Town of Lisbon

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MEMO

To: Town Council / Glenn Michalowski, Town Manager / Sarah Bennett, Assist. Town Mgr.
From: Samantha Bryant, Finance Director
Subject: Town Code Sec 92-5 Tax Acquired Property Inventory/Review
Date: April 29, 2025

Section 92-8 of Lisbon Town Code requires Council approval on any disposal method selected for foreclosed properties and for Town staff to provide notice of these properties to Council within 90 days of foreclosure.

Below is a list of properties the Town owns through automatic foreclosure as of the date of this memo. The amounts owed below are as of the date of this memo (and includes current due amounts not yet paid). Please note the color scheme below has no meaning, it's just to differentiate each table from the ones above and below it.

Parcel No	Property Owner	Address	Tax Owed	Sewer Owed	Foreclosure Date	Foreclosure Reason
U19-008	Michael Zemla	10 Congress St	$22,649.79	n/a	4/8/25	June 2023 Tax Lien
Status Summary Foreclosure was waived by Council in prior years for unknown reason. USPS has not provided return receipts for all certified letters yet, but many were confirmed received by mortgage holders. Property has been listed for sale since December 2024 by former owner.						
Recommendation Confirm that all mortgage holders received 45 day foreclosure notice and proceed with 90 day disposal notice. Notify realtor that property is now owned by the Town.						

Parcel No	Property Owner	Address	Tax Owed	Sewer Owed	Foreclosure Date	Foreclosure Reason
U13-026	Shawn Donohue	344 Lisbon St	$8,054.39	$0.08	4/8/25	June 2023 Tax Lien
Status Summary USPS certified letter went unclaimed. Found out that provided mailing address was sold to a new owner three years ago. No phone or other contact information available. Sewer bills have been consistently paid by owner.						
Recommendation Attempt again to send letter property address instead of mailing address. If no response or payment, begin disposal process.						

Parcel No	Property Owner	Address	Tax Owed	Sewer Owed	Foreclosure Date	Foreclosure Reason
U22-010	Ian Hutchins	103 Lisbon St	$10,680.30	$791.78	4/8/25	June 2023 Tax Lien

Status Summary

USPS has not yet delivered 45 day notice letter to owner. Letter to mortgage holder was undeliverable. Owner made sewer payment via check on March 13th. Phone number on sewer account is disconnected.

Recommendation

Owner usually pays once foreclosure notice received. Make further attempts to contact owner with foreclosure notice.

Parcel No	Property Owner	Address	Tax Owed	Sewer Owed	Foreclosure Date	Foreclosure Reason
U02-037	Walter Russell	46 Summer St	$6,244.07	n/a	4/8/25	June 2023 Tax Lien

Status Summary

Certified letter was returned undeliverable.

Recommendation

Found obituary for owner with no next of kin information. Last tax payment was received August 27, 2021. Proceed with 90 day disposal notice.

Parcel No	Property Owner	Address	Tax Owed	Sewer Owed	Foreclosure Date	Foreclosure Reason
U04-077	Irene Reil	18 Bibber St	$5,814.99	$136.85	4/8/25	June 2023 Tax Lien

Status Summary

Certified letter received and signed by owner. No response or payment. Upon further review, taxes have historically been paid by the credit union, though they are not a mortgage holder. Left voicemail at Lisbon Federal Credit Union to determine if they will continue this arrangement.

Recommendation

Await response from Lisbon FCU regarding their intention to pay outstanding taxes. If so, issue quitclaim deed. If not, proceed with 90 day disposal notice.

Parcel No	Property Owner	Address	Tax Owed	Sewer Owed	Foreclosure Date	Foreclosure Reason
U16-025	Gary Hudon Jr	22 Village St	$7,012.82	$2,172.99	4/8/25	June 2023 Tax Lien

Status Summary

Certified letter received and signed by owner. No response or payment.

Recommendation

Proceed with 90 day disposal notice.

Parcel No	Property Owner	Address	Tax Owed	Sewer Owed	Foreclosure Date	Foreclosure Reason
R07-047-A	Frederick Williams	276 Ferry Road	$2,096.24	n/a	4/8/25	June 2023 Tax Lien

Status Summary
Owner and Town have been attempting to contact each other.

Recommendation
Continue efforts to connect with owner. If 2023 tax lien paid, then issue quitclaim deed. If owner is unwilling or unable to make payment to Town in timely fashion, proceed with 90 day disposal notice.

Parcel No	Property Owner	Address	Tax Owed	Sewer Owed	Foreclosure Date	Foreclosure Reason
U05-211	Hansel Garcia	6 Union St	$33,583.33	$0.00	4/8/25	June 2023 Tax Lien

Status Summary
Property burnt down in February 2023. Taxes and sewer were generally not paid since then, as well as an assessment for the Town to remediate the property. Possible new owner recently paid outstanding sewer bills, but 2023 tax lien remains unpaid.

Recommendation
Old taxes paid by new owner. Issue quitclaim deed to return property to new owner. Work with Town Management and Economic Development Director to coordinate repayment of other outstanding taxes/fees in a timely fashion.

Parcel No	Property Owner	Address	Tax Owed	Sewer Owed	Foreclosure Date	Foreclosure Reason
U26-047	Dian Cota	16 Wing St	$8,090.55	$291.89	4/8/25	June 2023 Tax Lien

Status Summary
Owner passed away. Made contact with relative, who would like to pay outstanding taxes.

Recommendation
Have new owner make installment payments through end of June. Once outstanding lien is paid off, issue quitclaim deed.

Parcel No	Property Owner	Address	Tax Owed	Sewer Owed	Foreclosure Date	Foreclosure Reason
U15-025-J	Anita Caron	16 Matthew St	$0.00	$989.57	June 2024	Dec 2022 Sewer Lien

Status Summary
Owner is deceased. Taxes have been paid by USDA RD as mortgage holder. Notified them about sewer payments, but no payment received after many weeks.

Recommendation
Sent 90 day disposal notice as previously approved by Council.

Parcel No	Property Owner	Address	Tax Owed	Sewer Owed	Foreclosure Date	Foreclosure Reason
R09-014	Pamela McGuire	430 Ridge Rd	$15,368.26	n/a	Dec 2021	June 2020 Tax Lien
Status Summary Property is split between Lisbon and Sabattus. Went through disposal process per state law. Property has pending buyer awaiting approval.						
Recommendation n/a						