

January 21, 2014

14 Alba Street

Practical Difficulty Variance Application

Prepared By:

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To: Portland Zoning Board of Appeals
From: Christopher Hickey
Date: 1/21/2014
Re: 14 Alba Street Practical Difficulty Variance Application

Dear Mr. Chairman,

Emily and I first came to Portland in 2004. We had one afternoon to find an apartment in a city I had never set foot in before that day. We ended up with a small one bedroom on Ocean Avenue where we lived while she went to nursing school at USM. A couple years later, we started to think about buying a home. While we looked around at prices that seemed to rise almost daily, it just didn't seem feasible. However, during our tenancy, I had developed a very good rapport with our landlord who had been trying to sell a building on Alba Street. It seemed like a perfect opportunity and we worked with him to arrange a purchase agreement that was attainable for us and moved there.

In 2009, in anticipation of our second child, we purchased a larger single family home in Gorham. The property on Alba Street now became a full rental. If I were a more shrewd investor, I probably would have let the building go into foreclosure. Each month, our basic expenses for the building have exceeded the gross rental income by many hundreds of dollars. In spite of that, we decided to hold on because of our affection for the neighborhood and commitment to our tenants who had been very cooperative and reasonable with us. However, in 2012, we resolved to try and sell in order to simplify and get out from under the negative cash flow impending capital expenditures. We listed it right at fair market value and offered a 5% price drop after a month or so. We had several showings but nary the hint of an offer. After losing one tenant who was nervous about the sale of the building despite our reassurances, we decided to pull it from the market since there had been no real interest.

I had always assumed the vacant structure on the back of the building was an asset. However, as I have searched for allowed or conditional uses over the years, there are none suitable that the zone offers directly. I considered moving my woodshop there but couldn't because of the noise. I talked with friends about locating their business there but the limitation to "home occupations" of the owner disallows it. Over time and through the process of trying to sell, it became clear that the structure is hardly an asset but rather a huge liability. And as many times as I have tried to think it could be otherwise, its best and only utilization is as a residential unit. (5)(6)

Although the historical use was as two additional units, I think one single additional unit is more suitable to the space and more agreeable to the comprehensive plan. As you can see in the plans, I am proposing to create a very large three bedroom unit that will look and feel more like a single family home. The conceptual building plans call for the strategic removal of some abutter-facing windows. Although the structure has existed for longer than any of us has been alive, it has been unoccupied most recently. I am endeavoring to design the unit in such a way that it will have minimal impact on my existing tenants and abutters with respect to light and noise. (4)

Since this structure has existed in its current form for the past hundred years, it is typically non-conforming with respect to today's R-5 dimensional standards. Below is a table of the dimensional standards as they are written in the zoning ordinance alongside a detail of the corresponding dimensions of the existing property. (1)

	R-5 Required	14 Alba Street Actual
Lot Area (3-units)	18,000	5,500
Lot Coverage	40%	44%
Lot Width	90 feet	55 feet

One of the most helpful figures to outline the reasonableness of this application is ALBA 3-4 which shows all properties within 500 feet and their uses. Given that the structure already exists in its entirety, a practical difficulty variance would simply bring the property back from being atypical to a use that is replicated throughout the neighborhood. In fact, there are several nearby three family buildings that are more non-conforming with respect to lot area and coverage. Although there are some buildings where units either could be or have been added to large attic spaces, this is the only property of its kind – where there is significant vacant bulk space that

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was specifically designed and built for discreet residential use. (3) The only addition we are proposing is a small stoop on the southwest exit door to provide safe egress. Other than that, the proposal will occur entirely within the existing building with no additional disturbance. (7)

In addition to the materials specifically required in the application, I have included Appendix A. This appendix contains materials that begin to document the demonstrable economic injury we have suffered as a result of owning the property as well as the anticipated sharp increase in this injury if the variance is not granted. I have put off addressing this for many years but can no longer do so. The building is at a watershed moment where significant capital must be invested simply to keep it from degrading or becoming a hazard. If we are not able to invest this capital purposefully, in creation of another unit that will pay for today's repairs and tomorrow's improvements, it will make the past few years' losses look like good years. (2)

Finally, Appendix B includes various technical and supporting documents pertinent to your review of the application. (8) Although I have supplied detailed reasons and supporting facts addressing each criterion, this memo provides a synopsis of how each of the conditions of approval is met with specific red numbered references to the standards of Section 14-473(c)(3).

I have compiled this application with great care, attention to the ordinances and with guidance from some past board decisions. I believe it makes a very strong case and is the kind of situation which the legislature had in mind when creating the practical difficulty variance option. I look forward to presenting this item to the board and answering any additional questions you may have.

Best Regards,



Christopher Hickey

Department of Planning & Urban Development

Marge Schmuckal
Zoning Administrator

Jeff Levine
Director, Planning & Urban Development



CITY OF PORTLAND ZONING BOARD OF APPEALS Practical Difficulty Variance Application

Applicant Information:

Christopher Hickey
NAME

BUSINESS NAME

5 Greenway Drive
ADDRESS

Falmouth, ME 04105

(207) 215-1108
TELEPHONE #

See 7-1 and 8-1 in application
APPLICANT'S RIGHT, TITLE OR INTEREST
(eg; owner, purchaser, etc)

CURRENT ZONING DESIGNINATION R-5

EXISTING USE OF PROPERTY:

Two-Family

Subject Property Information

14 Alba Street
PROPERTY ADDRESS

133-C-13
CHART/BLOCK/LOT (CBL)

PROPERTY OWNER (if different)

Emily Hickey
NAME

5 Greenway Drive
ADDRESS

Falmouth, ME 04105

(207) 641-7295
TELEPHONE #

PRACTICAL DIFFICULTY VARIANCE FROM SECTION 14-

14-117(a) 2 a.
14-120(e)
14-120(f)

NOTE: If site plan approval is required, attach preliminary or final site plan.

The undersigned hereby makes application for a Practical Difficulty Variance as described above, and certifies that the information supplied herein is true and correct to the best of his OR her knowledge and belief.

Emily Hickey
SIGNATURE OF APPLICANT Owner

01/13/14
DATE

Department of Planning & Urban Development

Marge Schmuckal
Zoning Administrator

Jeff Levine
Director, Planning & Urban Development

The following words have the meanings set forth below:

1. **Dimensional Standards**: Those provisions of the article which relate to lot area, lot coverage, frontage and setback requirements
2. **Practical Difficulty**: A case where strict application of the dimensional standards of the Ordinance to the property for which a variance is sought, would BOTH preclude a use of the property which is permitted in the zone in which it is located AND also result in significant economic injury to the applicant.
3. **Significant Economic Injury**: The value of the property, if the variance were denied, would be substantially lower than its value if the variance were granted. To satisfy this standard, the applicant need not prove that the denial of the variance would mean the practical loss of all beneficial use of the land.

A Practical Difficulty Variance may not be used to grant relief from the provisions of Section 14-449 (Land Use Standards) to increase either volume or floor area, not to permit the location of a structure, including, but not limited to, single-component manufactured homes, to be situated on a lot in a way which is contrary to the provisions of this article.

Department of Planning & Urban Development

Marge Schmuckal
Zoning Administrator

Jeff Levine
Director, Planning & Urban Development

Notwithstanding the provisions of subsections 14-473(c)(1) and (2) of this section, the Zoning Board of Appeals (ZBA) may grant a variance from the dimensional standards of this article when strict application of the provisions of the Ordinance would create a practical difficulty, as defined herein, and when all the following conditions are found to exist:

“Practical Difficulty” variance standards pursuant to Portland City Code §14-473(c)(3):

- 1. The need for the variance is from dimensional standards of the Land Use Zoning Ordinance (lot area, lot coverage, frontage, or setback requirements).

Satisfied _____ NOT Satisfied _____ (deny the appeal)
Reason and supporting facts:

Please see 2-2 for reason and supporting facts in satisfaction of each criterion.

- 2. Strict application of the provisions of the ordinance would create a **Practical Difficulty**, meaning it would both (1) preclude a use of the property which is permitted in the zone in which it is located, and also (2) would result in significant economic injury to the applicant. (“Significant Economic Injury” means the value of the property, if the variance was denied, would be substantially lower than its value if the variance were granted.) To satisfy this standard, the applicant need not prove that denial of the variance would mean the practical loss of all beneficial use of the land.

Satisfied _____ NOT Satisfied _____ (deny the appeal)
Reason and supporting facts:

Department of Planning & Urban Development

Marge Schmuckal
Zoning Administrator

Jeff Levine
Director, Planning & Urban Development

3. The need for a variance is due to the unique circumstances of the property and not to the general conditions in the neighborhood.

Satisfied _____ Not Satisfied _____ (deny the appeal)
Reason and supporting facts:

4. The granting of the variance will not produce an undesirable change in the character of the neighborhood and will not have an unreasonably detrimental effect on either the use, or fair market value, of abutting properties.

Satisfied _____ Not Satisfied _____ (deny the appeal)
Reason and supporting facts:

5. The practical difficulty is not the result of action taken by the applicant or a prior owner.

Satisfied _____ Not Satisfied _____ (deny the appeal)
Reason and supporting facts:

Department of Planning & Urban Development

Marge Schmuckal
Zoning Administrator

Jeff Levine
Director, Planning & Urban Development

6. No other feasible alternative is available to the applicant, except the variance.

Satisfied _____ Not Satisfied _____ (deny the appeal)
Reason and supporting facts:

7. The granting of a variance will not have an unreasonably adverse effect on the natural environment.

Satisfied _____ Not Satisfied _____ (deny the appeal)
Reason and supporting facts:

8. The property is not located, in whole or in part, within a shoreland area, as defined in 38 M.R.S.A. §435, nor within a shoreland zone or flood hazard zone.

Satisfied _____ Not Satisfied _____ (deny the appeal)
Reason and supporting facts:

To: Portland Zoning Board of Appeals

From: Christopher Hickey

Date: 1/21/2014

Re: 14 Alba Street Practical Difficulty Variance Application – Reason and Supporting Facts

1. *The need for the variance is from dimensional standards of the Land Use Zoning Ordinance (lot area, lot coverage, frontage, or setback requirements).*

The application requests a variance from the following sections of the Land Use Zoning Ordinance:

14-117 (a) 2 a. Land area requirement for multiplex
14-120 (e) Maximum lot coverage
14-120 (f) Minimum lot width

*It should be noted that although the text of the City of Portland’s Practical Difficulty Variance Application does not specifically mention “lot width” but only “lot frontage,” lot width is a dimensional standard that may be considered for variance according to the statute.

