



**Cumberland County**  
**Board of Assessment Review**  
**Meeting Agenda - Final**

Meeting Location: 27 Northport Drive, Portland ME 04103

BAR Hearings are scheduled upon request and open to the public.

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**Tuesday, June 16, 2026**

**5:00 PM**

**Sebago Meeting Room  
27 Northport Dr  
Portland, ME 04103**

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**CALL TO ORDER**

The Board may ask questions during each appeal. After the appeal is presented the Board may continue to deliberate or may close the hearing and continue deliberations for 60 days from the date of the appeal or longer if a Taxpayer Extension of Time has been completed by the applicant.

After a decision is reached, the Secretary for the Board shall issue a written decision for each appeal and send to the applicant, the Assessor and the Cumberland County Commissioners within 10 days.

If the Board fails to give written notice of its decision within 60 days of the date the application was filed, unless the applicant agrees in writing to further delay, the application is deemed denied and the applicant may appeal to the Superior Court as if there had been a written denial.

**ROLL CALL**

**APPROVAL OF MINUTES**

[BAR 26-013](#) Approval of the minutes, May 19, 2026, meeting of the Board of Assessment Review

[BAR 26-014](#) Approval of the minutes, May 29, 2026, special meeting of the Board of Assessment Review

**OLD BUSINESS**

[BAR 26-007](#) For consideration and adoption, revised Cumberland County Board of Assessment Review (BAR) Procedures, Instructions for Applicants, and BAR Application.

**Attachments:** [BAR Rules and Regs Revd draft for approval 2026](#)  
[BAR Instructions to Applicants for approval 2026](#)  
[BAR Application Form draft for approval 2026](#)

**NEW BUSINESS**

[BAR 26-015](#) Appeal for an 2025-26 Tax Abatement Request for 41 Mayberry Landing (Building and Land, Lot 6), Naples, Maine, R05-005-006 by Dr. Joseph and Denise Chisari.

**Attachments:** [41 Mayberry Naples Appeal Application](#)  
[41 Mayberry Naples Appeal Information](#)  
[Naples Town Response to Chisari Appeal](#)

[BAR 26-016](#) Appeal for an 2025-26 Tax Abatement Request for 45 Mayberry Landing (Building and Land, Lot 7), Naples, Maine, R05-005-007 by Dr. Joseph and Denise Chisari.

**Attachments:** [45 Mayberry Naples Appeal Application](#)  
[45 Mayberry Naples Appeal Information](#)  
[Naples Town Response to Chisari Appeal](#)

[BAR 26-017](#) Appeal for 2025 - 26 Tax Abatement Request for 457 Cape Monday Rd, Harrison, ME MAP/Lot 21-0019 by Tamsen and Matthew Moynihan.

**Attachments:** [457 Cape Monday Appeal Application](#)  
[457 Cape Monday Appeal Information](#)  
[Consent for Extension of Times 2026](#)

**NEXT MEETING: To be determined**

**ADJOURNMENT**

## Position Paper

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**File #:** BAR 26-013

**Agenda Date:** 6/16/2026

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Title:

Approval of the minutes, May 19, 2026, meeting of the Board of Assessment Review

Background and Purpose of Request:

Review and approve the attached minutes.

Staff Contact: Katharine Cahoon, Executive Department

# Cumberland County

27 Northport Dr  
Portland, ME 04103

## Position Paper

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**File #:** BAR 26-014

**Agenda Date:** 6/16/2026

**Agenda #:**

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Title:

Approval of the minutes, May 29, 2026, special meeting of the Board of Assessment Review

Background and Purpose of Request:

Review and approve the attached minutes.

Staff Contact: Katharine Cahoon, Executive Department

## Position Paper

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**File #:** BAR 26-007

**Agenda Date:** 5/19/2026

**Agenda #:**

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Title For Agenda Item:

For consideration and adoption, revised Cumberland County Board of Assessment Review (BAR) Procedures, Instructions for Applicants, and BAR Application.

### Background:

Staff has prepared updated the following documents for consideration with edits from May 19, 2026:

- Cumberland County Board of Assessment Review Procedures
- Instructions for Applicants
- BAR Application

**CUMBERLAND COUNTY BOARD OF ASSESSMENT REVIEW  
RULES OF PROCEDURE**

Revised: \_\_\_\_\_, 20\_\_

**SECTION I  
ESTABLISHMENT OF BOARD**

The Cumberland County Commissioners (“County Commissioners”) established the Cumberland County Board of Assessment Review (“Board”) to hear and decide all property tax abatement appeals to the County Commissioners pursuant to 36 M.R.S. § 844(1-A).<sup>1</sup> Pursuant to 36 M.R.S. § 844-M(3), the Board has authority to adopt procedural rules. These Rules of Procedure supersede all previously adopted Board rules as of the adoption date below.

