

# CMA

## *Covering Maine Assessing*

*September 2026 Edition*



### **President's Remarks, Raise the Sails!**

*"A ship in harbor is safe, but that is not what ships are built for." – John A. Shedd*

Navigating a ship at sea requires skill, judgment, and experience—and it's never without risk. That's a fitting metaphor for assessing, because at times it feels as though we're steering through one storm after another. Volatile real estate markets, revaluations, shifting taxpayer sentiment, and legislative changes can all feel like relentless swells on the ocean. Yet, like a seasoned captain, the steady-handed assessor keeps their course and reaches their destination.

When the seas get rough, the Maine Chapter of the IAAO is here to help guide your voyage. Whether through timely educational opportunities, the JATA program, or simply the support of trusted colleagues, our goal is to help you chart a clear and confident course forward.

This edition of the Newsletter follows some stormy weather, but I see fair winds and following seas in our future. Enjoy.

Joseph St Peter, ME IAAO Chapter President

Cover Photo: Darryl McKenney and Donald Ferrara raise the Schooner Surprise's sails



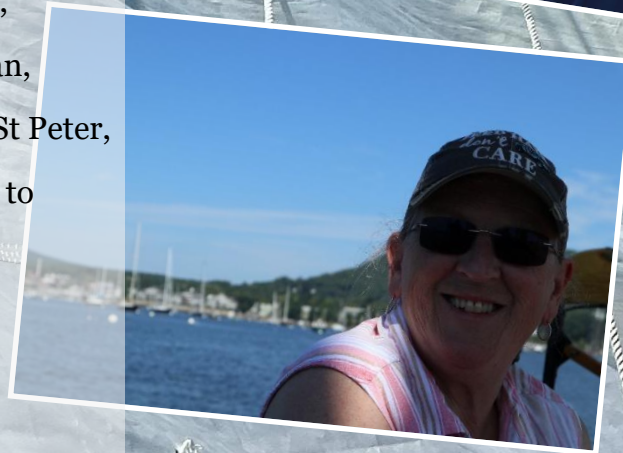
## 2026 Camden Retreat

Each year the ME IAAO Executive Committee holds a retreat. On August 20, 14 Assessors and other professionals boarded a sailboat, the Schooner Surprise out of Camden Harbor.

Natalie Andrews, Bonnie Baker, Barbara Brewer, Bill Brunelle, Theresa Duff, Rebecca Ewan, Don Ferrara, Lindsay Junkins, Darryl McKenney, Kerry Leichtman, Brent Martin, Judy Mathiau, Karen Scammon, Joe St Peter, Clint Swett, and Caitlin Thompson were all on hand to enjoy the idyllic day.

We didn't talk about BETE once...