2. *Strict application of the provisions of the ordinance would create a **Practical Difficulty**, meaning it would both (1) preclude a use of the property which is permitted in the zone in which it is located, and also (2) would result in significant economic injury to the applicant. (“Significant Economic Injury” means the value of the property, if the variance was denied, would be substantially lower than its value if the variance were granted.) To satisfy this standard, the applicant need not prove that denial of the variance would mean the practical loss of all beneficial use of the land.*

As to the first aspect of the practical difficulty, Section 14-117 (a) 2 permits multiplex (defined as three or more horizontally or vertically attached units) as an allowable use in the R-5 zone.

In addressing the significant economic injury, I have attached documents A-1-1 through A-4-2 which demonstrate that in its current state, ownership of the property results in substantial losses in excess of \$10,000 annually. Furthermore, although the property was offered for sale in the fall of 2012 at slightly below comparable market price, there was not a single offer. A-2-1 contains a statement from the broker who listed the property summarizing the difficulties. The roof is badly in need of replacement, among other needed repairs just to keep moisture and pests from causing further deterioration and loss of value. It is impossible to maintain this vacant structure in a responsible and safe manner without exponentially increasing the pecuniary losses.

3. *The need for a variance is due to the unique circumstances of the property and not to the general conditions in the neighborhood.*

As seen in Figure 3-4, the area surrounding the property encompasses several multiplexes. Of these, some exist on smaller lots than the proposed. However, this should not be misunderstood to indicate that the subject property is in the same “general condition” as the neighborhood. On the contrary, it is exactly because it is an existing structure that could contain additional dwelling units that makes it unlike any of these surrounding properties and therefore unique. The applicant knows of no other properties in the area where almost half of the gross floor area, built and intended solely for residential use, is unoccupied. Some properties have large garages or attics that could be repurposed for separate occupancy but none were originally constructed for that purpose as is the case here.

4. *The granting of the variance will not produce an undesirable change in the character of the neighborhood and will not have an unreasonably detrimental effect on either the use, or fair market value, of abutting properties.*

Apart from a small, 4' x 6' stoop on the southwest side of the building, required by building code for safe egress from the building and allowed per Section 14-425, there is no addition or modification to the existing floor area, building footprint or structure. The renovated unit will be entirely contained within the existing space. With sensitivity to the close proximity of neighboring structures, the floor plans endeavor to remove some abutter-facing windows to increase privacy over what exists today. The walls will be insulated with spray foam to increase their noise-deadening properties. Finally, the site currently does and will continue to exceed the off-street parking requirements of Section 14-332 (a) 2, by providing two standard and two compact parking spaces in compliance with the City of Portland's Transportation Systems and Street Design Standards manual.

5. *The practical difficulty is not the result of action taken by the applicant or a prior owner.*

As mentioned elsewhere, the building has existed with its current dimensions for as long as records have been kept. This is not an after-the-fact approval of an unauthorized use or expansion. The property was purchased in its current state and no actions have been taken by the applicant that have created or increased non-conformity. See attachment B-2-1, an appraisal of the property by the previous owner, showing and describing the property in 2006 exactly as it exists today.

6. *No other feasible alternative is available to the applicant, except the variance.*

The applicant has sought allowed and conditional uses for the structure since the inception of ownership. Since R-5 zoning endeavors to create and maintain a primary residential character, alternate business or light-industrial uses are not feasible. It has been suggested that the existing units could be expanded to utilize the additional space. Not only is this impractical because it would merely be "tacking on" square footage with no common sense integration with the existing floor plans. The cost of the renovations would not be feasible relative to the small increase in rent such an awkwardly large but cut-up unit would solicit, nor would that configuration alleviate the underlying significant economic injury. Furthermore, the finished floor elevations of the two buildings differ by close to two feet. Combined with the shallow headroom at the rear of the existing units, it would require structural changes to the building where none are needed with the current proposal.

7. *The granting of a variance will not have an unreasonably adverse effect on the natural environment.*

As mentioned elsewhere, there will be a 4' x 6' stoop added to an entrance. This will likely be constructed like a typical wood deck with spacing between the planks. Therefore, it is not anticipated that there will be any new impervious area added to the site. The current drainage patterns and soil composition will be unchanged. All utilities required for the unit already exist on site so no street opening, excavation or any other disturbance is proposed. It is also anticipated that the unit will have a high-efficiency natural gas-fired furnace that will significantly reduce emissions. Low flow fixtures and high efficiency toilets will be used, reducing the demand on City of Portland wastewater service relative to a comparably-sized unit with conventional plumbing fixtures.

8. *The property is not located, in whole or in part, within a shoreland area, as defined in 38 M.R.S.A. Section 435, nor within a shoreland zone or flood hazard zone.*

The property is very far removed from any streams or bodies of water. Attachment B-1-1 also demonstrates that the property is not located in any flood hazard zone.

14 Alba Street Practical Difficulty Variance Application

Portland
Maine

Prepared by:

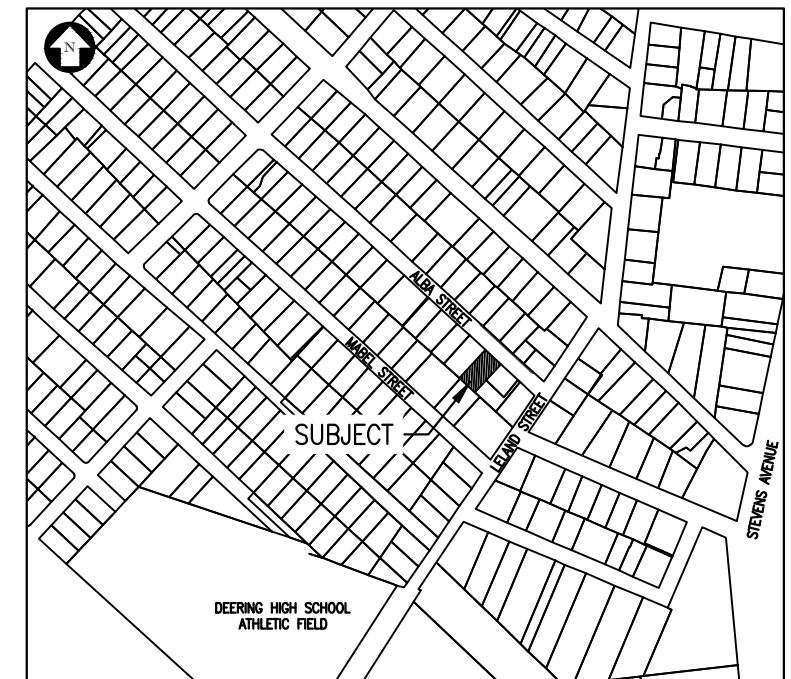
Christopher & Emily Hickey
5 Greenway Drive
Falmouth, Maine 04105

Exhibit 1 - Permit Plan Set

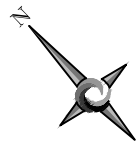
Revision B 01/13/14



Neighborhood

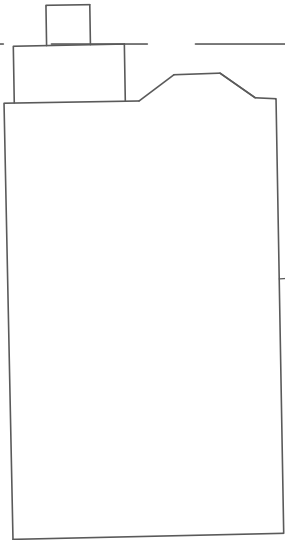


Locus Map
1"=500'

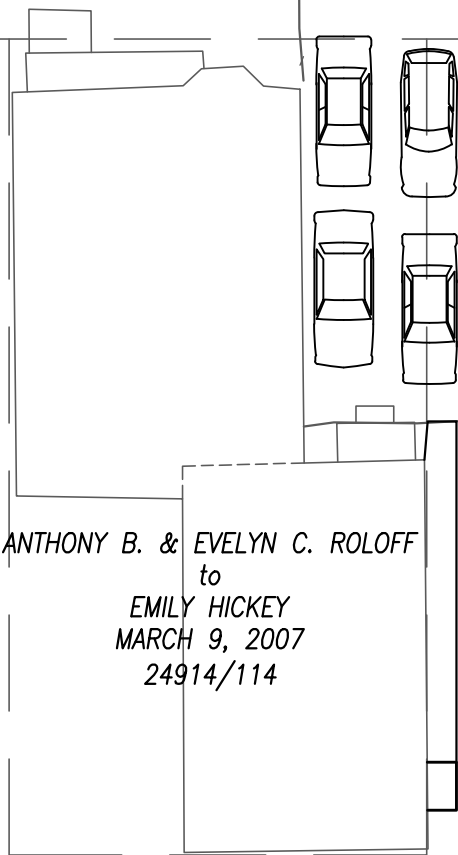


ALBA STREET

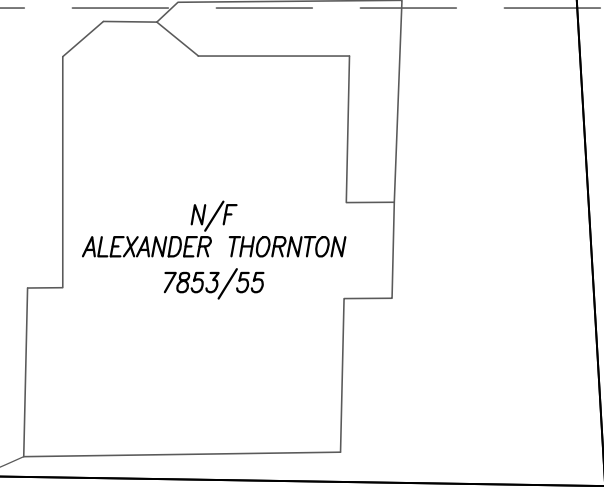
LELAND STREET



N/F
JOSEPH P. HUGHES
11548/353



ANTHONY B. & EVELYN C. ROLOFF
to
EMILY HICKEY
MARCH 9, 2007
24914/114



N/F
ALEXANDER THORNTON
7853/55



N/F
LENORA F. LEIBOWITZ
23175/320

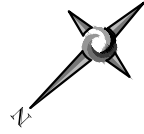
N/F
RANA N. & GERALD O'CONNOR
12634/274

N/F
MAURICE J. & STEPHANIE J. DUBREUIL
16258/260



SCALE: 1"=20'