**SECTION II  
ORGANIZATION OF BOARD**

1. **NUMBER OF BOARD MEMBERS AND TERMS.** The Board consists of seven members who are appointed by the County Commissioners. Board members shall serve for staggered three-year terms, except that of those members first appointed, two shall be for a term of four years and two shall be for a term of five years.
  
2. **BOARD QUALIFICATIONS.** Board members must be residents of Cumberland County, at least 18 years of age, and U.S. citizens. A Board member’s position becomes vacant when the Board member terminates their residence in the County. Board members are selected upon the basis of their knowledge of real and personal property taxation and property valuation. At least one member must be a licensed real estate appraiser and one must be a member of the general public. A Cumberland County (“County”) official or the spouse of a County official may not be a member of the Board.
  
3. **OFFICERS.** The Board shall annually elect a Chair and a Secretary from its membership. The Chair shall preside over all meetings and hearings, be the official spokesperson of the Board, and fulfill the customary functions of that office. The Secretary or their designee shall create and maintain a permanent record of Board meetings, the correspondence of the Board, and the records that are required as part of the various proceedings brought before the Board. The Secretary shall preside over meetings and be the official spokesperson of the Board in the Chair’s absence.

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<sup>1</sup> The Cumberland County Commissioners voted to establish a seven-member BAR on May 10, 2010 and granted the BAR the authority to hear all appeals to the County Commissioners, except for appeals of poverty abatement decisions. On April 21, 2026, the Commissioners voted to grant the BAR authority to hear all appeals, including appeals of poverty abatement decisions.

4. BOARD DUTIES/QUORUM. The Board shall have the powers and duties prescribed by law, including the powers and duties of a municipal board of assessment review, as provided by 36 M.R.S. § 844-M. The members of the Board in carrying out their official duties shall act in a quasi-judicial capacity, acting fairly, independently, and impartially.

5. OFFICE. The County Commissioners and Board's office is located at the Cumberland County Office Building, 27 Northport Drive, Portland, Maine 04103. All written communications for the Board shall be sent to the Board in care of the Board Secretary or their designee at this address.

6. REMOVAL OF MEMBERS/VACANCIES. Any member of the Board may be removed for cause by the County Commissioners at any time prior to the expiration of their term. Vacancies are filled by appointment of the County Commissioners for the unexpired term.

### SECTION III PROCEDURE

1. MEETINGS/QUORUM. The Chair shall call all meetings of the Board as required by law. The Chair shall also call meetings of the Board when requested to do so by a majority of the Board members or by the County Commissioners. A quorum shall consist of four members of the Board. No hearing or meeting of the Board shall be held, nor any action taken, in the absence of a quorum. Decisions on any matter before the Boards shall require the affirmative vote of a majority of the total number of regular members of the Board. When a motion results in a tie vote, the motion fails. The Board shall give notice of all hearings and meetings as required by Maine's Freedom of Access Act, 1 M.R.S. § 401, *et seq.*, and its meetings shall be open to the public except as otherwise provided by law.

2. BOARD RECORDS. The record shall consist of the minutes of the Secretary or their designee; video and/or audio recordings of meetings, and the transcript of such recording, if one is made; all applications, exhibits, stipulations, papers and requests filed in any proceeding before the Board; any summaries prepared of an inspection of the property; and the written decision of the Board. Such records are public records open to inspection or copying in accordance with Maine's Freedom of Access Act, 1 M.R.S. § 401, *et seq.*, unless otherwise provided by law.

3. CONFLICT OF INTEREST. No member of the Board shall be counted for purposes of a quorum or participate in the hearing or disposition of any matter in which he or she has a conflict of interest. Any question of whether a member has a conflict of interest sufficient to disqualify the member from voting thereon shall be decided by a majority vote of the other members of the Board; where such vote results in a tie, the

subject member shall be disqualified.

4. APPEAL. A taxpayer must have first filed a written application for a property tax abatement to the Assessor(s) or Municipal Officers of the municipality in which the property is located and must have received a written decision from the authorized board or official or the application must have been deemed denied by law. To appeal the Assessor(s) or Municipal Officers decision on the abatement request to this Board, the applicant must then file a written application for appeal and all required supporting documentation to the Board.