*(that's a lie, but we didn't feel like we HAD to).*



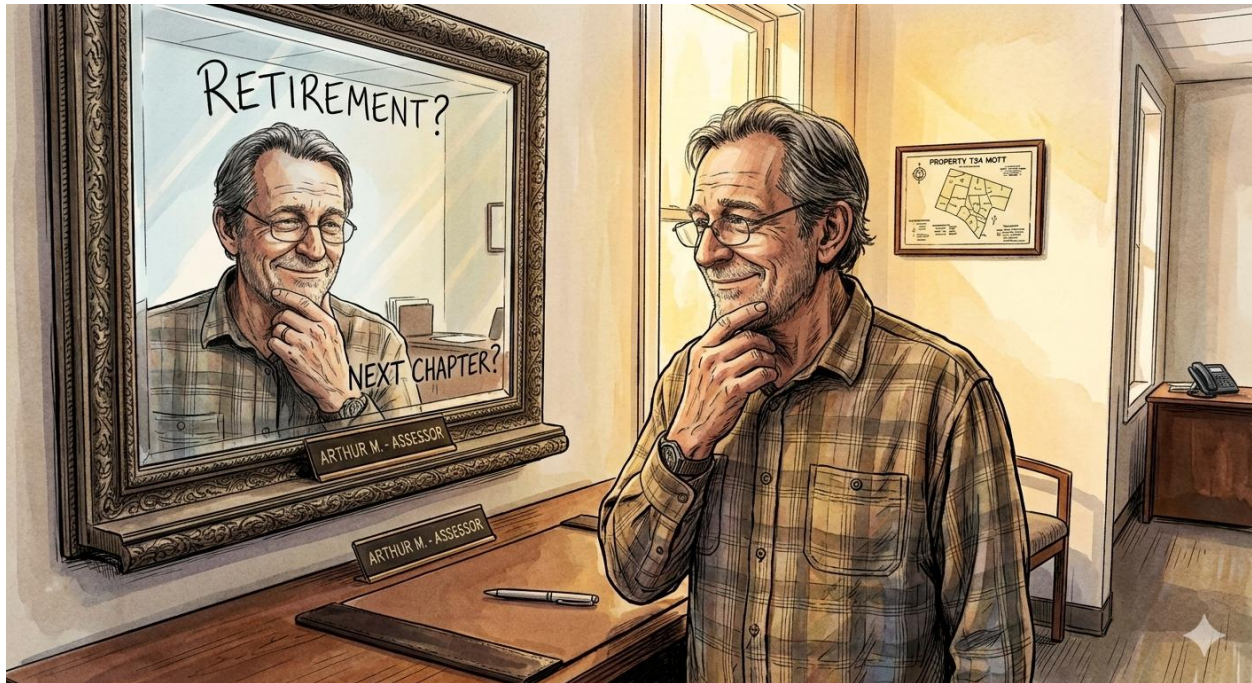
## Dreams of Retirement

### *The Assessor's New Guide*

By Joseph St Peter

*"Every time when I look in the mirror. All these lines on my face getting clearer. The past is gone. It went by like dusk to dawn."*

If you got the Aerosmith reference, you are probably at an age where retirement planning is on your mind. Ironically, Steven Tyler was 25 when he wrote the song; his own retirement would be in the decades yet to come.



If you were wondering, I am no longer 25, and my mirror reveals a face full of gray and a hairline retreating south. And yet, I look forward to many more dusks and dawns. Retirement is on my mind of course, but I also enjoy working. The engagement, good colleagues, and a sense of accomplishment keep me going. To me *assessing is interesting, the work is fulfilling* and I plan to keep doing it for a while.

Since joining this profession, I've come to believe it is a job built for longevity. I've heard similar sentiments from fellow assessors. Is it true?

It is backed up by the assessor's trusty companion, statistics. According to Data USA, the average age of property appraisers and assessors in the United States is **49 years old**, making it a significantly mature field compared to the overall U.S. workforce average of roughly 42. Data compiled from national demographic polls reveals that most professionals in our occupation are over the age of 40. Additionally, nearly 40% of the entire assessing workforce is aged 55 or older (Bureau of Labor Statistics). In a gray state like Maine, that percentage is most certainly higher.

Other professions with the highest average retirement ages and the largest shares of workers staying on the job past age 66 include tax preparers, clergy members, and farmers. These fields lack mandatory retirement ages, rely heavily on specialized knowledge, and often offer flexible, self-directed schedules, allowing individuals to continue working well into their late 60s and 70s (Time Magazine).

*Dreams, continued*

Property tax assessors sit near the top of the spectrum for professions where people choose to stay on the job significantly longer than average. In Maine, we are at the perfect confluence of this national trend and State demographics.

Maine has the oldest workforce in the nation, with nearly 39% of employment at firms where older workers (55 and older) make up at least a quarter of the workforce. With the oldest median population in the country, Maine's labor pool heavily features mature professionals driving key sectors like healthcare and skilled trades.

Contrast that with Utah which has the youngest workforce in the United States, aligned with having the lowest median age of any state at 33 years. Due to its high birth rates and massive influx of young families, only 14% of Utah's employment is concentrated at firms with a high share of mature workers.

If you look outside of traditional states, the District of Columbia boasts an exceptionally young labor pool due to a high concentration of young professionals, with over 52% of its workforce between the ages of 25 and 39. *Excepting the US Senate of course.*

Nationally, the Assessing field is currently experiencing what local government groups call a "silver tsunami". A massive wave of experienced assessors reaching retirement eligibility but frequently choosing to delay full retirement.

So why do Property Tax Assessors stay longer? Will there be a consequence to the "silver tsunami"? Let's dive in.