<p>14 Alba Street Variance City of Portland, Maine</p> <p><i>Christopher & Emily Hickey</i> 5 Greenway Drive, Falmouth, Maine 04105 Telephone: 207-274-2828, chickey@trcsolutions.com</p>		DATE	REVISIONS	VICINITY PLAN
				SHEET NUMBER
				ALBA 3-2
DWN: CMH	CKD:	APVD:	DATE: 02/02/12	JOB #:



PRESUMED EXISTING 8' FRONT SETBACK

17.5' X 47.5' PARKING AREA

EXISTING WOOD DECK AND STAIR

HISTORICAL 4.5' SOUTHWEST SIDE SETBACK

PROPOSED APPROX. 3'X5' EXTERIOR STAIR

PROPOSED 3' PATH

PROPOSED 25' X 40' SINGLE OCCUPANCY

EXISTING WOOD DECK AND STAIR

EXISTING 30' X 43' DUAL OCCUPANCY

HISTORICAL 7' REAR SETBACK

HISTORICAL 7' NORTHWEST SIDE SETBACK

55'

100'

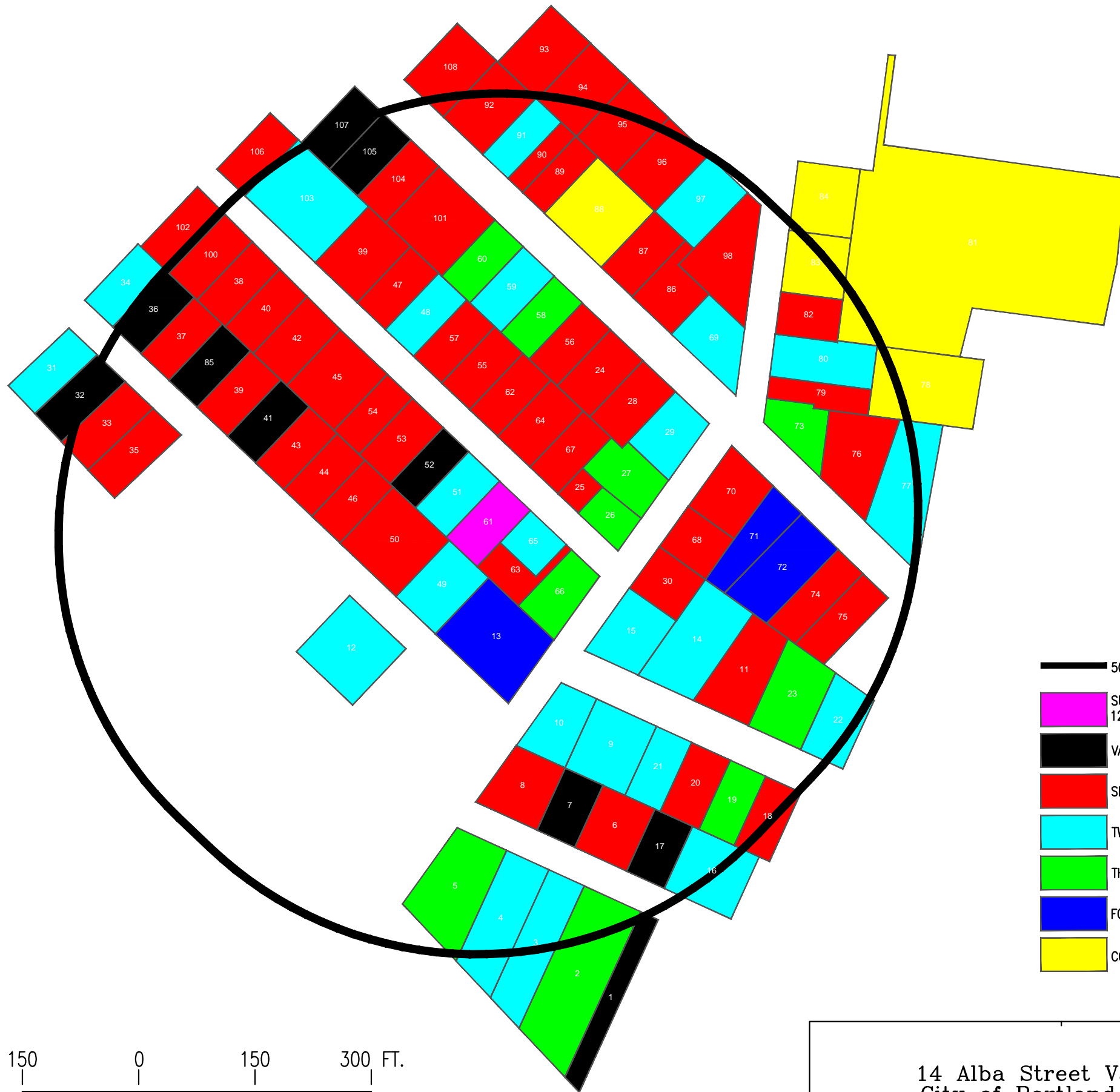
NOTES

- 1. TOTAL LOT AREA = 5500 S.F.



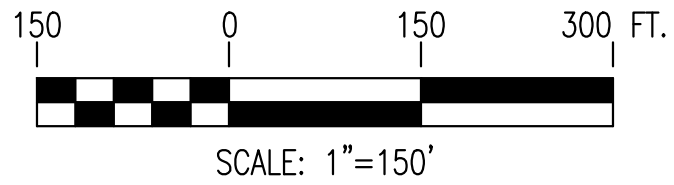
SCALE: 1"=10'

<p>14 Alba Street Variance City of Portland, Maine</p> <p><i>Christopher & Emily Hickey</i> 5 Greenway Drive, Falmouth, Maine 04105 Telephone: 207-274-2828, chickey@trcsolutions.com</p>				DATE	REVISIONS	<p>PROPERTY PLAN</p>
DWN: CMH	CKD:	APVD:	DATE: 02/02/12	JOB #:		SHEET NUMBER
						ALBA 3-3