The applicant must set forth in the application for appeal:

- The name, address, and contact information (telephone and/or email address) of the appealing party and any authorized representative,
- The name(s) of the assessed taxpayer(s) or legal owner(s) of the property,
- A description of the property involved,
- The tax year for the abatement requested,
- The amount assessed by the Assessor(s),
- Whether any relief was granted by the Assessor(s) or Municipal Officers,
- The relief the applicant is requesting the Board grant and the reasons for such request, and
- Any other information necessary to review the appeal.

The applicant must provide the Board with a copy of the abatement application submitted to the Assessor(s) or Municipal Officers, and a copy of any written decision issued by the Assessor(s) or Municipal Officers. For appeals of poverty abatement decisions, all materials must be clearly marked as confidential. Forms shall be made available on request and in the Board's Office.

5. TIME FOR FILING. The application for appeal must be filed in writing to the Board within sixty (60) days from the date the applicant received the notice of decision from which such appeal is being taken or within sixty (60) days of the date the abatement application to the Assessor(s) or Municipal Officers is deemed to have been denied. The application for appeal shall be filed with the Board and a copy provided to the Assessor(s) or Municipal Officers of the municipality in which the property is located. Unless the applicant agrees in writing to extend the deadline, the Board has sixty (60) days to hear and decide the appeal.

6. PAYMENT REQUIREMENT. Before any appeal may be heard by the Board for a property with an assessed valuation of \$500,000 or more, the applicant must pay the amount of the tax required by the applicable statute. See 36 M.R.S. § 844(4).

7. EVIDENCE. The Board may receive any oral or documentary evidence, but shall exclude irrelevant, immaterial, or unduly repetitious evidence. Each party shall have the

right to present his/her case or defense by oral or documentary evidence, to submit rebuttal evidence, and to conduct such cross-examination as may be required for a full and true disclosure of facts. All documentary evidence from all parties that can reasonably be anticipated as part of the record (e.g., assessing records, appraisal reports, statements of financial condition) shall be submitted to the Board, with a copy provided to the other party, **fourteen (14) days** in advance of the Board's initial hearing on the appeal; provided, however, that such documentary evidence that cannot reasonably be anticipated as part of the record, such as rebuttal evidence, need not be submitted in advance. Notwithstanding the above, the Board may permit the submission of additional information at any time prior to its decision for good cause shown. The Board may continue any hearing to obtain clarification of the facts or legal issues involved.

8. VIEW OF THE PROPERTY. The Board may view or inspect the property at issue, if it deems necessary. At any inspection of the property, all parties and their representatives shall have the right to be present. The purpose of any such visit is to enable the Board to obtain context to testimony presented at the hearing, not to receive evidence or testimony. No evidence or testimony shall be offered at the inspection, but all parties may call to the attention of the Board, without further comment, those characteristics of the property which they wish the Board to observe. A summary of the inspection shall be made by the Board on the record at the next scheduled meeting of the Board, and any party may at that time offer their own summary of the visit for the record.

9. DELIBERATIONS. The Board may close the hearing after all parties have had an opportunity to present evidence to the Board and may deliberate at that meeting or continue its deliberations until the next meeting of the Board.

10. WAIVER. The Chair may waive any rules of procedure related to the conduct of a hearing upon good cause shown.

#### SECTION IV DECISION

1. TIME OF DECISION. The Board shall render a decision on all appeals within sixty (60) days from the date the appeal is filed unless the applicant agrees in writing to further delay. All decisions of the Board on all appeals shall be voted on at a public meeting of the Board. The Board's findings of fact and determinations of each case shall be based only upon evidence presented to the Board in its public proceedings.

2. WRITTEN DECISION. The Board shall issue a written decision that shall set forth the Board's findings and conclusions, as well as the reason(s) or basis for such findings and conclusions, based on the material issues of fact, law, or discretion presented. All findings and conclusions shall be based only upon evidence included in the Board's record. The decision shall also include the appropriate order, relief, or denial

of relief. If the Board determines that the applicant is over-assessed, it shall grant such reasonable abatement as the Board determines proper. The Secretary or their designee shall mail or hand deliver notice of the Board decision to all parties, including the applicant, Assessor(s) or Municipal Officers, and the County Commissioners within ten (10) days of such decision.

3. RECONSIDERATION. The Board may reconsider any decision within sixty (60) days of its prior decision, provided it continues to have jurisdiction over the appeal. A request to the Board to reconsider a decision must be filed within ten (10) days of the vote that is to be reconsidered. If the Board votes to reconsider the decision, it may conduct additional hearings and receive additional evidence and testimony as provided herein. If the Board votes to reconsider the decision, it shall vote again upon the merits and provide a second written decision; provided, however, that the vote to reconsider and the action taken thereon must occur and be completed within sixty (60) days of the date of the vote on the original decision.

