

**Minutes of the Board of Assessors  
Meeting of April 13, 2006**

A meeting of the Board of Assessors was held on Thursday, April 13, 2006 in Room 208 at City Hall. The meeting was called to order at 4:30 PM by Chair, Marylou Blaisdell.

**Members Present**

Marylou Blaisdell

Dominic D'Antoni

Kevin Moriarty

**Assessing Staff Present**

Angelo Marino

Doug Dame

Bob Lakeman

Jeanne Dunfey

Cheryl Walley

**Minutes of the Meeting:**

**MOTION BY** Dominic D'Antoni to accept the minutes of the meeting held, March 23, 2006.

**SECONDED BY** Kevin Moriarty.

**MOTION CARRIED** unanimously.

**Abatement Requests Presented:**

Approvals/denials are available in the Assessor's Office. Referring to the explanation sheets the Board received for each of the abatements being presented this evening, Chair Marylou Blaisdell asked Chief Assessor Angelo Marino if the Board could be provided with typed information for each abatement rather than hand-written information. Mr. Marino replied he is not a fast typist and finds it more efficient to write out the information. Dominic D'Antoni commented that of the 94 abatements for which they received information, most had a clear explanation from Mr. Marino of the reason for his recommendation of approval or denial. Mr. Marino stated that the majority of abatements lacked sufficient evidence to prove overassessment and therefore he is recommending denial for those. For most of the abatements he reviewed he performed a multiple regression analysis using a model, on which he will elaborate later in the meeting. This assisted him in estimating the market value for the property and determine whether or not the assessment is in line. Mr. D'Antoni advised he only has questions on two which had a significant reduction in the assessment. The first one is account #49865, a commercial property at 100 Northwest Blvd. Mr. Marino replied that this is the old Corning building. It has been on the market ever since Corning left the City. We had lowered their assessment back in 2003 and with the software conversion, the property was graded higher than it should have been. Chair Blaisdell said she recalls this coming before them in 2003 and recalls previous discussion on this property. Mr. D'Antoni then inquired about the abatement for account #17754, a residential property at 626 South Main St. Mr. Marino replied that the taxpayer supplied sales data and an analysis which showed an overassessment of his property. He said for this raised ranch the assessment was simply too high. Chair Blaisdell then inquired about account #49464, a residential property at 26 Georgetowne Dr. Mr. Marino advised this also previously came before the Board. This house was retained by an individual who owned the property after he sold the land to Georgetowne. He retains limited area. He has limited common ownership for his use only. It is not just a condo site. The taxpayer and the City arrived at a settlement three years ago and the taxpayer apparently is rethinking the agreed upon settlement.

**Staff Items:**

Commercial Assessor Douglas Dame referred to the memo they received regarding the religious exemption request filed by Crossway Church for the property located at 503 Main Dunstable Rd.,

Account # 33644. The house is the residence of the Youth Pastor who also maintains an office in the house. The Youth Pastor handles youth matters for Crossway Church. Chair Blaisdell recalled another religious organization asking for an exemption for a property which housed their pastor and they were denied. Chief Assessor Angelo Marino advised that one of the requirements of State law for receiving a religious exemption is the religious organization own the property. In the case she is referring to, the property was in the pastor's name, not the name of the organization. In this case, the property is owned by the religious organization. Mr. Dame continued saying the pastor does not utilize the entire 10 acres. The farm house and carriage house is off to one side of the lot and 2/3's of the lot is basically land where they plan to build a church in the future. There is a small man-made pond on the property which is used exclusively by Nashua Flycast Fishing Club, by agreement with the previous owner. The Club stocks the pond with fish. An electrically operated fountain provides aesthetics as well as underwater aeration for the fish. Mr. Dame said to his knowledge they do not pay rent to the church. Other amenities include a sizeable children's sandbox, picnic table area, wooden fences, stone walls and landscaping on site. Mr. Dame advised that in speaking with Mr. Marino and Commercial Assessor Robert Lakeman, and referencing the State Statutes, the conclusion was that perhaps the main residence, carriage house and only 4 acres of the land should be exempt. Chair Blaisdell asked where the church services are held and Mr. Dame explained that the church services are currently in a rented industrial building on Northeastern Boulevard in Nashua. This is the only property owned by Crossway Church in the City of Nashua. Kevin Moriarty commented that exempting 4 acres of the 10 acre lot seems excessive. If the land is not being used for religious purposes, this much land is not necessary for housing the pastor. Dominic D'Antoni concurred saying it seems excessive for where the house is located on the lot. The Board concurred that a portion should be exempt but believes exempting 4 acres of the land is excessive. Mr. D'Antoni suggested only the portion of land supporting the house should be exempt. Chief Assessor Angelo Marino advised the Board that they will have this lot scaled to assist the Board members with their review of this exemption request and present it at the next Board of Assessors meeting. The Board agreed to table this discussion until the next meeting.