Property tax assessors often choose to work into their late 60s or 70s due to several somewhat obvious advantages of the profession, such as:

**High Autonomy & Low Physical Strain:** The work splits between comfortable office-based data analysis and field-based property visits. It lacks the physical toll of trades, making it sustainable for older adults.

**Valued Institutional Knowledge:** Assessors, and their employers, rely heavily on deep, specialized knowledge of local tax laws, geographic history, and mass appraisal know-how. This expertise scales with age, making veteran assessors highly valuable to local municipalities.

**Flexible Transition Paths:** Many assessors transition to part-time municipal roles, consult for smaller jurisdictions, or work as independent private fee appraisers to dictate their own hours later in life.

**Public Sector Shielding:** Because tax assessors generate revenue for local governments, their roles are highly secure and well-insulated from corporate budget cuts or layoffs, encouraging long-term retention.

There are of course downsides to the profession, such as a charged political landscape, unpredictable real estate markets, and the occasional belligerent taxpayer. However, the good seems to outweigh the bad for most.

So, what do Maine assessors have to say on the subject? I surveyed members of the Maine Chapter and received 39 responses. The answers were informative.

We asked, "What was your original career choice"? Only *one* in thirty-nine stated "assessor". The adage, *no one plans to be assessor*, seems confirmed. Since assessing is not everyone's first choice – we enter the profession *already older* than most. The responses were very eclectic. Some careers were related to assessing – such as real estate appraisers and municipal jobs. Others were about as far from the assessing field as you can get - such as flight attendants and veterinarians. The response to "how did you get into assessing" was equally diverse (and often epic). I won't list them

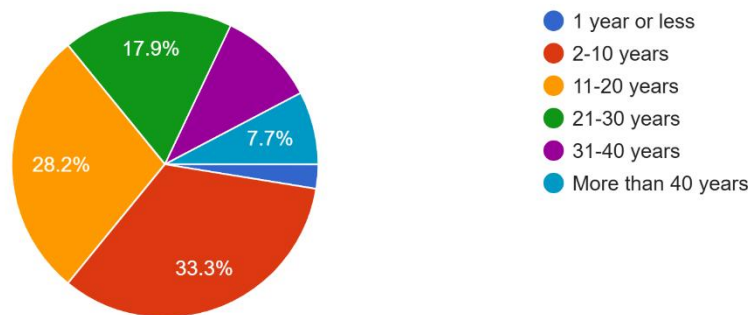
*Dreams, continues*

here, if you are curious all the survey responses can be found on the Maine Chapter website ([Assessor Longevity Survey](#)).

I didn't ask outright for Assessor's ages, having been raised to believe that is a rude question. However, I did ask how long each has worked in the assessing field. Remarkably 35% of respondents have worked in the field for more than 20 years. 28 percent have served for a respectable 11-20 years. On the other side, it is also nice to see apparently "younger" assessors entering the profession. From the responses, 2.6% have been in the profession for a year or less. 33% have been an assessor for 2-10 years. Years served, of course, does not necessarily reflect the age of the assessor. Considering that assessing is often a second career choice, that "newbie" might be over 40 to begin with.

### 3. How many years have you worked in the assessing field?

39 responses



Of the assessors surveyed, the overwhelming majority (96%) are satisfied or very satisfied with the work. Job satisfaction appears to be a motivator to stick around. 74% of those surveyed plan to remain in the assessing field until they retire; more evidence that assessing is desirable in the long run. We have also seen firsthand that those assessors who do leave the profession seem to end up in *assessing adjacent* fields, like contract assessing or municipal leadership roles such as city managers and so forth. While we joke that assessors who leave to become managers have gone to the "dark side", having them in those positions greatly enhance an administration's understanding of the role and responsibilities of the local assessor.

The assessors surveyed mostly reported that they had manageable workloads and generally felt supported by their municipalities.

When asked at what age they plan to retire, a robust 25% suggested 62 years or younger. However, most other assessors reported that their retirement age goals were above the minimum retirement age of 62 (presently anyway). Approximately *one third* of Americans immediately claim social security at age 62. Conversely, the surveyed Maine Assessors are well below that 1/3 threshold at 25%. In fact, Maine Assessors appear prepared to retire much later than age 62. 38% plan to retire at age 63-66, and 23% between 67-70. A respectable 8% plan to retire at 70 or older.

