%	RAYMOND	213	82%
FRYE ISLAND	183	71%	BALDWIN	216	83%
STANDISH	187	72%	CUMBERLAND	216	83%
PORTLAND	188	73%	GRAY	216	83%
NEW					
GLOUCESTER	190	73%	GORHAM	219	85%
FREEPORT	194	75%	SEBAGO	230	89%
SCARBOROUGH	194	75%	SOUTH PORTLAND	240	93%
CAPE ELIZABETH	196	76%	BRUNSWICK	256	99%
			FALMOUTH	259	100%

NOTES: Scoring the need for support services is described in the body of the report

The lower the Score, the greater the need for support services

14. Review of the resulting, informal categorization indicates that most of the towns with the lowest scores, and therefore the greatest need for support, were rural towns. Based on this analysis, the consultant has concluded that rural collaborations for revaluation, systems and GIS applications, etc., are highly feasible in all three areas: financial, equitable and compliant.

Coastal Municipal Collaborations

15. As is the case in the urban municipalities, there is a lot to be gained by exchange of information, especially sales data, among the municipalities with coastal properties. While this can, and perhaps already is happening on an informal basis, the results might be better if the data existed in electronic format within a standardized CAMA system with coordination from somebody at the County or some other level.

Data Warehouse

16. "Data warehouse" is IT jargon for a repository of information from several sources that is accessible to a variety of users in different locations. In the context of a countywide assessment software package, the data warehouse might contain coastal information, commercial rents, industrial sales, rural land or lakefront sales, etc. Such a file would be relatively easy to organize and maintain given a standardized system and some coordinating individual or organization.

School District

17. In cases where the school district boundaries include more than one municipality, collaborative revaluations are an excellent idea as previously mentioned. When one or more component municipality is in more than one school district, a multiple school district project could theoretically be undertaken. This falls into the category of equitable feasibility to the extent that a great deal of public misunderstanding would be avoided.

Revaluation Timing

18. Similar to the school district situation, municipalities planning to commence or complete revaluation programs in the same year could fruitfully collaborate. This would reduce costs by virtue of economies of scale, and set the groundwork for a wider public information program than might otherwise be available.

Parcel Count

19. If practical, feasibility might be enhanced if municipal revaluations were postponed until certain parcel count totals were met. These could have the same economic and public information benefits as mentioned above under revaluation timing.

Contractor Collaborations

20. As has been mentioned, there are several property tax contractors operating in Cumberland County at various levels. Municipalities might collaborate in terms of

project completion dates such that contractor-based volume savings could be realized. The consultant is aware of one project, for example, where the unit price of a revaluation was halved by conducting the project with the same contractor in the same time frame.

Summary and Plan

21. Table 7 contains a summary of collaboration options explored as of the Preliminary version of this study (spring, 2007), and includes selected consultant recommendations and related data. These recommendations are refined in the Assessment Collaboration Plan that follows Table 7, and was prepared in the early summer of 2007. There was considerable county and local input to the planning document. These suggestions included a new focus on mapping, billing and consolidated deed processing near the commencement of assessment collaboration projects.

**Table 7
SUMMARY OF SELECTED COLLABORATION OPTIONS**

* Projected to be financially feasible over, say, a ten-year period, not in the short term.

I D	DESCRIPTION	FEASIBILITY			TIME			FRAME	PRIORITY
		Financial	Equitable	Compliance	1 Year	2 Years	>2 Years		
	(Dependency)								
a.	Countywide Assessing (b.)	High*	High	Moderate			X	Moderate	
b.	Countywide System (none)	Moderate	High	High	X			High	
c.	Urban (none)	High	Moderate	Moderate	X			Moderate	
d.	Suburban (none)	Moderate	Moderate	Moderate	X			Moderate	
e.	Rural (none)	High	High	High		X		High	
f.	Coastal (none)	High	High	Moderate	X			Moderate	
g.	Data Warehouse (b.)	Moderate	High	Moderate		X		High	
h.	School District (none)	High	High	Low		X		High	
i.	Revaluation Timing (none)	High	Moderate	Low		X	X	Moderate	
j.	Parcel Count (none)	High	Moderate	Low		X	X	Moderate	
k.	Contractor (none)	High	Moderate	Low		X	X	Moderate	