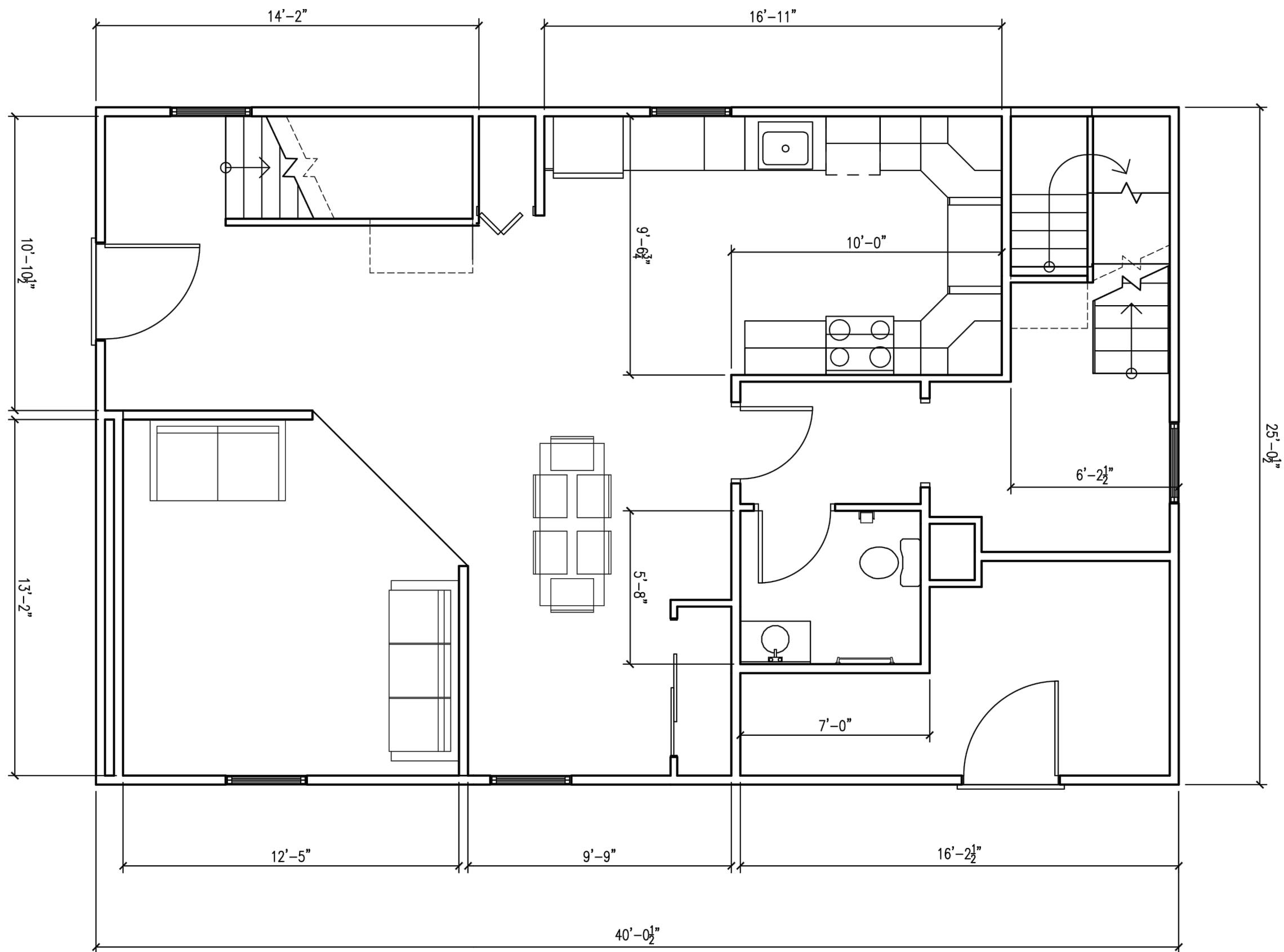


1. VACANT	0.138 ACRES	56. SINGLE FAMILY	0.115 ACRES
2. THREE FAMILY	0.401 ACRES	57. SINGLE FAMILY	0.115 ACRES
3. TWO FAMILY	0.220 ACRES	58. THREE FAMILY	0.115 ACRES
4. TWO FAMILY	0.233 ACRES	59. TWO FAMILY	0.127 ACRES
5. THREE FAMILY	0.264 ACRES	60. THREE FAMILY	0.115 ACRES
6. SINGLE FAMILY	0.149 ACRES	61. TWO FAMILY	0.126 ACRES
7. VACANT	0.108 ACRES	62. SINGLE FAMILY	0.115 ACRES
8. SINGLE FAMILY	0.158 ACRES	63. SINGLE FAMILY	0.084 ACRES
9. TWO FAMILY	0.191 ACRES	64. SINGLE FAMILY	0.132 ACRES
10. TWO FAMILY	0.134 ACRES	65. TWO FAMILY	0.083 ACRES
11. SINGLE FAMILY	0.197 ACRES	66. THREE FAMILY	0.131 ACRES
12. TWO FAMILY	0.230 ACRES	67. SINGLE FAMILY	0.115 ACRES
13. FOUR FAMILY	0.283 ACRES	68. SINGLE FAMILY	0.107 ACRES
14. TWO FAMILY	0.252 ACRES	69. TWO FAMILY	0.145 ACRES
15. TWO FAMILY	0.158 ACRES	70. SINGLE FAMILY	0.153 ACRES
16. TWO FAMILY	0.191 ACRES	71. FOUR FAMILY	0.136 ACRES
17. VACANT	0.108 ACRES	72. FOUR FAMILY	0.209 ACRES
18. SINGLE FAMILY	0.112 ACRES	73. THREE FAMILY	0.115 ACRES
19. THREE FAMILY	0.112 ACRES	74. SINGLE FAMILY	0.134 ACRES
20. SINGLE FAMILY	0.124 ACRES	75. SINGLE FAMILY	0.127 ACRES
21. TWO FAMILY	0.112 ACRES	76. SINGLE FAMILY	0.209 ACRES
22. TWO FAMILY	0.142 ACRES	77. TWO FAMILY	0.256 ACRES
23. THREE FAMILY	0.197 ACRES	78. COMM./MUN.	0.286 ACRES
24. SINGLE FAMILY	0.133 ACRES	79. SINGLE FAMILY	0.095 ACRES
25. SINGLE FAMILY	0.038 ACRES	80. TWO FAMILY	0.170 ACRES
26. THREE FAMILY	0.075 ACRES	81. COMM./MUN.	1.764 ACRES
27. THREE FAMILY	0.134 ACRES	82. SINGLE FAMILY	0.102 ACRES
28. SINGLE FAMILY	0.133 ACRES	83. COMM./MUN.	0.148 ACRES
29. TWO FAMILY	0.135 ACRES	84. COMM./MUN.	0.167 ACRES
30. SINGLE FAMILY	0.111 ACRES	85. VACANT	0.115 ACRES
31. TWO FAMILY	0.125 ACRES	86. SINGLE FAMILY	0.124 ACRES
32. VACANT	0.128 ACRES	87. SINGLE FAMILY	0.126 ACRES
33. SINGLE FAMILY	0.131 ACRES	88. COMM./MUN.	0.232 ACRES
34. TWO FAMILY	0.115 ACRES	89. SINGLE FAMILY	0.090 ACRES
35. SINGLE FAMILY	0.134 ACRES	90. SINGLE FAMILY	0.060 ACRES
36. VACANT	0.115 ACRES	91. TWO FAMILY	0.103 ACRES
37. SINGLE FAMILY	0.115 ACRES	92. SINGLE FAMILY	0.161 ACRES
38. SINGLE FAMILY	0.119 ACRES	93. SINGLE FAMILY	0.161 ACRES
39. SINGLE FAMILY	0.125 ACRES	94. SINGLE FAMILY	0.161 ACRES
40. SINGLE FAMILY	0.117 ACRES	95. SINGLE FAMILY	0.161 ACRES
41. VACANT	0.115 ACRES	96. SINGLE FAMILY	0.161 ACRES
42. SINGLE FAMILY	0.139 ACRES	97. TWO FAMILY	0.160 ACRES
43. SINGLE FAMILY	0.115 ACRES	98. SINGLE FAMILY	0.211 ACRES
44. SINGLE FAMILY	0.115 ACRES	99. SINGLE FAMILY	0.172 ACRES
45. SINGLE FAMILY	0.193 ACRES	100. SINGLE FAMILY	0.120 ACRES
46. SINGLE FAMILY	0.115 ACRES	101. SINGLE FAMILY	0.230 ACRES
47. SINGLE FAMILY	0.115 ACRES	102. SINGLE FAMILY	0.121 ACRES
48. TWO FAMILY	0.115 ACRES	103. TWO FAMILY	0.287 ACRES
49. TWO FAMILY	0.161 ACRES	104. SINGLE FAMILY	0.115 ACRES
50. SINGLE FAMILY	0.230 ACRES	105. VACANT	0.115 ACRES
51. TWO FAMILY	0.126 ACRES	106. SINGLE FAMILY	0.115 ACRES
52. VACANT	0.103 ACRES	107. VACANT	0.115 ACRES
53. SINGLE FAMILY	0.126 ACRES	108. SINGLE FAMILY	0.161 ACRES
54. SINGLE FAMILY	0.103 ACRES		
55. SINGLE FAMILY	0.115 ACRES		

- 500' BOUNDARY
- SUBJECT 133-C-13
12-14 ALBA STREET
- VACANT OR DOUBLE LOT
- SINGLE FAMILY
- TWO FAMILY
- THREE FAMILY
- FOUR FAMILY
- COMMERCIAL/MUNICIPAL

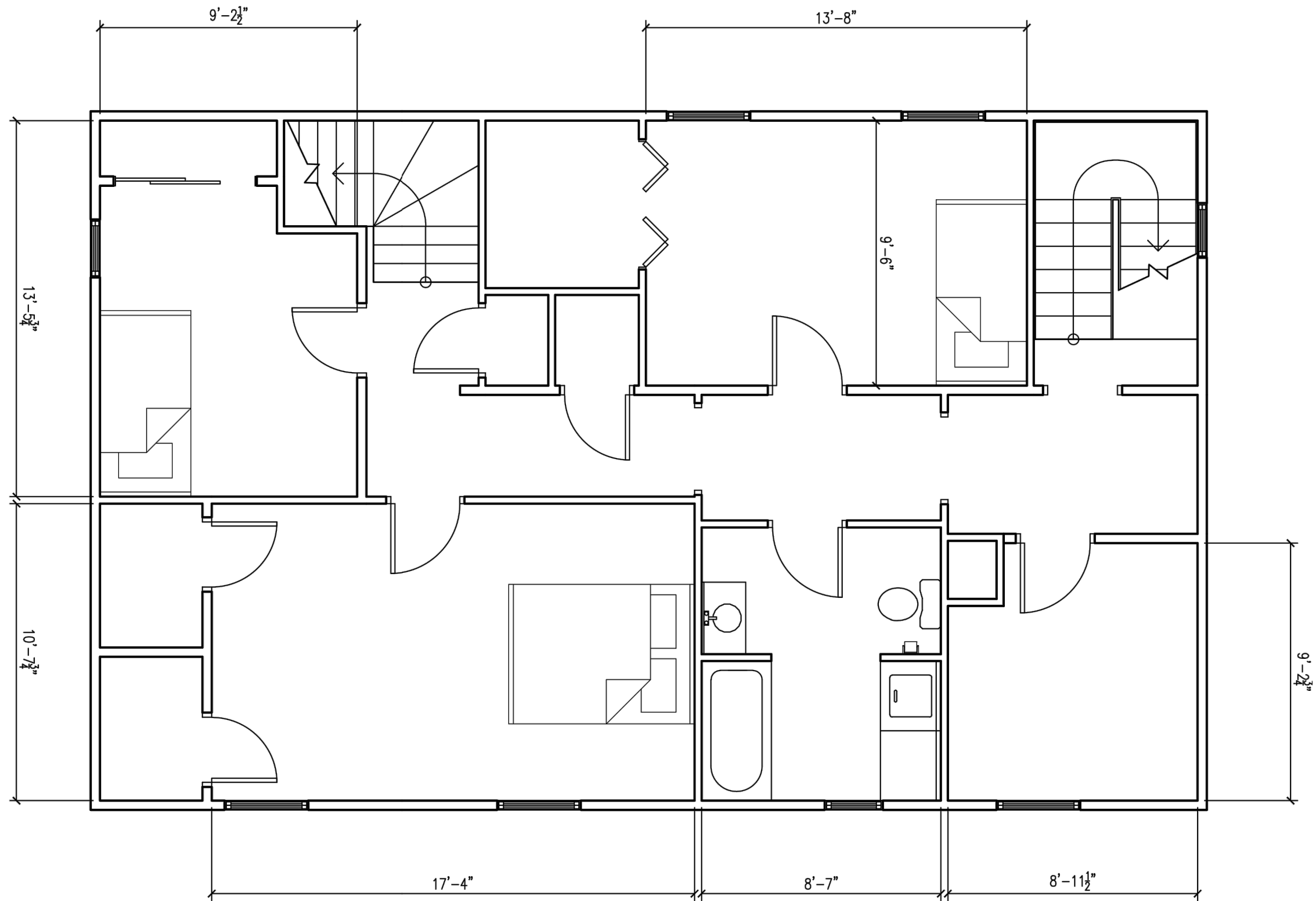


14 Alba Street Variance City of Portland, Maine				DATE	REVISIONS	LAND UTILIZATION PLAN
<small>Christopher & Emily Hickey 5 Greenway Drive, Falmouth, Maine 04105 Telephone: 207-274-2828, chickey@trcsolutions.com</small>						
DWN: CMH	CKD:	APVD:	DATE: 02/02/12	JOB #:		ALBA 3-4



