



**Cumberland County Regional Assessing**  
25 Pearl Street, Portland, ME 04101  
207-699-2475 • cumberlandcounty.org  
**Benjamin Thompson, Director**

*Maine*  
**Cumberland County**

## **Property Assessments and Procedures: A Guide for Residents**

The laws and policies of the State of Maine dictate the assessment process. These policies are implemented within the Town of Falmouth through the Cumberland County Regional Assessor's office, which provides assessing services for the Town of Falmouth.

**This resource addresses Frequently Asked Questions regarding the assessing process and methodology of determining an assessed value.**

### **Q. What is the basis of all assessment?**

A. According to Maine State Law, all property must be assessed equitably in accordance with just value. The Maine law court has determined that just value may be defined as "fair market value".

### **Q. What is Falmouth's tax year?**

A. Falmouth's budget year runs from July 1 to June 30. The State of Maine's assessment year begins on April 2 capturing any improvement or ownership changes with a final assessment to the owner of record on April 1 of each year. That owner of record will receive the next tax bill for the whole year.

### **Q. How often are assessments reviewed?**

A. Property assessments are reviewed town-wide on an annual basis.

### **Q. What determines "Just/Fair Market Value?"**

A. Sale prices determine fair market value. The State of Maine provides the Assessor with the recently sold prices of all property by means of the Real Estate Transfer Tax documents on a monthly basis.

### **Q. What defines a neighborhood?**

A. Neighborhoods are comprised of properties that have been grouped together by the Assessor's Office. These neighborhoods may share similar amenities, geographic features, or lot sizes. Neighborhood sizes may contain a various number of properties.

### **Q. What is a Site Index?**

A. Site index are used to capture value influences based upon different locations.

### **Q. How are new homes, additions, and renovations appraised?**

A. The Code Enforcement Office supplies the Assessor's Office with copies of all building permits on a monthly basis. All properties with a building permit are inspected as of April 1 of each year. The property owner is assessed for whatever improvements have been made to that point.

### **Q. What Procedure is followed for Sales Analysis and Land Pricing?**

A. The following is a general list of procedures:

- Review all sale properties that have occurred during the previous 12 months (April 2 – April 1)
- Make sure construction details are correct
- Make onsite inspections if there appear to be inaccuracies
- Verify lot sizes and pricing
- Determine site values using allocation method



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- Apply appropriate site index and /or neighborhood code (street index) in order to establish base price
- Compare assessed value to sale price
- Determine median and average sale to assessment ratios
- Adjust values to surrounding/similar properties
- Analyze values

### **Q. Why did my assessment increase this year?**

**A.** There could be several reasons for the increase in assessment:

- New construction has been added or remodeling has been done since last April 1.
- Change in the use of the property has occurred, single family to multi-family or residential to commercial use.
- Market value has increased as a result of sales of comparable properties.
- Corrections made to land size or construction details of structures.

\*\*\* Most assessments are increasing in 2022 based on a town-wide revaluation.

### **Q. Why is my property assessed higher than my neighbors' property?**

**A.** No two properties are identical in that their location may be very similar but never the same. In a given neighborhood, lots with the same square footage should be the same price provided that they share all of the same amenities. This also applies to the homes, if two houses were built in the same neighborhood, same year, have the identical square footages, same story height, same construction detail, and have the same number of plumbing fixtures, fireplaces, and outbuildings, etc., the values should be the same.

### **Q. What Can I Do if I Think My Assessment is too High?**

**A.** You can file an application for abatement with the Assessor's Office if you feel your overall assessment is too high. The Assessor will review your request and either grant an abatement or deny the request. You can then appeal the Assessor's decision to the Board of Assessment Review. The Board will schedule a hearing and make a decision as to the requested abatement. Should the Board of Assessment Review deny your appeal, you can then appeal to Superior Court.

\*\*\*Property owners who disagree with their assessments based on the 2022 revaluation process should follow the instructions here: <https://www.falmouthme.org/home/pages/revaluation-project-2021-2022>

### **Q. What are the Grounds for an Appeal?**

**A.** An assessment appeal is not a complaint about higher taxes. It is an attempt to prove that your property's estimated market value is manifestly wrong, illegal (wrong owner), or overvalued in comparison to similarly situated properties.

### **Q. Where can I see the assessment records of property in Falmouth?**

**A.** Assessment records may be viewed through the Town's website: [www.falmouthme.org](http://www.falmouthme.org). From the home page click on "Property Lookup" from the sidebar menu at left follow the link to either Assessment Records (Vision Appraisal) or GIS Maps.

### **Contact the Assessor at:**

Registry of Deeds, 25 Pearl Street, Portland, Maine, 04101

Phone: 207-699-2475

Email: [assessor@cumberlandcounty.org](mailto:assessor@cumberlandcounty.org)

Website: <https://www.cumberlandcounty.org/311/Regional-Assessing>