ASSESSMENT COLLABORATION PLAN

Cumberland County, Maine

	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	>Q9
COLLABORATION OPTIONS										
1. Presentations, Voting in 27 Municipalities – Options 2-5	xxxx	xxxx	xxxx							
2. Collaborative Mapping		xxxx	xxxx	xxxx	xxxx					
2.1 Plan, budget		xxxxx								
2.2 Implementation			xxxxx	xxxxx	xxxxx					
3. Uniform Software Platform	xxx	xxxx	xxxx	xxxx	xxxx	xxxx	xxxx	xxxx	xxxx	
3.1 Detailed Specifications	xxx	xxx								
3.2 Contract Procurement		xx	xxxx							
3.3 Conversion specifications			x	xxxxx						
3.4 Conversion programming				xxx	xxxxx	xxxxx				
3.5 Conversions, each system					xxxxx	xxxxx	xxxxx			
3.6 Local adaptations					xxx	xxxxx	xxxxx	xx		
3.7 Testing, reconciliation					x	xxxxx	xxxxx	xxxxx		
3.8 Final conversions							xxxxx	xxxxx	xx	
3.9 Initial technical support							xxxxx	xxxxx	xxxxx	
4. Uniform Assessing - Deed Processing Procedure				xxxx	xxxx	xxxx	xxxx	xxxx	xxxx	xxxxx
4.1 Technical investigation				xxxxx	xxxxx					
4.2 Plan, budget						xxxxx				
4.3 Interface development							xxxxx	xxxxx		
4.4 Implementation and support									xxxxx	xxxxx
5. Uniform Assessing – Tax Billing Procedure				xxxx	xxxx	xxxx	xxxx	xxxx	xxxx	xxxxx
5.1 Conceptual Investigation				xxxxx						
5.2 Plan, budget					xxxxx	xxxxx				
5.3 Development, if any							xxxxx	xxxxx		
5.4 Implementation and support									xxxxx	xxxxx
6. Information Collaborations (urban, suburban, rural, etc.)	Any	Time								
7. Revaluation Collaborations (timing, etc.)	Any	Time								
8.0 Countywide Assessing									xxxx	xxxxx
8.1 County deliberations									xxxxx	
8.2 Presentations, Voting in 27 Municipalities										xxxxx
8.3 Plan, budget										xxxxx
8.4 Implementation (2+ years)										xxxxx

ADDENDA

Table 2

DETAILED MUNICIPAL STATISTICS

Table 8

MUNICIPALITIES ARRAYED IN ORDER OF AVERAGE PROPERTY VALUE

MUNICIPALITY:	Baldwin	Bridgton	Brunswick	Cape Elizabeth	Casco	Cumberland	Falmouth	Freeport	Frye Island
Population	1,290	4,883	21,172	9,068	3,469	7,159	10,310	7,800	70
Tax	\$1,407,496	\$9,427,388	\$26,364,127	\$20,324,368	\$5,167,986	\$16,167,363	\$25,187,488	\$18,475,849	\$1,570,703
Tax per Capita	\$1,091	\$1,931	\$1,245	\$2,241	\$1,490	\$2,258	\$2,443	\$2,369	\$22,439
Square Miles	34.1	68.7	49.7	14.6	32.9	23.2	31	37.1	
Pop. / Sq. Mi.	37	85	453	612	111	275	348	225	
State Value	\$140,750,000	\$882,400,000	\$1,975,600,000	\$1,756,550,000	\$500,700,000	\$1,286,200,000	\$1,972,000,000	\$1,429,300,000	\$141,500,000
Parcels	815	5,263	7,098	4,278	2,781	3,750	4,928	4,141	1,500
Value per Parcel	\$172,699	\$167,661	\$278,332	\$410,601	\$180,043	\$342,987	\$400,162	\$345,158	\$94,333
Staff	\$13,250	\$38,000	\$310,845	\$120,122	\$42,205	\$71,086	\$143,326	\$136,929	\$13,200
Non-staff	\$5,000	\$30,000	\$34,234	\$6,979	\$27,750	\$7,500	\$57,415	\$13,200	\$5,000
TOTAL BASE COST	\$18,250	\$68,000	\$345,079	\$127,101	\$69,955	\$78,586	\$200,741	\$150,129	\$18,200
Cost per Parcel	\$22.39	\$12.92	\$48.62	\$29.71	\$25.15	\$20.96	\$40.73	\$36.25	\$12.13
COD	0.14	0.08	0.14	0.14	0.16	0.14	0.11	0.16	0.17
Inverse/COD (whole)	86	92	86	86	84	86	89	84	83
Level of Assmnt	89%	117%	69%	82%	64%	73%	94%	78%	83%
Level>.69?Y=50,N=0	50	50	50	50	0	50	50	50	50
Valuation Book	1	1	3	3	2	2	3	3	1
Property Records	3	2	3	1	2	2	3	1	2
Veteran Forms	2	2	3	1	2	2	3	1	2
Tree Growth Forms	2	2	3	1	2	2	3	1	-
Records Rating * 10	80	70	120	60	80	80	120	60	50
Needs Score	216	212	256	196	164	216	259	194	183
	83%	82%	99%	76%	63%	83%	100%	75%	71%
Tax Maps	1970	1962	1957	1956	1965	1958 & 1966	1955	1954	1970
Revaluation Year	2003	2000	2000	2003	1991	2002	2003-2004	2002	2003
By	O'Donnell	O'Donnell	In-house	Matt Sturgis	Patten	Vision	In-house	In-house	R. Tripp
Personal Property	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Valuation Software	None	O'Donnell	None	NDS	Trio	Vision	Vision	NDS	Trio
Land Area	23,600	41,456	30,464	10,016	18,394	16,800	15,872	22,080	1,050
		= Tax Data		= Value Data		= Cost Data		= Support Needs Data	