SCALE: $\frac{3}{8}'' = 1'-0''$

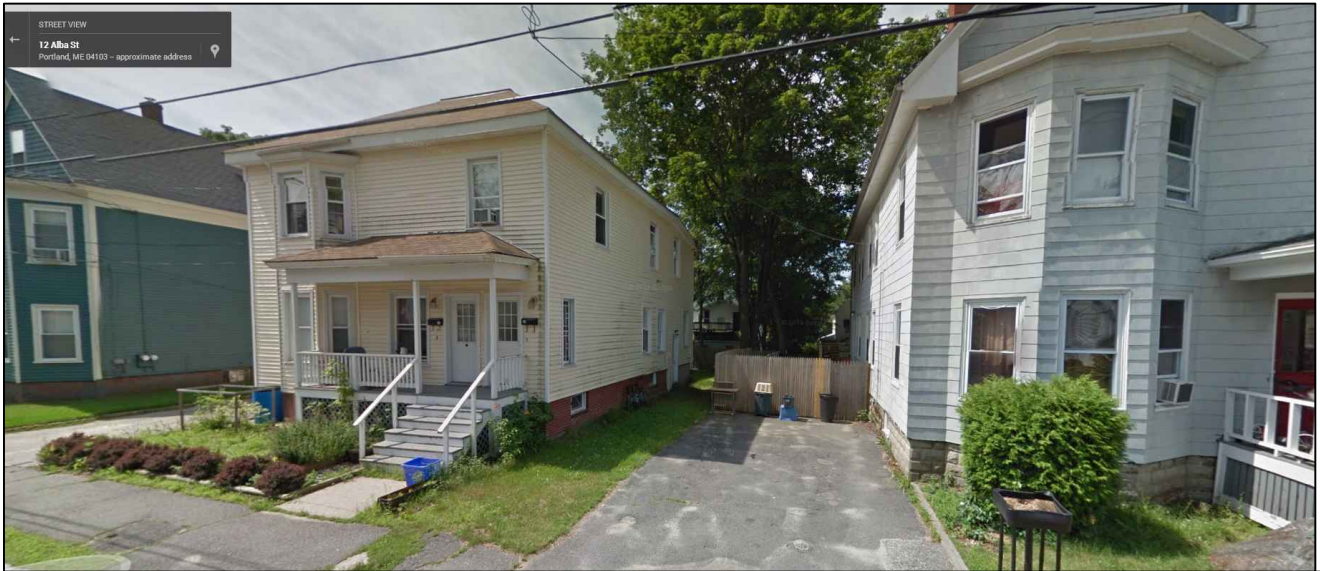
<p>14 Alba Street Variance City of Portland, Maine</p> <p><i>Christopher & Emily Hickey</i> 5 Greenway Drive, Falmouth, Maine 04105 Telephone: 207-274-2828, chickey@trcsolutions.com</p>					DATE	REVISIONS	<p>FIRST FLOOR CONCEPT PLAN</p>
DWN: CMH	CKD:	APVD:	DATE: 01/13/14	JOB #:			ALBA 4-1



SCALE: $\frac{3}{8}'' = 1'-0''$

<p>14 Alba Street Variance City of Portland, Maine</p> <p><i>Christopher & Emily Hickey</i> 5 Greenway Drive, Falmouth, Maine 04105 Telephone: 207-274-2828, chickey@trcsolutions.com</p>					DATE	REVISIONS	<p>SECOND FLOOR CONCEPT PLAN</p>
DWN: CMH	CKD:	APVD:	DATE: 01/13/14	JOB #:			ALBA 4-2





STREET VIEW 1



STREET VIEW 2



BUILDING EXTERIOR



BUILDING INTERIOR



THEN & NOW

WARRANTY DEED

Know all Persons by these Presents that we, **Anthony B. Roloff and Evelyn C. Roloff**, of the Town/City of South Portland, State of Maine, in consideration of one dollar and other valuable consideration paid by **Emily Hickey**, whose mailing address is 14 Alba Street, Portland, ME 04103 the receipt whereof we do hereby acknowledge do hereby **give, grant, bargain, sell and convey** unto the said **Emily Hickey**, her heirs and assigns forever,

A certain lot or parcel of land with the buildings thereon, located in the city of Portland, County of Cumberland and State of Maine, on the southwesterly side of Alba Street and bounded and described as follows:

Commencing at a point in the southwesterly side of Alba Street one hundred twenty (120) feet northwesterly from the northwesterly side of Leland Street measured on the southwesterly side of Alba Street as indicated on a plan of E. Vinton Earle and the Richardson Land Company recorded in the Cumberland County Registry of Deeds, in Plan Book 8, Page 7; thence northwesterly along Alba Street fifty-five (55) feet; thence southwesterly and parallel with the northwesterly side line of lot "L" as shown on said Plan, one hundred (100) feet to a point; thence southeasterly and parallel with Alba Street fifty-five (55) feet; thence northeasterly on a line at right angles to Alba Street to the point of beginning. Being lot marked "L" and five (5) feet off the southeasterly portion of lot marked "M", as indicated on said Plan.

Meaning and intending to convey and hereby conveying the same premises conveyed to Anthony B. Roloff and Evelyn C. Roloff by deed of Nicholas J. Sangillo dated March 5, 1989 and recorded in the Cumberland County Registry of Deeds in Book 8780, Page 300.

To have and to hold the aforegranted and bargained premises, with all the privileges and appurtenances thereof, to the said **Emily Hickey**, her heirs and assigns, to them and their use and behoof forever.

And we do **covenant** with the said Grantee(s), her heirs and assigns, that we are lawfully seized in fee of the premises, that they are free of all encumbrances, that we have good right to sell and convey the same to the said Grantee(s) to hold as aforesaid; and

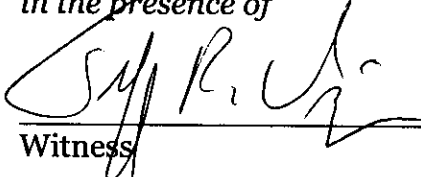
MAINE REAL ESTATE TAX PAID

that we and our heirs shall and will **warrant and defend** the same to the said Grantee(s), her heirs and assigns forever, against the lawful claims and demands of all persons.

IN WITNESS WHEREOF, we, the said **Anthony B. Roloff and Evelyn C.**

Roloff, have hereunto set our hand and seal this 9th day of March, 2007.

*Signed, Sealed and Delivered
in the presence of*



Witness



Anthony B. Roloff

Same

Witness




Evelyn C. Roloff

**STATE OF MAINE
COUNTY OF CUMBERLAND, ss.**

Dated: March 9, 2007

Personally appeared the above-named Anthony B. Roloff and Evelyn C. Roloff and acknowledged the foregoing instrument to be their free act and deed.

Before me,



Attorney at Law/Notary Public

Printed name: 

Received
Recorded Register of Deeds
Mar 12, 2007 01:00:34P
Cumberland County
Pamela E. Lovley

To: Portland Zoning Board of Appeals

From: Emily Hickey

Date: 1/13/2014

Re: 14 Alba Street Practical Difficulty Variance Application

Dear Mr. Chairman,

My name is Emily Hickey and I am the record owner of property at 12-14 Alba Street in Portland, Maine. The building was purchased in 2007 and although my husband, Christopher, and I are both named on the mortgage, I remain the sole individual named on the deed.

This letter will serve as notice and permission for my husband to present the application to the board and to handle any and all related matters.

Most Sincerely,



Emily Hickey

**SCHEDULE E
(Form 1040)**

Supplemental Income and Loss
(From rental real estate, royalties, partnerships,
S corporations, estates, trusts, REMICs, etc.)

OMB No. 1545-0074

2010
Attachment
Sequence No. **13**

Department of the Treasury
Internal Revenue Service (99)

▶ Attach to Form 1040, 1040NR, or Form 1041. ▶ See instructions for Schedule E (Form 1040).

Name(s) shown on return

CHRISTOPHER & EMILY HICKEY

Your social security number

[REDACTED]

Part I Income or Loss From Rental Real Estate and Royalties Note. If you are in the business of renting personal property, use Schedule C or C-EZ (see page E-3). If you are an individual, report farm rental income or loss from Form 4835 on page 2, line 40.

1	List the type and address of each rental real estate property:	2	For each rental real estate property listed on line 1, did you or your family use it during the tax year for personal purposes for more than the number of:	Yes	No
A	DUPLEX 12 ALBA STREET PORTLAND ME 04103		1 day or more		X
B	[REDACTED]		10% of the total days rented at fair rental value? (See page E-3)		X
C	[REDACTED]				

COPY

Income:	Properties			Totals (Add columns A, B, and C.)
	A	B	C	
3 Rents received	3 20,100.	[REDACTED]	[REDACTED]	3 [REDACTED]
4 Royalties received	4	[REDACTED]	[REDACTED]	4
Expenses:				
5 Advertising	5	[REDACTED]	[REDACTED]	[REDACTED]
6 Auto and travel (see page E-4)	6	[REDACTED]	[REDACTED]	[REDACTED]
7 Cleaning and maintenance	7 810.	[REDACTED]	[REDACTED]	[REDACTED]
8 Commissions	8	[REDACTED]	[REDACTED]	[REDACTED]
9 Insurance	9	[REDACTED]	[REDACTED]	[REDACTED]
10 Legal and other professional fees	10	[REDACTED]	[REDACTED]	[REDACTED]
11 Management fees	11	[REDACTED]	[REDACTED]	[REDACTED]
12 Mortgage interest paid to banks, etc. (see page E-5)	12 11,127.	[REDACTED]	[REDACTED]	12 [REDACTED]
13 Other interest	13 3,896.	[REDACTED]	[REDACTED]	[REDACTED]
14 Repairs	14 978.	[REDACTED]	[REDACTED]	[REDACTED]
15 Supplies	15 12.	[REDACTED]	[REDACTED]	[REDACTED]
16 Taxes	16 4,668.	[REDACTED]	[REDACTED]	[REDACTED]
17 Utilities	17 1,105.	[REDACTED]	[REDACTED]	[REDACTED]
18 Other (list) ▶ BUS PERCENT OF EXP	18	[REDACTED]	[REDACTED]	[REDACTED]
19 Add lines 5 through 18	19 22,859.	[REDACTED]	[REDACTED]	19 [REDACTED]
20 Depreciation expense or depletion (see page E-5)	20 8,120.	[REDACTED]	[REDACTED]	20 [REDACTED]
21 Total expenses. Add lines 19 and 20	21 30,979.	[REDACTED]	[REDACTED]	[REDACTED]
22 Income or (loss) from rental real estate or royalty properties. Subtract line 21 from line 3 (rents) or line 4 (royalties). If the result is a (loss), see page E-5 to find out if you must file Form 6198.	22 (10,879.)	[REDACTED]	[REDACTED]	[REDACTED]
23 Deductible rental real estate loss. Caution. Your rental real estate loss on line 22 may be limited. See page E-5 to find out if you must file Form 8582. Real estate professionals must complete line 43 on page 2.	23 (10,879.)	[REDACTED]	[REDACTED]	[REDACTED]
24 Income. Add positive amounts shown on line 22. Do not include any losses.	24	[REDACTED]	[REDACTED]	24 [REDACTED]
25 Losses. Add royalty losses from line 22 and rental real estate losses from line 23. Enter total losses here.	25	[REDACTED]	[REDACTED]	25 [REDACTED]
26 Total rental real estate and royalty income or (loss). Combine lines 24 and 25. Enter the result here. If Parts II, III, IV, and line 40 on page 2 do not apply to you, also enter this amount on Form 1040, line 17, or Form 1040NR, line 18. Otherwise, include this amount in the total on line 41 on page 2.	26	[REDACTED]	[REDACTED]	26 [REDACTED]

ONLY

DO NOT

FILE

KBA For Paperwork Reduction Act Notice, see your tax return instructions.