4. APPEAL. A party may appeal the decision of the Board to the Superior Court in accordance with Rule 80B of the Maine Rules of Civil Procedure. If the Board fails to give written notice of its decision within 60 days of the date the appeal was filed, unless the applicant agrees in writing to further delay, the appeal is deemed denied and the applicant may appeal to the Superior Court as if there had been a written denial.

ADOPTED: \_\_\_\_\_, 20\_\_

Board of Assessment Review:

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

## CUMBERLAND COUNTY BOARD OF ASSESSMENT REVIEW INSTRUCTIONS TO APPLICANTS

Dear Applicant:

These instructions provide general guidance on the process and documentation required to appeal a property tax abatement decision to the Cumberland County Board of Assessment Review (BAR). The following instructions are not intended to be a substitute for reviewing the applicable laws and rules of procedure or consulting legal counsel or other professionals.

Appeal Process: The Cumberland County Commissioners established the County BAR to hear appeals of property tax abatement decisions issued by Assessor(s) and Municipal Officers in municipalities that have not established their own local board of assessment review. The County BAR hears appeals of property tax abatement decisions that would have otherwise been heard by the County Commissioners under state law.

Before filing an appeal with the County BAR, a taxpayer must first apply for a property tax abatement to the Assessor(s) or Municipal Officers in the municipality where the property is located. Assessor(s) generally hear applications for abatements due to an overvaluation (the assessed value is too high) and the Municipal Officers (selectboard or council) generally hear applications for abatements due to poverty or hardship. An appeal to the County BAR may only be filed after the Assessors(s) or Municipal Officers issue a decision on whether to grant an abatement or when the application has been “deemed denied” by law because the Assessor(s) or Municipal Officers failed to issue a decision within 60 days from the date of the application.

Timing: An application to appeal to the County BAR must be made in writing and submitted to the BAR within sixty (60) days of the date of the Assessor(s) or Municipal Officers notice of decision or the date the application is deemed denied by law.

Application Forms: Forms that may be used to apply for an appeal are available:

- **At the Cumberland County Office Building**  
27 Northport Drive  
Portland, ME 04103
- **On the County website**  
[https://www.cumberlandcountyme.gov/boards\\_\\_\\_committees/board\\_of\\_assessment\\_review/index.php](https://www.cumberlandcountyme.gov/boards___committees/board_of_assessment_review/index.php)
- **By Telephone**  
(207) 871-8380

Supporting Documentation: A written application for appeal should be accompanied by supporting documentation. At least fourteen (14) days before the initial hearing on the application to appeal, applicants must submit to the County BAR all supporting documentation that is required by the BAR Rules of Procedure, all evidence reasonably anticipated to be part of the record (such as assessing records, appraisal reports, statements of financial condition), and a copy of the application to and abatement decision issued by the Assessor(s) or Municipal Officers.

Notice to Municipal Assessor(s)/Municipal Officers: A copy of the written application for appeal to the BAR and any supporting documentation must be provided to the Assessor(s) or Municipal Officers (whomever issued the decision being appealed) at least fourteen (14) days before the initial hearing date of the appeal.

Taxpayer's Burden of Proof (Overvaluation): A municipality's assessment is generally presumed valid. To successfully challenge an assessment, courts have held a taxpayer must prove the assessment is "manifestly wrong," not just that the valuation is higher than what the taxpayer believes it should be. To prove an assessment is "manifestly wrong" a taxpayer generally has to prove one of three things:

1. The judgment of the Assessor was irrational or so unreasonable in light of the circumstances that the property is substantially overvalued and an injustice results;
2. There was unjust discrimination. To show unjust discrimination the taxpayer must demonstrate that his or her property, as a whole, has been valued differently than other comparable properties; or
3. The assessment was fraudulent, dishonest or illegal.

Please be sure to address these standards carefully in your application for an appeal.

Taxpayer's Burden of Proof (Poverty): A poverty abatement may be granted when a taxpayer cannot pay the tax assessed to them due to their own financial hardship. No challenge to the assessed value of the property is involved.

The applicant must show that they reside on the property, have a legal responsibility to pay the tax owed, and are unable to pay the tax due to financial hardship. The financial hardship must have existed both at the time of the application and during the tax year(s) for which the abatement is being requested. Only taxes related to the primary residence of the taxpayer seeking a poverty abatement are eligible to be abated. For purposes of a poverty abatement appeal "primary residence" means the taxpayer's home, appurtenant structures necessary to support the home, and the acreage sufficient to satisfy minimum lot size requirements.

