

## *How to Fight an Incorrect Assessment.*

If you feel that the new assessment on your home is excessive there is much research that needs to be done by you, the taxpayer, in order to fight this. The city, i.e. the Assessing Department will not be of assistance to you in this matter. You need to be able to prepare your case, present it and, if necessary, follow through with filing with the state.

This appears to be an overwhelming process and it can be if you let it, but there are people who are more than willing to work with you side-by-side to complete the process.

To start, I knew that the assessors had been around the neighborhood. They left a card on my door telling me that they had missed me and asked me to let them know when it would be convenient for them to come back. I made the mistake of letting them into my home. First lesson is: YOU DO NOT NEED TO LET THEM IN YOUR HOME, IF YOU DO NOT WISH. If you do fight the assessment, unfortunately they will eventually see the inside of your home.

Knowing that they had been around, I kept a watchful eye on my home's assessment listing on the Internet. In May 2008, I noted that my assessment jumped from \$187,900 to \$226,500. At this point in time, I had not pulled any building permits nor made any improvements to my home. I called and made contact with Tom Mullin at the Assessor's Office. Mr. Mullin informed me that the assessments were not final, that the city needed to present the assessments to the state in September before the assessments were set in stone. He also sent the assessor, Nancy Miller, back to my home to explain how she arrived at the magic number of \$226,500. Her explanation was that she put the information into a computer and this is what it gave her as a final figure. Imagine my surprise when I received my tax bill for June, reflecting the new assessment! That June tax bill completely emptied my escrow account. As a matter of fact, my mortgage company was unable to pay my June tax bill until after I had made my August mortgage payment.

You also should get the city counselor(s) for your ward involved. At least let them know that you feel the assessment regarding your home is excessive and forward all your research to them as well. I live in Ward 4 and the city counselor I contacted was helpful. You may need the city counselor in order to get an appointment with Mr. Purvis.

Now the hard work:

1. First pull the assessing information on your home with the assessing history. The city website goes back 10 years. This will give you an idea on the trend of your home and the neighborhood.

If you are not familiar with the website go to [www.rochesternh.net](http://www.rochesternh.net) select City Government located on the left hand side of the screen. Then select assessing. On the assessing screen under Additional Links select **ASSESSMENT PROPERTY RECORDS**.

# Assessing

## The City of Rochester, New Hampshire

Contact: [Brett S. Purvis](#)  
Chief Assessor

Address: Revenue Building  
19 Wakefield Street  
Rochester, NH 03867

Hours: 8:00 AM to 5:00 PM, M-F

Telephone: 603-332-5109

FAX: 603-335-7591



### Additional Links:

<a href="#">ASSESSMENT PROPERTY RECORDS (please see FAQ instructions below for information about "cookies" or if you are a new user)</a>	<a href="#">NH Dept of Revenue Administration Property Tax Publications</a>	<a href="#">NH Dept of Revenue Administration FAQ's</a>
<a href="#">E-911 Street name &amp; number changes</a>	<a href="#">Rochester Tax Maps (please see FAQ instructions below if you are a new user)</a>	<a href="#">Which Tax Map is my street on?</a>

This will bring you to [www.rochesternh.patriotproperties.com](http://www.rochesternh.patriotproperties.com) page.

Type in your street name. This will give you access to all the homes on your street. If you click on the address the current record will come up with the current assessment. You need to print this out.

<u>Parcel ID</u>	<u>Location</u>	<u>Owner</u>
<a href="#">0122-0093-A000</a>	<a href="#">0 WALNUT ST</a>	<a href="#">SPRINT PROP TAX DEPT</a>
<a href="#">0122-0091-0000</a>	<a href="#">0 WALNUT ST</a>	<a href="#">A TREE HEALTH CO INC</a>
<a href="#">0230-0005-0000</a>	<a href="#">0 WALNUT ST</a>	<a href="#">COUNTRYSIDE TRUST %RONALD J &amp;</a>
<a href="#">0231-0007-0000</a>	<a href="#">0 WALNUT ST</a>	<a href="#">GILMARTIN ELIZABETH ANN</a>
<a href="#">0236-0003-0000</a>	<a href="#">0 WALNUT ST</a>	<a href="#">KING WILLIAM N &amp; JOYCE G REVOC</a>
<a href="#">0121-0306-0000</a>	<a href="#">1 WALNUT ST</a>	<a href="#">CITY OF ROCHESTER</a>

Select [PRINTABLE RECORD CARD](#) and print. Then select [PREVIOUS ASSESSMENT](#) and print.

[Printable Record Card](#) | [Previous Assessment](#) | [Condo Info](#) | [Sales](#) | [Zoning](#) | [Comments](#) |

- Repeat this process for your entire street.
- The **PRINTABLE RECORD CARD** will have most of the information you need to get started. Under Legal Description find your "style" of home. Start a spread sheet recording the Number, Age, Current Assessment, Year (2007), \$change, % change. I did this back to 2004 this is why I printed the **PREVIOUS ASSESSMENT**.