Schedule E (Form 1040) 2010

**SCHEDULE E
(Form 1040)**

Supplemental Income and Loss
(From rental real estate, royalties, partnerships,
S corporations, estates, trusts, REMICs, etc.)

OMB No. 1545-0074

2011

Attachment
Sequence No. **13**

Department of the Treasury
Internal Revenue Service (99)

▶ Attach to Form 1040, 1040NR, or Form 1041. ▶ See separate instructions.

Name(s) shown on return

Your social security number

CHRISTOPHER M & EMILY G HICKEY

A Did you make any payments in 2011 that would require you to file Form(s) 1099? (see instructions)

Yes No

B If "Yes," did you or will you file all required Forms 1099?

Yes No

Part I **Income or Loss From Rental Real Estate and Royalties** Note. If you are in the business of renting personal property, use Schedule C or C-EZ (see instructions). If you are an individual, report farm rental income or loss from Form 4835 on page 2, line 40.

Caution. For each rental property listed on line 1, check the box in the last column only if you owned that property as a member of a qualified joint venture (QJV) reporting income not subject to self-employment tax.

1	Physical address of each property - street, city, state, ZIP	2	3	4	5	6	7	8
		Number of days rented at fair rental value	Fair Rental Days	Personal Use Days	QJV			
A	12 ALBA STREET PORTLAND ME 04103	2	365	0				
B	[REDACTED]	2	365	0				
C	[REDACTED]	2	365	0				

Type of Property:

- 1 Single Family Residence
- 2 Multi-Family Residence
- 3 Vacation/Short-Term Rental
- 4 Commercial
- 5 Land
- 6 Royalties
- 7 Self-Rental
- 8 Other (describe)

Income:

	Properties		
	A	B	C
3a Merchant card and third-party payments. For 2011, enter -0-	0.	0.	0.
b Payments not reported to you on line 3a.	20,756.	[REDACTED]	[REDACTED]
4 Total not including amounts on line 3a that are not income (see instructions)	20,750.	[REDACTED]	[REDACTED]

Expenses:

5 Advertising	[REDACTED]	[REDACTED]	[REDACTED]
6 Auto and travel (see instructions)	159.	[REDACTED]	[REDACTED]
7 Cleaning and maintenance	867.	[REDACTED]	[REDACTED]
8 Commissions	[REDACTED]	[REDACTED]	[REDACTED]
9 Insurance	1,133.	[REDACTED]	[REDACTED]
10 Legal and other professional fees	[REDACTED]	[REDACTED]	[REDACTED]
11 Management fees	[REDACTED]	[REDACTED]	[REDACTED]
12 Mortgage interest paid to banks, etc. (see instructions)	14,422.	[REDACTED]	[REDACTED]
13 Other interest	[REDACTED]	[REDACTED]	[REDACTED]
14 Repairs	[REDACTED]	[REDACTED]	[REDACTED]
15 Supplies	[REDACTED]	[REDACTED]	[REDACTED]
16 Taxes	252.	[REDACTED]	[REDACTED]
17 Utilities	1,442.	[REDACTED]	[REDACTED]
18 Depreciation expense or depletion	7,696.	[REDACTED]	[REDACTED]
19 Other (list) ▶ BUS PERCENT OF EXP	[REDACTED]	[REDACTED]	[REDACTED]
20 Total expenses. Add lines 5 through 19	30,656.	[REDACTED]	[REDACTED]
21 Subtract line 20 from line 4. If result is a (loss), see instructions to find out if you must file Form 6198	(9,906.)	[REDACTED]	[REDACTED]

22 Deductible rental real estate loss after limitation, if any (see instructions) () () ()

23a Total of all amounts reported on line 3a for all rental properties	23a	[REDACTED]	[REDACTED]
b Total of all amounts reported on line 3a for all royalty properties	23b	[REDACTED]	[REDACTED]
c Total of all amounts reported on line 4 for all rental properties	23c	[REDACTED]	[REDACTED]
d Total of all amounts reported on line 4 for all royalty properties	23d	[REDACTED]	[REDACTED]
e Total of all amounts reported on line 12 for all properties	23e	[REDACTED]	[REDACTED]
f Total of all amounts reported on line 18 for all properties	23f	[REDACTED]	[REDACTED]
g Total of all amounts reported on line 20 for all properties	23g	[REDACTED]	[REDACTED]

24 Income. Add positive amounts shown on line 21. Do not include any losses

25 Losses. Add royalty losses from line 21 and rental real estate losses from line 22. Enter total losses here

26 Total rental real estate and royalty income or (loss). Combine lines 24 and 25. Enter the result here. If Parts II, III, IV, and line 40 on page 2 do not apply to you, also enter this amount on Form 1040, line 17, or Form 1040NR, line 18. Otherwise, include this amount in the total on line 41 on page 2

KBA For Paperwork Reduction Act Notice, see your tax return instructions.

Schedule E (Form 1040) 2011

**SCHEDULE E
(Form 1040)**

Department of the Treasury
Internal Revenue Service (99)

Supplemental Income and Loss
(From rental real estate, royalties, partnerships,
S corporations, estates, trusts, REMICs, etc.)

▶ Attach to Form 1040, 1040NR, or Form 1041.

▶ Information about Schedule E and its separate instructions is at www.irs.gov/form1040.

OMB No. 1545-0074

2012

Attachment
Sequence No. **13**

Name(s) shown on return

CHRISTOPHER M & EMILY G HICKEY

Your social security number

[REDACTED]

Part I Income or Loss From Rental Real Estate and Royalties Note. If you are in the business of renting personal property, use Schedule C or C-EZ (see instructions). If you are an individual, report farm rental income or loss from Form 4835 on page 2, line 40.

A Did you make any payments in 2012 that would require you to file Form(s) 1099? (see instructions) Yes No
B If "Yes," did you or will you file all required Forms 1099? Yes No

1a Physical address of each property (street, city, state, and ZIP code)
A 12 ALBA STREET PORTLAND ME 04103

B [REDACTED]
C [REDACTED]

1b Type of Property (from list below)	2 For each rental real estate property listed above, report the number of fair rental and personal use days. Check the QJV box only if you meet the requirements to file as a qualified joint venture. See instructions.	Fair Rental Days		Personal Use Days	QJV
		A	B	C	
A 2		366		0	
B 2		366		0	
C 1		366		0	

Type of Property:
 1 Single Family Residence 3 Vacation/Short-Term Rental 5 Land 7 Self-Rental
 2 Multi-Family Residence 4 Commercial 6 Royalties 8 Other (describe)

Income:		Properties	
		B	C
3 Rents received	3 18,550.	[REDACTED]	[REDACTED]
4 Royalties received	4 0.	0.	0.

Expenses:			
5 Advertising	5		
6 Auto and travel (see instructions)	6		
7 Cleaning and maintenance	7 28.	[REDACTED]	
8 Commissions	8		
9 Insurance	9 850.	[REDACTED]	
10 Legal and other professional fees	10		
11 Management fees	11		
12 Mortgage interest paid to banks, etc. (see instructions)	12 3,700.	[REDACTED]	[REDACTED]
13 Other interest	13 3,000.	[REDACTED]	[REDACTED]
14 Repairs	14		
15 Supplies	15 15.	[REDACTED]	
16 Taxes	16 5,064.	[REDACTED]	
17 Utilities	17 1,426.	[REDACTED]	
18 Depreciation expense or depletion	18 7,896.	[REDACTED]	[REDACTED]
19 Other (list) ▶ SEE ATTACHMENT	19		
20 Total expenses. Add lines 5 through 19	20 30,607.	[REDACTED]	[REDACTED]

21 Subtract line 20 from line 3 (rents) and/or 4 (royalties). If result is a (loss), see instructions to find out if you must file Form 9198.
 21 (12,057.) [REDACTED] [REDACTED]

22 Deductible rental real estate loss after limitation, if any, on Form 8582 (see instructions)
 22 (12,057.) [REDACTED] [REDACTED]

23a Total of all amounts reported on line 3 for all rental properties	23a [REDACTED]	[REDACTED]
b Total of all amounts reported on line 4 for all royalty properties	23b [REDACTED]	[REDACTED]
c Total of all amounts reported on line 12 for all properties	23c [REDACTED]	[REDACTED]
d Total of all amounts reported on line 18 for all properties	23d [REDACTED]	[REDACTED]
e Total of all amounts reported on line 20 for all properties	23e [REDACTED]	[REDACTED]

24 Income. Add positive amounts shown on line 21. Do not include any losses
 24 [REDACTED]

25 Losses. Add royalty losses from line 21 and rental real estate losses from line 22. Enter total losses here
 25 ([REDACTED])

26 Total rental real estate and royalty income or (loss). Combine lines 24 and 25. Enter the result here. If Parts II, III, IV, and line 40 on page 2 do not apply to you, also enter this amount on Form 1040, line 17, or Form 1040NR, line 18. Otherwise, include this amount in the total on line 41 on page 2
 26 [REDACTED]

KBA For Paperwork Reduction Act Notice, see your tax return instructions. Schedule E (Form 1040) 2012

Hickey, Christopher

From: RICHARD SIROIS <rsirois3@maine.rr.com>
Sent: Monday, January 13, 2014 7:20 PM
To: Hickey, Christopher
Subject: Listing from 2012

Hi Chris,

The vacant unit in the rear is really a detriment to the property as it is a liability for maintenance and general upkeep of the property. Anyone looking to buy the front building has to look and wonder why buy the front building if it includes this almost useless added building. Sort of an albatross.

You can quote me.

Hope all is well and the family is happy and healthy. Have a great 2014.