When submitting an appeal related to a poverty abatement, the applicant should clearly label all documents, financial statements, and materials as “confidential.” All hearings to discuss an appeal of a poverty abatement decision are conducted in executive session (in a private meeting).

Meeting Information: Upon receipt of an application for an appeal, the Chair of the BAR will call a meeting to hear the application. The BAR does not hold regular meetings. The applicant and other parties will be notified of the date of the hearing. At the hearing all parties will have an opportunity to present their case by submitting written, oral, or electronic evidence, will be allowed to rebut other party’s submissions, and may conduct cross-examinations. Any evidence submitted to the BAR at the hearing will become part of the board’s record and will be used to inform the board’s decision.

Decision: The BAR will issue a written decision within sixty (60) days of the date the application for appeal was filed, unless the applicant agrees to an extension. The written decision will be mailed or hand-delivered to the applicant. A request for reconsideration of the decision must be made within 10 days of the date the vote that is to be reconsidered.

Fees: Although there is no fee to submit an application for an appeal to the BAR. A taxpayer may be required to pay the undisputed amount of current taxes owed to the municipality in order to appeal a decision to the County BAR (see 36 M.R.S. § 844(4)).

BAR meetings and hearings are generally held at the Cumberland County Office Building, 27 Northport Drive, Portland Maine, 04103. Please contact us with any scheduling questions or issues.

Sincerely,

Cumberland County Board of Assessment Review

27 Northport Drive  
Portland, ME 04103  
(207) 871-8380

**CUMBERLAND COUNTY BOARD OF ASSESSMENT REVIEW**  
**APPLICATION FOR PROPERTY TAX APPEAL**  
Pursuant to Title 36 M.R.S. § 844

NOTE: Application for a property tax abatement must **first** be made to the Assessor(s) or Municipal Officers of the municipality in which the property is located. Only after the municipality decides whether to grant an abatement may an appeal be filed with the County Board of Assessment Review

1. NAME OF APPEALING PARTY: \_\_\_\_\_
2. ADDRESS OF APPEALING PARTY: \_\_\_\_\_
3. CONTACT INFORMATION (telephone number/email): \_\_\_\_\_
4. NAME, ADDRESS, AND TELEPHONE NUMBER OF AUTHORIZED REPRESENTATIVE, IF ANY: \_\_\_\_\_  
\_\_\_\_\_
5. NAME(S) OF ASSESSED TAXPAYER(S)/LEGAL OWNER(S):  
\_\_\_\_\_
6. STREET ADDRESS OF PROPERTY: \_\_\_\_\_ MAP/LOT: \_\_\_\_\_
7. MUNICIPALITY IN WHICH PROPERTY IS LOCATED: \_\_\_\_\_
8. TAX YEAR FOR ABATEMENT REQUESTED: \_\_\_\_\_
9. ASSESSED VALUATION:

	(a)	LAND:	\$	_____
	(b)	BUILDING:	\$	_____
	(c)	TOTAL:	\$	_____
10. WAS AN ABATEMENT GRANTED BY THE ASSESSOR(S)/MUNICIPAL OFFICERS? Yes/No (circle one)
11. IF RELIEF WAS GRANTED, AMOUNT OF ABATEMENT: \_\_\_\_\_
12. ESTIMATED TIME FOR PRESENTATION AT HEARING: \_\_\_\_\_

**FOR APPEALS RELATED TO VALUATION OF PROPERTY:**

13. OPINION OF CURRENT VALUE:

	(a)	LAND:	\$	_____
	(b)	BUILDING:	\$	_____
	(c)	TOTAL:	\$	_____
14. ABATEMENT REQUESTED (VALUATION AMOUNT): \_\_\_\_\_  
(#9(c) minus #13(c) = #14)

15. REASONS FOR REQUESTING ABATEMENT. PLEASE BE SPECIFIC, STATING GROUNDS FOR BELIEF THAT ASSESSMENT IS “MANIFESTLY WRONG” FOR ASSESSMENT PURPOSES. ATTACH EXTRA SHEETS IF NECESSARY. Note that the Maine Supreme Court has held in tax abatement cases that in order to prevail, the taxpayer must prove one of three things:

- (1) The judgment of the Assessor was irrational or so unreasonable in light of the circumstances that the property is substantially overvalued and an injustice results;
- (2) There was unjust discrimination; or
- (3) The assessment was fraudulent, dishonest or illegal.

Only if one of these is proven by the taxpayer is the assessment said to be “manifestly wrong.”

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**FOR APPEALS RELATED TO POVERTY ABATEMENTS:**

\*Clearly label all application materials and supporting documentation as confidential.