## Unofficial Property Record Card - Rochester, NH

### General Property Data

Parcel ID <b>0122-0171-0000</b>	Account Number <b>30930</b>
Prior Parcel ID <b>--</b>	
Property Owner <b>O'CONNOR THOMAS P &amp; SUSAN L</b>	Property Location <b>47 WALNUT ST</b>
	Property Use <b>SINGLE FAM</b>
Mailing Address <b>47 WALNUT ST</b>	Most Recent Sale Date <b>4/6/1993</b>
	Legal Reference <b>1666-295</b>
City <b>ROCHESTER</b>	Grantor <b>ROWE HOLLAND</b>
Mailing State <b>NH</b> Zip <b>03867-1018</b>	Sale Price <b>0</b>
ParcelZoning <b>R1</b>	Land Area <b>0.230 acres</b>

### Current Property Assessment

Card 1 Value	Building Value <b>155,400</b>	Xtra Features Value <b>7,200</b>	Land Value <b>63,900</b>	Total Value <b>226,500</b>
--------------	-------------------------------	----------------------------------	--------------------------	----------------------------

### Building Description

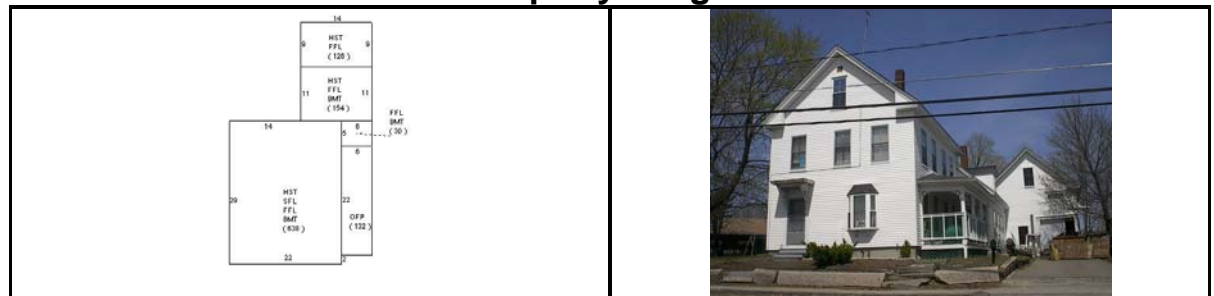
Building Style <b>OLD STYLE</b>	Foundation Type <b>BRICK/STONE</b>	Flooring Type <b>AVERAGE</b>
# of Living Units <b>1</b>	Frame Type <b>WOOD</b>	Basement Floor <b>CONCRETE</b>
Year Built <b>1868</b>	Roof Structure <b>GABLE</b>	Heating Type <b>FORCED AIR</b>
Building Grade <b>AVERAGE</b>	Roof Cover <b>ASPHALT SH</b>	Heating Fuel <b>OIL</b>
Building Condition <b>Average</b>	Siding <b>VINYL</b>	Air Conditioning <b>0%</b>
Finished Area (SF) <b>2045</b>	Interior Walls <b>AVERAGE</b>	# of Bsmt Garages <b>0</b>
Number Rooms <b>8</b>	# of Bedrooms <b>4</b>	# of Full Baths <b>1</b>
# of 3/4 Baths <b>0</b>	# of 1/2 Baths <b>0</b>	# of Other Fixtures <b>0</b>

### Legal Description

### Narrative Description of Property

This property contains 0.230 acres of land mainly classified as SINGLE FAM with a(n) OLD STYLE style building, built about 1868 , having VINYL exterior siding, SH roof cover, with 1 unit(s), 8 room(s), 4 bedroom(s), 1 bath(s), 0 half bath(s).

### Property Images



Disclaimer: This information is believed to be correct but is subject to change and is not warranted.

### Previous Assessments

Year	Code	Building	Yard Items	Land value	Acres	Special Land	Total
2007	101-SINGLE FAM	118,900	5,100	63,900	0.23	0.00	187,900
2006	101-SINGLE FAM	118,900	5,100	63,900	0.23	0.00	187,900
2005	101-SINGLE FAM	118,900	5,100	63,900	0.23	0.00	187,900
2004	101-SINGLE FAM	109,800	2,500	37,800	0.23	0.00	150,100
2003	101-SINGLE FAM	109,800	2,500	37,800	0.23	0.00	150,100
2002	101-SINGLE FAM	94,800	2,500	31,500	0.23	0.00	128,800
2001	101-SINGLE FAM	0	85,200	0			85,200
2000	101-SINGLE FAM	0	85,200	0			85,200
1999	101-SINGLE FAM	0	79,700	0			79,700
1998	101-SINGLE FAM	0	70,700	0			70,700
1997	101-SINGLE FAM	0	70,700	0			70,700

I developed individual sheets for “old style”, garrison, gambrel, contemporary, ranch, cape, multifamily, etc. This information is strictly the home and any extra features. It does not include the assessment of the lot your home is on.