Dick

<http://mreis.mlxchange.com/DotNet/Pub/EmailView.aspx?r=1294793953&s=MRE&t=MRE>

RICHARD SIROIS
Regency Realty Group, LLC
762 Main Street
South Portland, ME 04106
Office: 207-253-1500
E-mail: rsirois3@maine.rr.com

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Multi-Family - AGENT SYNOPSIS



1 / 10

MLS#: 1065676 **Status:** Expired
 12-14 Alba Street, Portland, ME 04103

List Price: \$ 274,900
Original Price: \$ 289,900
List Date: 08/13/12
Assoc. Fee /Mo:

Neigh'd/Assoc:

Directions: Stevens Ave to Pleasant St to right on Leland to first left on Alba.

General/Land Information

Style: Colonial **#Units:** 2 **# Full Baths:** 2 **#1 Brm/2 Brm/3 Brm:** 0
Year Built+/-: 1900 **Color:** **# Partial Baths:** 0
Lot Size (Acr)+/-: 0.126 **RdFrt+/-:**
Surveyed: Unknown **Seasonal:** No **Zone:** RES2Fam
WtrFrt: No **Water Body:** **Water Body Type:**
Amt WtrFrt+/-: **WtrFrt Owned+/-:** **WtrFrt Shared+/-:**
SqFt Fin. Above Grade+/-: 2,604 **SqFt Fin. Below Grade+/-:** 0 **SqFt Fin. Total+/-:** 2,604
Source of SqFt: Public Record

Unit Information

Unit:	#1	#2	#3	#4	#5	#6
Level:	1	2				
Rm/Bd Rm:	6/2	5/2				
Full / Partial Baths:	1/	1/				
Gross Mnthly Rent per Unit:	\$950	\$900				

Remarks

Wonderful 2 unit with 2/3 bedrooms. Nothing to do but move in. Newer windows, roof shingles, gas heat, updated interior, off street parking, gr location on quiet side street. Back building is completely empty. Possible expansion into owners unit/shop

Property Features

Site Information

NOTE: Check Detail Reports for complete list of Feat

Construction: Wood Frame	Site: Open, Level
Basement Info: Full, Unfinished	Driveway: Paved
Foundation Mtrls	Parking:
Exterior: Vinyl Siding	Location: Neighborhood, Near Shopping
Roof: Shingle	Restrictions:
Heat System: Baseboard, Forced, Hot Water	Rec. Water:
Heat Fuel: Gas-Natural	Roads: Public, Paved
Water Heater: Gas	Transportation:
Cooling: No Cooling	Electric: Circuit Breakers
Floors: Vinyl, Carpet, Wood	Gas: Natural-At Street, Natural-On Site
Veh. Storage: Off Street Parking	Waste Water Disp.: Public
Amenities:	Water: Public
Access. Amnties:	
Equipment:	

Tax/Deed/Community Information

Book/Page/Partial: 24914/114All/ **Map/Block/Lot:** 133/C-13 **Full Tax Amount/Yr:** \$5,138 / (11-12)
School District:

Off Market Information

DOM: 86 **Expiration Date:** 02/10/13

Listing Contact Information

List Office: Regency Realty Group, 2438	Office: 207-253-1500
List Agent: Richard Sirois 004481	List Agt Ph: 207-233-0633
LAgt Email: RSIROIS3@MAINE.RR.COM	List Agt Cell: 207-233-0633
CoList Agt:	CoList Agt Ph:
CoList Email:	SAF/BAF/TBF: / 2.50% / 0.00

Hickey, Christopher

From: Dick Sirois <rsirois3@maine.rr.com>
Sent: Monday, November 05, 2012 8:58 AM
To: Hickey, Christopher (S.Portland,ME-US)
Subject: Fw: Feedback alba

Hi Chris

Latest feedback. Not much different than other feedbacks.

I think you are correct. The property has been shown a lot but no takers and no offers.

It is priced too high for investors and residential folks are scared of the amount of work to be completed in the back building. I am a little surprised at the comments of the sloping floor. many older buildings have those and to some degree it is (or should be) expected.

No issues with the cost of ads and such. Just please consider me if and when you do put it back on the market.

I will get the sign down today or tomorrow and send you a listing termination.

No word from Justin and no return call from last week. Do you want to look for something else?

Dick

----- Original Message -----

From: "Elizabeth Dubois" <elizabethdubois@me.com>

To: "Sirois Dick" <rsirois3@maine.rr.com>

Sent: Sunday, November 04, 2012 6:53 AM

Subject: Feedback alba

> Hi Dick,

> My clients loved the neighborhood but not the house itself. The

> sloping floors bothered them because it concerned them about the structure itself.

> They aren't in the position to do a lot of work. Thank you for the

> opportunity.

>

> Elizabeth Dubois

> Re/Max By The Bay

> The Common at 88 Middle St.

> Portland, ME 04101

> 207 671-8279 cell

> 207 773-2345 x 381

> www.ElizabethDubois.com

>

>

> Sent from my iPad

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For more information please visit <http://www.symanteccloud.com>

Hickey, Christopher

From: Jeff McCourt <01jmccourt@gmail.com>
Sent: Thursday, January 09, 2014 8:15 AM
To: Hickey, Christopher
Subject: 14 Alba Street

Hey Chris, I look at The removal of the over hang. W/out looking at how they built the upper wall. It could take two days. If they cut them off to install the upper wall and we can just knock them off and plywood over the opening and reside it. We would be able to do it in a day. I would say plan on two days. (\$1280.- Materials/Labor) I'm leaning towards a day two guys. If This is something you would like me to do. I would like to do it before it gets to warm out because of lot of bees in there I'm sure. Thanks Jeff

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Hickey, Christopher

From: Radigan, Lauren <LAURENRADIGAN@ALLSTATE.COM>
Sent: Thursday, July 18, 2013 3:38 PM
To: Hickey, Christopher
Subject: 14 Alba St

Hi Chris!

So it looks like the inspector went out to the 14 Alba street property and found a few issues with that barn you were talking about that I believe you said is attached to the home. They were concerned about the granular loss/missing shingles, the missing siding on the front of the barn, and the windows being boarded up. Were you planning on repairing this? or what is your plan with the barn? Thanks Chris!!

*Lauren Radigan
Licensed Account Manager
Pam Dodd Agency
(207) 772-1997*



Our Agency grows on referrals, for any referral you send to us that we write we will send you a \$10 gift card. We appreciate your business and look forward to working with you in the years to come!

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For more information please visit <http://www.symanteccloud.com>

Hickey, Christopher

From: Dodd, Pam <PamDodd@allstate.com>
Sent: Thursday, July 18, 2013 5:04 PM
To: Hickey, Christopher
Cc: Radigan, Lauren
Subject: 14 Alba St

Hi Chris,

I'm so sorry for the unacceptable Alba inspection result. I looked at the pictures of this and your other properties, and clearly you take great care of your properties. I spoke with underwriting about your plans and unfortunately, they are unwilling to make an exception. So I understand why you'll be keeping this with your prior carrier. I hope all goes well for you with your plans, and please contact us in the future once your renovation is complete.

Again, Chris, really sorry for any inconvenience.

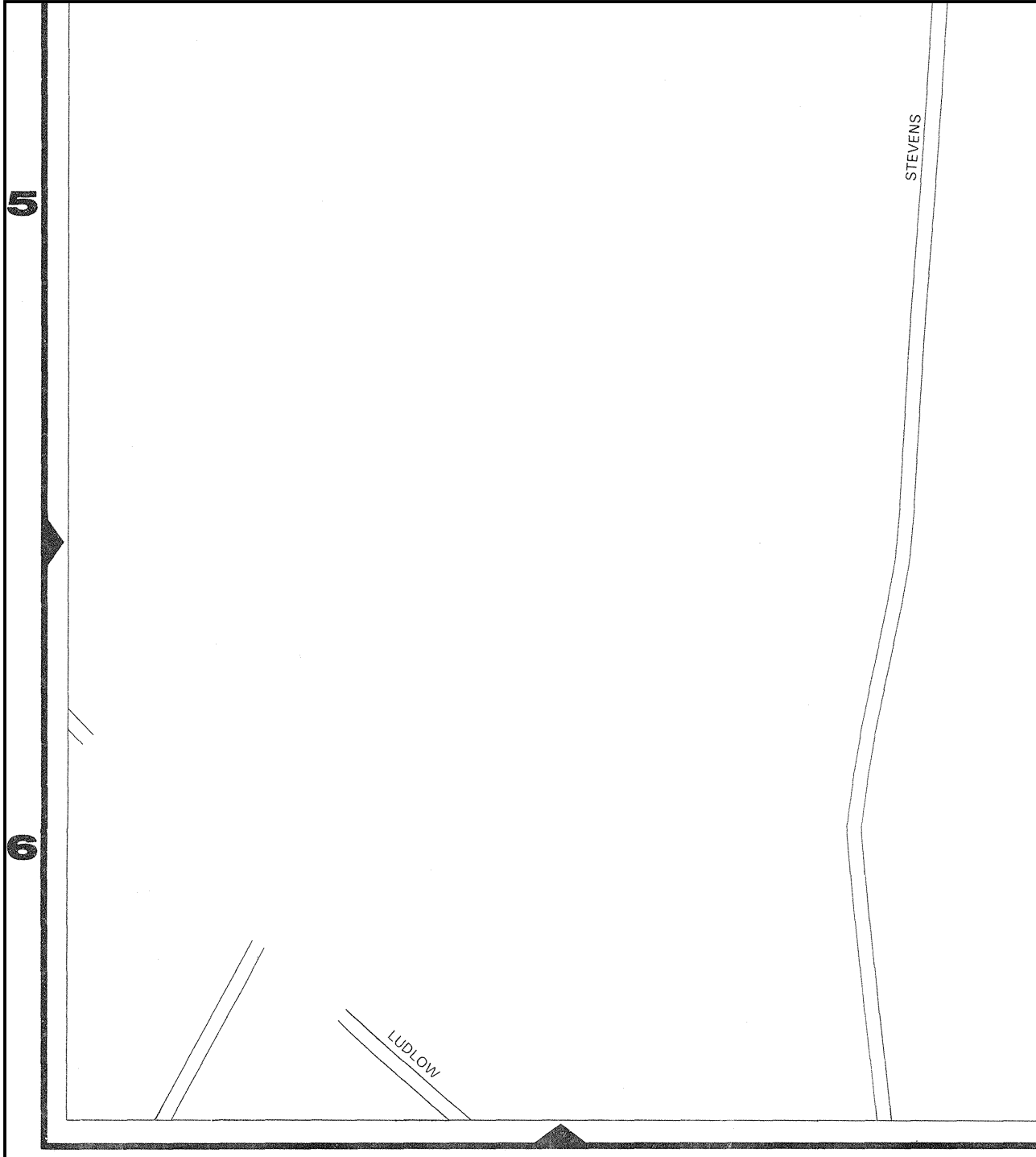
Pam :)