15. IS THE PROPERTY YOU ARE SEEKING AN ABATEMENT FOR YOUR PRIMARY RESIDENCE? Yes/No (circle one)

16. MARITAL STATUS: \_\_\_\_\_

17. NAMES AND AGES OF FAMILY MEMBERS AND OTHERS RESIDING ON PROPERTY: \_\_\_\_\_

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18. BRIEFLY EXPLAIN WHERE YOUR INCOME/SUPPORT COMES FROM: \_\_\_\_\_

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19. BRIEFLY EXPLAIN ALL ITEMS OF VALUE IN YOUR NAME (AND IF MARRIED, IN YOUR SPOUSE’S NAME), INCLUDING OTHER REAL ESTATE, THE CASH VALUE OF

SECURITIES AND INSURANCE, ANNUAL ANNUITY OR PENSION AMOUNT, OTHER PERSONAL PROPERTY, AND CASH: \_\_\_\_\_

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20. BRIEFLY EXPLAIN ALL MORTGAGES OR OTHER DEBTS YOU OWN ON THIS PROPERTY:

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\_\_\_\_\_

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\_\_\_\_\_

\_\_\_\_\_

21. DESCRIBE WHY YOU ARE REQUESTING AN APPEAL AND WHY YOU FEEL YOU QUALIFY FOR A POVERTY ABATEMENT: \_\_\_\_\_

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**To the Cumberland County Board of Assessment Review:** In accordance with the provisions of 36 M.R.S.A. § 844, I hereby make written application for an appeal of the property tax abatement decision described above. The statements provided herein are correct to the best of my knowledge and belief.

\_\_\_\_\_

Date

\_\_\_\_\_

Signature

## INSTRUCTIONS

Submit this application for appeal and any supporting documentation to the **Cumberland County Board of Assessment Review**, in care of the BAR Secretary or their designee, to **27 Northport Drive, Portland, Maine 04103**. A copy of this application for appeal and any supporting documentation must also be filed with the municipal Assessor(s) or Municipal Officers who issued the original abatement decision.

All supporting documentation **MUST** be filed with the County BAR at least **fourteen (14) days prior to the hearing date.**

A separate application form should be filed for each separately assessed parcel and for each tax year in which an abatement is sought.

Appeals related to poverty abatement requests must be clearly labeled as confidential.

**THE APPLICATION FOR APPEAL MUST BE SIGNED.**

After the appeal is filed, you will be notified of the hearing date.

# Cumberland County

27 Northport Dr  
Portland, ME 04103

## Position Paper

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**File #:** BAR 26-015

**Agenda Date:** 6/16/2026

**Agenda #:**

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Title For Agenda Item:

Appeal for an 2025-26 Tax Abatement Request for 41 Mayberry Landing (Building and Land, Lot 6), Naples, Maine, R05-005-006 by Dr. Joseph and Denise Chisari.

### Background:

Please see the attached application for the requested abatement amount and reasons for requested abatement.

Date of Assessor's Tax Decision: 3/9/2026

Date Cumberland County BAR Appeal Filed: 4/28/2026

Number of Days Appeal Filed from Assessor's Decision: 50 Days

County BAR Received Taxpayer Granted Extension: Yes, Extension Received: 4/28/2026

*Maine*  
Cumberland County

**CUMBERLAND COUNTY BOARD OF ASSESSMENT REVIEW**  
**APPLICATION FOR PROPERTY TAX APPEAL**

(Pursuant to Title 36 M.R.S.A. § 844-M)

NOTE: Application must **first** be made to the Assessor

1. NAME OF APPLICANT: Joseph Chisari
2. ADDRESS OF APPLICANT: 41 Mayberry
3. TELEPHONE NUMBER: 207-890-9192
4. NAME, ADDRESS AND TELEPHONE NUMBER OF ATTORNEY/AUTHORIZED AGENT, IF ANY: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
5. STREET ADDRESS OF PROPERTY: 41 Mayberry Ln MAP/LOT: 205-005-006
6. MUNICIPALITY IN WHICH PROPERTY IS LOCATED: Naples, ME Cumberland County
7. ASSESSED VALUATION:

(a) LAND:	\$ <u>490,192</u>
(b) BUILDING:	\$ _____
(c) TOTAL:	\$ <u>490,192</u>
8. OWNER'S OPINION OF CURRENT VALUE:

(a) LAND:	\$ <u>&lt; 390,460</u>
(b) BUILDING:	\$ _____
(c) TOTAL:	\$ <u>&lt; 390,460</u>
9. ABATEMENT REQUESTED (VALUATION AMOUNT): 99,732  
(#7(c) minus #8(c) = #9)
10. TAX YEAR FOR WHICH ABATEMENT REQUESTED: Previous 1 or 2 (legally allowable)
11. AMOUNT OF ANY ABATEMENT(S) PREVIOUSLY GRANTED BY THE ASSESSOR FOR THE ASSESSMENT IN QUESTION: \_\_\_\_\_
12. DATE OF ASSESSOR'S DECISION: \_\_\_\_\_
13. A BRIEF STATEMENT OF ALL PRIOR PROCEEDINGS BEFORE THE ASSESSOR CONCERNING THE DISPUTED ASSESSMENT: See Attached  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

14. REASONS FOR REQUESTING APPEAL. PLEASE BE SPECIFIC, STATING GROUNDS FOR BELIEF THAT ASSESSMENT IS "MANIFESTLY WRONG" FOR ASSESSMENT PURPOSES. ATTACH EXTRA SHEETS IF NECESSARY. Note that the Maine Supreme Court has held in tax abatement cases that in order to prevail, the taxpayer must prove one of three things:

- (1) The judgment of the Assessor was irrational or so unreasonable in light of the circumstances that the property is substantially overvalued and an injustice results;
- (2) There was unjust discrimination; or
- (3) The assessment was fraudulent, dishonest or illegal.

Only if one of these three things is proven by the taxpayer, is the assessment said to be "manifestly wrong."

*see Attached letter*

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15. ESTIMATED TIME FOR PRESENTATION AT HEARING: 10-15 minutes

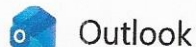
Submit this application and a copy of your original application to the BAR and any labeled documentation available to support your claim. **ONE COPY MUST** be submitted to your municipal tax assessor that sent you the denial letter. All documentation **MUST** be submitted with the application or at least **fourteen (14) days prior to hearing date** to Cumberland County Board of Assessment Review, 27 Northport Drive, Portland, ME 04103. You will be notified of the scheduled hearing date.

**To the Cumberland County Board of Assessment Review:** In accordance with the provisions of 36 M.R.S.A. § 844-M, I hereby make written application for an appeal of the assessed value of the property as noted above. The above statements are correct to the best of my knowledge and belief.

04/28/2026  
Date

*John Chew*  
Signature of Applicant

**THIS APPLICATION MUST BE SIGNED.**  
A separate application form should be filed for each separately assessed parcel of real estate claimed to be "manifestly wrong."



Outlook

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**Formal Request for Property Tax Abatement and Adjustment of Assessed Value – Parcels R05-005-006 & R05-005-007**

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From Joseph Chisari <joechisari@hotmail.com>

Date Mon 4/27/2026 1:49 PM

To Katharine Cahoon <cahoon@cumberlandcounty.org>

Cc Randy Lessard <townmanager@townofnaples.org>; Michelle Thibodeau <mthibodeau@townofnaples.org>

 1 attachment (4 MB)

Cumberland County Board of Assesment Review.pdf;

To the Cumberland County Board of Assessment Review,

I am writing to formally request a review of the assessed values for my properties located at 41 Mayberry Landing (Building and Land, Lot 6) and 45 Mayberry Landing (Land Only, Lot 7) in Naples, Maine, identified as Parcel R05-005-006 and Parcel R05-005-007, and to seek a property tax abatement pursuant to applicable Maine law.

I purchased these properties in 2021 for \$2,400,000 during a period of extraordinary market inflation associated with the COVID-19 housing surge in Maine, under conditions that significantly constrained housing availability. In 2022, the Town of Naples assessed the properties at a combined value of \$2,200,000.

Following a review request with the then-assessor, Paul Binette of O'Donnell & Associates, the assessed value was reduced to \$1,973,243. While I appreciated that adjustment, I believe the valuation remains overstated.

Based on detailed comparable property analysis included in my attached documentation—reflecting similar construction, the same contractor, and the same year of build—a more accurate assessed value is \$1,863,849. This represents a difference of \$336,151 from the original 2022 assessment and indicates that the property has been manifestly overvalued.

Further supporting this conclusion are recent valuations and transactions of nearby properties within the same community. A neighboring property at 19 Mayberry Landing (Lot 2), which offers superior construction potential and more favorable water frontage on the same pond, was assessed last year at \$418,485. Additionally, another parcel within the community, identified as Lot 5A at the corner of Mayberry Landing and Lake House Road, featuring better water frontage, was sold by the Town last year for \$426,000 and assessed at \$390,460. These comparable properties further demonstrate that the assessed value of my properties is disproportionate and not in line with similarly situated parcels.