### Walnut Street “Old Style”

Number	Age	Current	2007	\$ Change	% Change	2006	\$ Change	% Change
1	1900	\$117,900	\$102,900	\$15,000	13%	\$102,900	\$0.0	0%
10	1900	\$179,400	\$162,300	\$17,100	10%	\$162,300	\$0.0	0%
16	1880	\$185,500	\$190,400	(\$4,900)	-3%	\$190,400	\$0.0	0%
18	1920	\$147,800	\$147,800	\$0.0	0%	\$172,900	(\$25,100)	-17%
25	1910	\$201,500	\$201,500	\$0.0	0%	\$247,800	(\$46,300)	-23%
43	1880	\$112,900	\$116,100	(\$3,200)	-3%	\$116,100	\$0.0	0%

- Once you have all of this pulled together and a sheet for each style home you should be able to see how the overall neighborhood stands. You are looking for homes on your street and in your neighborhood that are similar to yours in style, age, and square footage. If the assessments on other homes have gone up you should call code enforcement and ask if any permits had been pulled on those properties and if so what work was done. (If no permits were pulled and all homes went up you may have a problem questioning the assessment.)
- Now you need to do a comparison of other homes in the city that are similar to your home. I had my home appraised, in January, and there were comparison homes in the appraisal. This gave me a bit of a head start as I was able to pinpoint certain areas and certain streets and branch out from there.

6. If possible perform a market analysis on your home. I know a realtor and she was more than willing to help search her MLS listing data base for the past year and provide me with the information. There are other ways to do this on your own though maybe not as in-depth.

Sold within the last 6-12 months

Address	Age	Current	2007	2006	2005	2004	Listed	Sold	Assessed
14 Pine	1906	185,700	185,700	162,500	162,500	129,000	159,999	164,000	185,700
22 Knight	1900	250,800	234,200	234,200	176,200	176,200	199,900	190,000	250,800
49 Summer	1885	189,500	189,500	189,300	189,300	150,300	169,900	179,333	189,500
20 Logan	1912	227,200	227,200	222,900	225,000	179,000	190,000	197,000	227,200

Sold within the last 6 months

Address	Age	Current	2007	2006	2005	2004	Listed	Sold	Assessed
15 Gagne	1921	167,000	167,000	164,600	164,600	134,300	109,900	109,900	167,000
22 Silver	1987	198,100	52,800	171,000	171,000	137,000	169,900	165,000	198,100
100 Chamberlain	1938	178,900	178,900	178,900	178,900	143,400	199,900	205,000	178,900
3 Broad	1927	240,900	240,900	312,800	312,800	261,000	239,900	225,000	240,900

Currently on the market

Address	Age	Current	2007	2006	2005	2004	Listed	Sold	Assessed
43 Winter	1902	228,500	228,500	228,500	227,600	232,100	144,900		228,500
13 Eastern	1881	255,200	246,700	246,700	246,700	211,400	165,000		255,200
25 Walnut	1910	265,700	265,700	312,000	312,000	276,100	209,000		265,700
523 Portland	1832	264,700	263,900	242,200	241,300	203,700	269,900		264,700
4 Coxeter	1909	175,700	175,700	172,500	174,400	139,100	99,900		175,700
7 Furbush	1932	187,500	187,500	206,000	206,000	184,600	117,900		187,500

7. If you still feel your home is over assessed then you need to schedule an appointment with Brett Purvis. This took a lot of effort and I needed to involve my city counselor. The most important thing to remember when you meet with them is that you are right and they need to prove you wrong. Do not be afraid to let them know you have no problem taking this to the state. This is the last thing they want. If you go to the state the assessments for the entire city will come under question.
8. Ideally, they want you to wait until after the December tax bill. You have to take your fight to the city first and I would do it now. Do not let them put you off for the next tax bill with the upcoming tax increase. For those of you who have already had an increase in your June tax bill, this was due to the assessment and has nothing to do with the upcoming tax increase. Remind them that they are working for you, the taxpayer. If you have no satisfaction at this point in time you have the option to apply to the state for abatement. The link is on the Assessing web page under the question: [How do I apply for a City or state abatement request?](#) The forms should also be available in the assessing office. If you choose to download you need the TAXPAYER'S RSA 76:16-a PROPERTY TAX APPEAL TO THE BOARD OF TAX AND LAND APPEALS.
9. If all else fails as a citizen of the US you can take this to the Supreme Court.

10. Do not let this overwhelm you, as I am more than willing to help. If the spread sheets overwhelm you we do have templates available. If anyone has any questions or needs assistance, please feel free to call me, Sue O'Connor at (603) 330-1074 or Doris Gates at (603)332-4557.