Believe it or not, that's good news for Maine Assessors. A surprising benefit of retiring later may be living longer. You heard that right. It may seem counterintuitive but a study by the National Bureau of Economic Research (NBER) suggests that exiting the labor force at 62 contributes to a higher mortality rate. In fact, delaying retirement by a single year may decrease mortality rates for older workers. People who keep working in their 60s report more purpose and stronger social ties, and their prolonged lifespans are almost certainly tied to that ([Dana Goldman, The Hill](#)).

*Dreams, concludes*

While that's all great for the 60 plus crowd, what about "younger" workers? Does the "silver tsunami" of veteran Assessors block the path for younger professionals? In my experience, senior staff serve as a bridge rather than a barrier.

Retaining experienced colleagues gives incoming workers access to irreplaceable institutional memory. Well-designed succession plans honor this exchange, turning senior staff into mentors who empower the next generation to step into leadership at a steady, confident pace.

There is no universally correct age to retire. The right answer depends on your health, your savings, maybe your spouse's situation, as well as your own particular work challenges. What looks optimal for one assessor can be a poor fit for another. The takeaway for assessors is that we belong to a profession where it is *usually* easier to retire later. Maybe we have that in common with aging rock icons. Working longer does not decrease quality of life, rather it can enhance it. So, whatever your dreams are for your golden years, you can "*dream on*, until your dream comes true."



Bonus Picture: Camden Harbor from Mt Battie  
(spot the assessors)



## Just Ask the Assessor

Dear Assessor,

I had a quick question about lot merges, does the Town of Rockport require a consolidation deed be filed with your registry prior to combining parcels? Also, do you require that the landowner complete a parcel merge and/or split request prior to performing any changes?

Kathleen Dillingham, Oxford, Maine

Dear Kathleen,

A good, straightforward question from Kathleen. First, a straightforward answer, then a little background.

Yes, we require a deed to merge and split parcels.

But I never heard of anyone using a form to request a merger or split. I found that interesting and asked Kathleen to send me her form.

I liked it. To merge, the property owner is given four criteria to merge parcels; properties must be contiguous, they must be owned by the same entity, they must be in the same taxing district, the person requesting the merger must be the current owner.

The only thing I would add to this is the property's deed must be registered at the registry of deeds. Why?

In the old days, assessors would merge and split without deeds. I went against the tide on that, always requiring the split or merger be done on the deed first. Some attorneys were displeased with me for it. One in particular wrote:

*"I continue to be puzzled by your requirement that a deed state whether or not separately described parcels of land are intended to be separate lots or one lot. From my perspective contiguous land in common ownership is one lot and cannot be conveyed out as separate lots unless it can be done so in compliance with local ordinances and state law."*

I responded, in part, with this: "I am required by ordinance to merge two parcels into one when they are under the same ownership and are both non-conforming. Otherwise, the merger needs to be instructed by deed. I've attached caselaw *McCarty v Greenlawn Cemetery* (1962) and highlighted its concluding directive.

"I mean to be consistent, not pedantic. Merging parcels that are not merged by deed leaves them separate, so that a property owner, after being taxed as if the parcels were one, could sell one of the merged parcels after having received the taxation benefit of the single, larger parcel.

"A similar situation was argued more recently in *Petrin v Scarborough*. Scarborough routinely treated "separate but abutting parcels in common ownership...as a single parcel for assessment purposes." This is basically what I would be doing if I merged and taxed abutting lots as a single parcel."

From *McCarty v Greenlawn Cemetery*: "In *Hayden v. Foster*, 13 Pick. 492, it was decided that where separate and distinct real estates belong to the same owner, they are to be considered as distinct subjects of taxation, and must be separately valued and assessed, and each estate is subject to a lien for the payment of that portion only of the owner's tax which shall be assessed upon such particular estate."

Great question, Kathleen!



Kerry Leichtman, The Assessor

# Announcements

## Training Opportunities

### IAAO



It's almost here! **The 2026 IAAO Annual Conference and Exhibition** is set for Oct. 13-16 in Calgary, Alberta, Canada at the [Calgary TELUS Convention Centre](#). Check the IAAO website for more information including podcasts and webinars about the 2026 event.