Regarding the multiple regression analysis previously referred to in these minutes, Chief Assessor Angelo Marino advised the Board that he has compiled a formula using regression analysis which estimates property values directly from market with the sales run through stratification using multiple regression analysis. GIS was also used as a location variable in this equation. For any particular area the closer the sale, the more alike, the farther away the least similar the properties are. It becomes highly localized so you do not need a neighborhood variable. The different variables in the regression equation are things such as location factor, grade, "is there a garage", "is there an attic, finished basement, air conditioning", these are all binary variables. You will see how they are utilized in the regression analysis. A sales analysis is performed and then it is determine how good the variables are in explaining sales price so the independent variable is sales price and all the others are dependent variables. These make the most sense. For example, "FFL" is first floor, "SFL" is second floor . For the "year built" we are using a square root of the age of the property. The square root will smooth out regression analysis. For a house that is 100 years old for instance, the square root will be 10.

Chair Blaisdell asked how this is going to help speed up the process. Mr. Marino referred the Board to the last column of his handout where it says "tvalue". Basically anything greater than + or - 2 means that it helps explain the sale price. The model is the actual equation used to determine market value. "Model" tells you what is happening to each variable in the model equation. There were 863 sales from October 1, 2004 to September 30, 2005 time frame. When tested, the coefficient of dispersion of the model is 7.98 and the price related differential is 101. That tells me the model is working relatively good in explaining sales price. Mr. Marino referred to a handout he put together as an example of how he used the model. With this handout, using Kevin Moriarty's property as an example, Mr. Marino explained more about the model. He advised that he did not do this for all of the abatements, mostly for those that claimed their house wasn't worth the dollar amount of the assessment. He said if the multiple

regression analysis estimate is lower, this tells us we need to do more analysis. If it falls within 2 or 3%, then he is not concerned. Mr. D'Antoni asked if this format will be used to defend assessments on those properties which appeal to the State. Mr. Marino replied yes, if he can produce it. Mr. D'Antoni noted that the explanation will need to be done in layman's terms so it can be easily understood. Mr. Marino said they have gone so far using single appraisal techniques and someone needs to bring them back to reality where they use mass appraisal techniques. He said he will be able to explain this properly so the layman can understand it. Mr. Marino advised he also has models to use on condos, multi-families, etc. He said using the GIS to pinpoint all the sales in the area makes this much more localized. The sales price per square foot divided by median sales price per square foot would be the location variable. It is very simple to use. He said he can run statistics on sales price per square foot. It is a real good method to use as additional support for the assessments. Mr. D'Antoni asked if Patriot uses multiple regression and Mr. Marino replied no, we are in discussion about that. Chair Blaisdell asked Mr. Marino if anyone else in the office understands or knows how to use the model if Mr. Marino should be unavailable for any length of time. Mr. Marino replied no. He advised that Eric Cantrell in the IT Department has been very helpful in assisting with getting the information out of the system. It is not perfect but it is along the path of where we want to go.

Chief Assessor Angelo Marino referred the Board to the abatement filed on the Pheasant Lane Mall of which each of the Board members had copies before them. He explained that this is typical of what many large commercial properties are submitting. The only reason for filing the abatement stated in the application is "overassessed". Nothing more is given to the City for consideration or as evidence. This is why they are being denied.

**MOTION BY** Marylou Blaisdell at 6:05 PM to adjourn.

**SECONDED BY** Kevin Moriarty.

**MOTION CARRIED** unanimously.

Transcribed by  
Cheryl Walley  
Department Coordinator