MUNICIPALITY:	Gorham	Gray	Harpswell	Harrison	Long Island	Naples	New Gloucester	North Yarmouth	City of Portland
Population	14,141	6,820	5,239	2,315	202	3,274	4,803	3,210	64,249
Tax	\$16,960,015	\$7,878,347	\$9,461,389	\$4,451,032	\$805,237	\$6,657,013	\$3,848,211	\$4,984,192	\$114,579,656
Tax per Capita	\$1,199	\$1,155	\$1,806	\$1,923	\$3,986	\$2,033	\$801	\$1,553	\$1,783
Square Miles	49.9	48.8	21.9	36.5	3.2	36.3	42.8	19.3	18.6
Pop. / Sq. Mi.	279	158	217	70	263	103	102	151	3306
State Value	\$1,352,300,000	\$808,750,000	\$1,729,700,000	\$433,400,000	\$100,150,000	\$675,400,000	\$444,150,000	\$395,650,000	\$7,653,400,000
Parcels	6,364	4,304	4,858	2,298	689	3,423	2,703	1,698	22,500
Value per Parcel	\$212,492	\$187,907	\$356,052	\$188,599	\$145,356	\$197,312	\$164,317	\$233,009	\$340,151
Staff	\$147,735	\$74,747	\$68,966	\$0	\$13,200	\$13,250	\$78,374	\$13,250	\$462,545
Non-staff	\$7,050	\$5,210	\$30,351	\$40,558	\$5,000	\$28,000	\$53,000	\$16,000	\$32,241
TOTAL BASE COST	\$154,785	\$79,957	\$99,317	\$40,558	\$18,200	\$41,250	\$131,374	\$29,250	\$494,786
Cost per Parcel	\$24.32	\$18.58	\$20.44	\$17.65	\$26.42	\$12.05	\$48.60	\$17.23	\$21.99
COD	0.11	0.14	0.1	0.19	0.16	0.19	0.1	0.12	0.12
Inverse/COD (whole)	89	86	90	81	84	81	90	88	88
Level of Assmnt	72%	89%	110%	76%	39%	74%	105%	57%	82%
Level>.69?Y=50,N=0	50	50	50	50	0	50	50	0	50
Valuation Book	2	2	1	1	1	2	1	1	1
Property Records	2	2	1	3	0	2	2	1	2
Veteran Forms	2	2	1	2	1	2	1	1	1
Tree Growth Forms	2	2	1	2	1	2	1	1	1
Records Rating * 10	80	80	40	80	30	80	50	40	50
Needs Score	219	216	180	211	114	211	190	128	188
	85%	83%	69%	81%	44%	81%	73%	49%	
Tax Maps	1958	1998	Unk	1971	1926	1968	1967	1998	1926
Revaluation Year	2002	2003	Unk	2003	1991	2002	2004	1998	2005
By	in-house	O'Donnell	Vision	? In-house	CLT	O'Donnell	O'Donnell	O'Donnell	CLT
Personal Property	Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes
Valuation Software	Vision	NDS	Vision	None	CLT	None	Trio	O'Donnell	CLT
Land Area	32,928	30,490	14,092	23,385	837	24,425	27,371	13,990	15,430
		= Tax Data		= Value Data		= Cost Data		= Support Needs Data	

Table 8

MUNICIPALITIES ARRAYED IN ORDER OF AVERAGE PROPERTY VALUE

	AVERAGE PARCEL VALUE		AVERAGE PARCEL VALUE
Frye Island	\$94,333	Raymond	\$272,303
Long Island	\$145,356	Brunswick	\$278,332
New Gloucester	\$164,317	Westbrook	\$317,489
Bridgton	\$167,661	Portland	\$340,151
Baldwin	\$172,699	Cumberland	\$342,987
Sebago	\$177,110	Freeport	\$345,158
Casco	\$180,043	Harpswell	\$356,052
Gray	\$187,907	Falmouth	\$400,162
Harrison	\$188,599	Scarborough	\$408,507
Naples	\$197,312	Cape Elizabeth	\$410,601
Standish	\$206,958	South Portland	\$423,921
Gorham	\$212,492	Yarmouth	\$435,035

COUNTY AVERAGE: \$297,414

NOTES:

- 1) 2005 value estimates, more recent parcel counts
- 2) Possible distortion due to recent revaluations