### MAAO

**Fall Conference:** MAAO's Fall Conference is this week! From September 23 to 25. It's at Sunday River, the Jordan Hotel in Newry, Maine. Registration has closed for this event, but walk-ins will be accepted as capacity allows. Questions? Please contact [training@memun.org](mailto:training@memun.org)

**Excel Mastery Beyond the Basics:** Instructed by David Cornell on Friday, November 6, 2026 at the Maine Municipal association, 60 Community Drive, Augusta

### Maine Revenue Services

**IAAO 402 – Tax Policy:** Maine Revenue Services is hosting a Fall IAAO course November 30<sup>th</sup> – December 4<sup>th</sup> in Portland, Maine. The cost per person is \$675.

**Property Tax Academy:** MRS is also offering virtual training, the 3<sup>rd</sup> annual Property Tax Academy on Wednesday, December 16<sup>th</sup>. Cost per person is \$25, registration is open now. The Property Tax Academy is approved for **6 CE hours**.

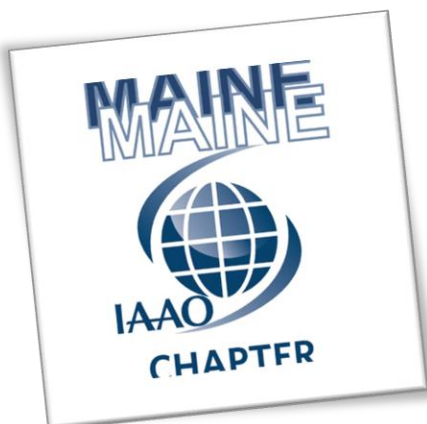
**Property Tax School:** The 2027 Edition of Property Tax School will once again be held at Thomas College. June 7-11 next year.

### Maine IAAO

**Annual “Winter” Meeting** – The Maine Chapter of the IAAO is holding its Annual Meeting in Augusta on Thursday, November 12<sup>th</sup>. We have a great agenda in store, including:

- Legislative Update - Amanda Campbell
- More on exemptions – Matthew Caton
- MVR Guidance – “Sunny with a chance of Exemptions”
- BETE and Solar Exemptions – Bill Van Tuinen
- JATA Live Session

*Plus, the annual business meeting and election of chapter officers. Lunch and snacks to be served! Registration opening soon, stay tuned for details...*



## Announcements Continued...

### More Training

#### MMA/Maine Chapter IAAO

Join ME Chapter IAAO Director Barbara Brewer at the 2026 MMA Convention, 90th Anniversary Edition on Wednesday, October 7, 2026, for a great topic, “Understanding the Relationship Between Assessments and Tax Bills: How Clarifying Assessments and the Assessors' Role Removes the Mystery for Taxpayers.

**Sad News** – It's with a heavy heart that we report the passing of **Peter Lacy**. Peter was the accomplished Director of the Property Tax Division for many years.

**Fundraising Result** – The Maine Chapter raised \$1,900 for the President's Reception after the IAAO Conference, Gala Banquet. No chapter funds were used, all proceeds came Mug Sales, the 50/50 and individual donors. Thanks to all who contributed and helped! I'll be sure to toast you all at the Gala! Sláinte

**New CMAs** - As of the June 5<sup>th</sup> we have 12 new CMAs – congrats all and we are looking forward to seeing you at Chapter events!

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Jeremy Binette

Lucas Disher

Aaron Huotari

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Thomas Bourret

Corilie Green

Michael Snyder

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Kathleen Dillingham

John Green

Amelia Waszynski

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Alexandra Hewitt

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### Job Postings!

**Assessing Agent-** The Town of West Paris is seeking a qualified professional for the position of Assessing Agent to perform specialized administrative and technical work in the valuation of real and personal property.

**Appraiser I/II** - Cumberland County Regional Assessing seeks a full-time Appraiser to join them in providing professional, high quality real and personal property assessing services within their contracted municipalities.

**Assessors Clerk** - The City of Rockland is seeking an Assessor's Clerk. The clerk will provide wide variety of clerical and administrative tasks, including the maintenance of records for the Assessor's Office and general administrative support for the Assessor; duties also include serving the public, answering questions, and providing information.