Pam Dodd Agency
1424 Washington Avenue
Portland, ME. 04103
Tel: 207-772-1997
Fax: 207-772-8269
[*pamdodd@allstate.com*](mailto:pamdodd@allstate.com)

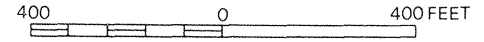
What would your family do without your income?
Ask us how we can help you protect your family
with an Allstate affordable life insurance policy

From: Radigan, Lauren
Sent: Thursday, July 18, 2013 4:41 PM
To: Dodd, Pam
Subject: FW: 14 Alba St

Lauren Radigan
Licensed Account Manager
Pam Dodd Agency
(207) 772-1997



APPROXIMATE SCALE



NATIONAL FLOOD INSURANCE PROGRAM

FIRM
FLOOD INSURANCE RATE MAP

CITY OF
PORTLAND,
MAINE
CUMBERLAND COUNTY

PANEL 7 OF 17
(SEE MAP INDEX FOR PANELS NOT PRINTED)

COMMUNITY-PANEL NUMBER
230051 0007 C

MAP REVISED:
DECEMBER 8, 1998



Federal Emergency Management Agency

This is an official copy of a portion of the above referenced flood map. It was extracted using F-MIT On-Line. This map does not reflect changes or amendments which may have been made subsequent to the date on the title block. For the latest product information about National Flood Insurance Program flood maps check the FEMA Flood Map Store at www.msc.fema.gov



APPRAISAL OF REAL PROPERTY

LOCATED AT:

12-14 Alba Street
Portland, Maine

FOR:

Mr. Anthony B. Roloff
167 Pilgrim Road
South Portland, ME 04106

AS OF:

September 15, 2006

BY:

George E. Koutalakis, SRA
Sterling Appraisal Company
182 High Street
South Portland, ME 04106

Borrower/Subject Property Information

Borrower NA Census Tract 19 Map Reference 133-C-13
 Property Address 12-14 Alba Street Check one: SF PUD CONDO 2-4 Units
 City Portland County Cumberland State ME Zip Code 04103
 Phone No. Res. --- Loan Amount Requested \$ --- Term --- Mos. Owner's Est. of Value \$ ---

No. of Rooms 12	No. of Bedrooms 4	No. of Baths 2	Family room or den <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Gross Living Area 2,604 Sq. Ft.	Garage/Carport (specify type & no.) None	Porches, Patio or Pool (specify) 2 CP, 2s stg ell	Central Air <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
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Field Report

NEIGHBORHOOD

Location	<input checked="" type="checkbox"/> Urban	<input type="checkbox"/> Suburban	<input type="checkbox"/> Rural	Property Compatibility: <input type="checkbox"/> Good <input checked="" type="checkbox"/> Avg. <input type="checkbox"/> Fair <input type="checkbox"/> Poor General Appearance of Properties: <input type="checkbox"/> Good <input checked="" type="checkbox"/> Avg. <input type="checkbox"/> Fair <input type="checkbox"/> Poor Appeal to Market: <input type="checkbox"/> Good <input checked="" type="checkbox"/> Avg. <input type="checkbox"/> Fair <input type="checkbox"/> Poor
Built Up	<input checked="" type="checkbox"/> Over 75%	<input type="checkbox"/> 25% to 75%	<input type="checkbox"/> Under 25%	
Growth Rate	<input checked="" type="checkbox"/> Fully Dev.	<input type="checkbox"/> Rapid	<input type="checkbox"/> Steady	
Property Values	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining	
Demand/Supply	<input type="checkbox"/> Shortage	<input checked="" type="checkbox"/> In Balance	<input type="checkbox"/> Over Supply	
Marketing Time	<input type="checkbox"/> Under 3 Mos.	<input checked="" type="checkbox"/> 4-6 Mos.	<input type="checkbox"/> Over 6 Mos.	
Present Land Use	75% 1 Family 25% 2-4 Family		% Apts. <u>---</u> % Condo <u>---</u> % Commercial <u>---</u> % Industrial <u>Nil</u> % Vacant <u>---</u> %	
Change in Present Land Use	<input checked="" type="checkbox"/> Not Likely	<input type="checkbox"/> Likely	<input type="checkbox"/> Taking Place Frm. <u>---</u> To <u>---</u>	
Predominant Occupancy	<input checked="" type="checkbox"/> Owner	<input type="checkbox"/> Tenant	<u>---</u> % Vacant	
S/F Price Range	\$ <u>200,000</u> to \$ <u>300,000</u>		\$ <u>200-225,000</u> = Predominant Value	
S/Family Age	<u>45</u> yrs. to <u>100+</u> yrs. Predominant Age <u>70-90+-</u> yrs.			

Note: Freddie Mac does not consider race or the racial composition of the neighborhood to be reliable appraisal factors.
 Comments including those factors affecting marketability (e.g. public parks, schools, view, noise) The subject property is located in the Deering Center area, a very popular single and small multi-unit residential area of the city. The specific neighborhood boundaries are Stevens Avenue, Ludlow Street, Hamblet Avenue, and Evergreen Cemetery. This setting is close to Deering schools, local shopping and services on Stevens Avenue and Brighton Avenue, and to employment throughout the Portland area. Properties are generally kept in good to average condition here.

SUBJECT PROPERTY

Approx. Yr. Bilt. 1900 # Units 2 # Stories Two
 Type (det, duplex, semi/det. etc.) Detached
 Design (rambler, split, etc.) 2 Family
 Exterior Wall Mat. Vinyl clapboards Roof Mat. Asphalt shingles
 Is the property in a HUD-identified Special Flood Haz. Area? No Yes
 Special Energy-Effic. Items There are no special energy efficient items in the subject property. It has been renovated in recent years, and is indicated to be well insulated. The rear 2 story ell is a shell structure which had 2 apartments in it in the past, but the city restricts the use of anyone other than the tenants (or the owner if the property were owner-occupied). This is a functional drawback, although the ell could certainly be incorporated into the two units to make them larger, or simply can be used for storage by the owner or tenants.

PROPERTY RATING	Good	Avg	Fair	Poor
Condition of Exterior	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Compatibility to Neighborhood	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Appeal and Marketability	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Market Comparable Analysis Prior To Improvement

ITEM	SUBJECT	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
Address	12-14 Alba Street Portland	97 Woodford Street Portland	10-12 Rudman Road Portland	23 Caleb Street Portland
Proximity to Sub.	---	.8+- mile	1+- mile	1+- mile
Sales Price	\$	\$ 282,000	\$ 298,400	\$ 302,000
Date of Sale and Time Adjustment	DESCRIPTION No change	DESCRIPTION 8/2006	DESCRIPTION 5/2006	DESCRIPTION 7/2006
Location	Deering	Deering	Deering	Deering
Site/View	.13+- acre	.22+- acre -6,000	.12+- acre	.14+- acre
Age	100+ years	81+- years	78+- years	84+- years
Condition	Good-average	Good-average	Good-average	Good-average
Living Area Rm. Count and Total	Total : B-rms. : Baths 12 : 4 : 2	Total : B-rms. : Baths 12 : 6 : 2 -4,000	Total : B-rms. : Baths 12 : 6 : 2 -4,000	Total : B-rms. : Baths 12 : 6 : 2 -4,000
Gross Living Area	2,604 Sq. Ft.	2,502 Sq. Ft.	2,490 Sq. Ft.	2,640 Sq. Ft.
Air Conditioning	None	None	None	None
Garage/Carport	No garage	No garage	No garage	No garage
Porches, Patio, Pools, etc.	2 CP, 2 story stg ell	Deck, CP +6,000	2 decks, small CP walk-up attic +3,000	Deck, CP +6,000
Special Energy-Efficient Items	No special	No special	No special	No special
Other	FHW/gas&space heat	Gas space heat +5,000	FHA & FHW -4,000	2 Steam/oil -5,000
Net Adjust (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 1,000	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ 5,000	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ 3,000
Indicated Value Sub.		\$ 283,000	\$ 293,400	\$ 299,000

General Comments The range indicated by the sales is \$16,000 which is about 5.5% of my final value indication and is therefore quite reasonable. Sale 2 is well bracketed and requires the least gross adjustment as well as being well bracketed. I have therefore chosen this sale as my final indicator, rounded to \$293,500. The subject has had cosmetic upgrading, but has 2 BRs per unit, while the sales all have 3 BRs each.

Estimated Market Value \$ 293,500 as of September 15, 2006
 Completed By George E. Koutalakis, SRA, CG26, ME Title President
 Signature [Signature] Date September 18, 2006

ATTACH CURRENT DESCRIPTIVE PHOTOGRAPHS OF SUBJECT PROPERTY AND STREET SCENE

SUPPLEMENTAL ADDENDUM

File No. 18208

Borrower/Client NA/ Mr. Anthony B. Roloff			
Property Address 12-14 Alba Street			
City Portland	County Cumberland	State ME	Zip Code 04103
Lender NA			

This is a Summary Appraisal Report Format.

The property interest appraised in the fee simple interest.

The Highest and Best Use of the subject property is its current use as a two family residence.

The scope of the appraisal is to form a preliminary value estimate of the market value of the subject property as of the date of inspection for the client, for use in personal decision making.

This appraisal has a limited scope in that only a market analysis was performed to form a preliminary value estimate of the market value of the subject property. The Cost and Income Approaches to value were not completed at the clients' request as well as the fact that they are not generally as reliable as the Direct Sales Comparison Approach in the estimation of market value of older residential properties.

This appraisal is based on an inspection of the subject property, a review of the city assessment records and a comparison of the subject property to other two family homes which have sold in the subject's market area.

The information on the comparable sales is obtained through the local MLS service and city records.

The sales are compared to the subject property with adjustments made to the sales for differences in characteristics. After all adjustments, the sales provide a preliminary range of value for the subject property, that is, a range of value where the market value would likely fall if an appraisal of a more complete scope were to be performed. At the clients' request, a single value is then reconciled from the range of value based on the strength of the analysis and market data that is used.

Subject Photo Page

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Lender NA			



Subject Front
12-14 Alba Street



Subject Rear



Subject Street