Go to **Maine Municipal Association** for up-to-date municipal jobs and news! [MMA job postings](#)



**Movers and shakers!** - Stephen Sullivan is now the Acting Director of the Property Tax Division at Maine Revenue Services. Stephen has served with MRS for the past 10 years, most recently as Deputy Director of the Property Tax Division. Congrats Steve!

## Scholarship Opportunity



**The David P Ledew Advanced Scholarship** - Interested in advancing your Maine Assessor Certification? The Maine Chapter Board is accepting applications for the David P Ledew Scholarship. The scholarship is named for a stalwart champion of assessor excellence. As the Director of Maine Revenue Services, David Ledew led the effort to create advanced certification for Maine Assessors. The Chapter Board is honored to offer a scholarship in his name!

The scholarship amount of \$500 must be used during the next calendar year to be used towards qualified Advanced Certification training as specified in the Maine Revenue Services Bulletin 26, Title 36 Sections 310-312 and 318.

This year's application deadline is October 21, 2026

2027 Application Link: [Application link](#)

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## Just Ask the Assessor

The Maine Chapter of IAAO recognizes the need for advancing education in the assessing field and to elevate the standards of professionalism required by an individual to be effective as an Assessor. The JATA program was created to assist the new CMA, provide guidance to municipal officials and promote individuals interested in pursuing a career in assessment administration.

To see the mentor list and additional program details, click this link to the Maine Chapter Website: [JATA Program](#)



Just Ask the Assessor

## Your 2026 Maine Chapter IAAO – Executive Committee



Rear Row L to R: Brent Martin, Donald Ferrara, Kerry Leichtman, Barbara Brewer. Front Row: Natalie Andrews, Darryl McKenney, Clint Swett, Joseph St Peter, Theresa Duff (absent Amber Poulin and Lauren Asselin)

| 2026 Chapter Leadership |                |                  |                                                                                          |
|-------------------------|----------------|------------------|------------------------------------------------------------------------------------------|
| Joseph St Peter         | President      | Auburn           | <a href="mailto:jstpeter@auburnmaine.gov">jstpeter@auburnmaine.gov</a>                   |
| Lauren Asselin          | Vice President | Gray             | <a href="mailto:lasselin@graymaine.org">lasselin@graymaine.org</a>                       |
| Clint Swett             | Treasurer      | Cumberland       | <a href="mailto:cswett2@townofcumberlandmaine.gov">cswett2@townofcumberlandmaine.gov</a> |
| Donald Ferrara          | Secretary      | Eliot            | <a href="mailto:dferrara@eliotme.gov">dferrara@eliotme.gov</a>                           |
| Darryl McKenney         | Past President | Waldoboro        | <a href="mailto:assessor@waldoboromaine.org">assessor@waldoboromaine.org</a>             |
| Natalie Andrews         | Director       | Paris            | <a href="mailto:manager@parismaine.org">manager@parismaine.org</a>                       |
| Theresa Duff            | Director       | Houlton          | <a href="mailto:tax.assessor@houlton-maine.com">tax.assessor@houlton-maine.com</a>       |
| Barbara Brewer          | Director       | Standish         | <a href="mailto:bbrewer@standishme.gov">bbrewer@standishme.gov</a>                       |
| Brent Martin            | Director       | South Portland   | <a href="mailto:bcmartin@southportland.org">bcmartin@southportland.org</a>               |
| Amber Poulin            | Director       | Stockton Springs | <a href="mailto:assessment@stocktonsprings.org">assessment@stocktonsprings.org</a>       |
| Kerry Leichtman         | IAAO Rep       | Camden/Rockport  | <a href="mailto:kleichtman@camdenmaine.gov">kleichtman@camdenmaine.gov</a>               |
| Kyle Avila              | Webmaster      | Mt Desert        | <a href="mailto:assess@mtdesert.org">assess@mtdesert.org</a>                             |

### Word of the Day - Superadequacy

A **superadequacy** in real estate appraisal is an excess in the capacity, size, or quality of a structure or feature that exceeds current market standards and does not add value equal to its cost. The market—not the homeowner—decides what an upgrade is worth. Spending a large amount of money on a feature does not guarantee a matching increase in resale value.