Accordingly, I respectfully request:

1. A formal abatement and correction of the assessed value based on the submitted comparable evidence; and

2. A refund of any overpaid property taxes for all tax years eligible under Maine law as a result of such abatement.

This request is made pursuant to 36 M.R.S. § 841, which permits abatements where an assessment is manifestly wrong, and 36 M.R.S. § 843, governing appeals and further review. I ask that the Board consider this request within the framework of these statutes and any other applicable provisions that allow for correction of an inaccurate or inequitable assessment.

Supporting documentation is enclosed to substantiate the valuation discrepancy and basis for this request. I respectfully ask the Board to review the evidence and grant appropriate relief, including adjustment of the assessed value and issuance of any refunds legally permitted.

Please confirm receipt of this request and advise if any additional information is required. I am available at your convenience to discuss this matter further.

Thank you for your time and consideration.

Sincerely,

Joe Chisari, Player Representative  
Doctor of Chiropractic (DC)  
Semi-Pro Bodybuilder (Natural)  
Entrepreneur  
Music Producer and Artist - I Have More Dreams Than Memories  
Cell: 207-890-9192  
[joechisari@hotmail.com](mailto:joechisari@hotmail.com)

The information accompanying this transmission is confidential or privileged. This information is intended for the use of the individual named. If you are not the intended recipient, please be aware that any disclosure, copying, distribution or use of the contents is prohibited. If you receive this transmission in error, please delete it and notify me.

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**From:** Katharine Cahoon <cahoon@cumberlandcounty.org>

**Sent:** Monday, April 27, 2026 12:21 PM

**To:** Joseph Chisari <joechisari@hotmail.com>

**Subject:** Re: County BAR - Tuesday, May 19, 2026

Good afternoon Dr. Chisari,

As we discussed, I am attaching the Cumberland County Board of Assessment Review forms to be completed for your property appeals.

1. The appeal form (one application for each property)
2. Consent to extension of time.

I have attached those forms to this email. Could you fill those out and send them back to me as soon as possible? You are still within the 60 day deadline to file an appeal which is May 8, 2026.

Please let me know if you have any questions or concerns.

Best,

**Cumberland County Board of Assessment Review**  
27 Northport Drive, Portland, Maine 04103  
207-871-8380 • cumberlandcountyme.gov

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Consent to Extension of Deadline for Decision on Tax Abatement Appeal to  
Cumberland County Board of Assessment Review

Cumberland County BAR  
27 Northport Dr  
Portland, Maine 04103

RE: Tax Abatement Application for property located at Map \_\_\_\_\_ Lot(s) 6 + 7  
Property Street Address: 41 and 45 Mayberry Landing  
Town of: Naples ME  
(April 1, 2025 assessment date)

Dear Board Members:

The undersigned hereby agrees to extend the time for the Cumberland County Board of Assessment Review to decide the pending appeal(s) for a tax abatement on the property identified above.

04/27/2025  
Date

[Signature]  
Signature of Taxpayer(s) or Authorized Representative

Mailing Address: 41 Mayberry Landing, Naples ME 04055

Note any dates of unavailability: \_\_\_\_\_



Cumberland County  
Board of Assessment Review  
142 Federal Street  
Portland, ME 04101

03/17/2026

Dear Cumberland County Board of Assessment Review,

Please see attached property tax abatement applications and supporting documents. 41 Mayberry and 45 Mayberry applied to begin in the current tax year 2025-2026. 41 Mayberry 2380 sq ft assessed value is \$378.00/sq ft., 35 Mayberry 2792 sq ft is assessed at \$332.00/sq ft.. Both properties are of similar quality, built the same year and by the same builder next to one another. This represents a \$46.00 per square foot difference. I am over assessed by \$109,394.00. My home should be valued at \$790,160 not \$899,554.

Lot 2 19 Mayberry, raw land, has a valued \$418,485.00 with deep water front. Lot size 2.5 acres

Lot 7A 45 Mayberry raw land, has a valued \$490,912.00 with the majority of water front shallow neither swimmable nor usable depths of murky depths and widths of 1 foot by 20 feet. Lot size 2.5 acres

Lot 5A 5 Lake House raw land, has a value \$390,460.00 with deep water front. Lot size 2.5 acres.

Included is a letter from the town of Naples which says the reason for the denial is due to the amount I paid for the property. Based on this reasoning I would wonder why there's a need to pay a tax assessors. Each assessor can simply use the amounts that people have to pay for a property. However, when I needed to find a home and bought the property during the pandemic, prices were artificially high. This was also the tax re-assessment period for Naples, ME.

Despite these obvious discrepancies in valuation the town has denied my request to reduce my property value.

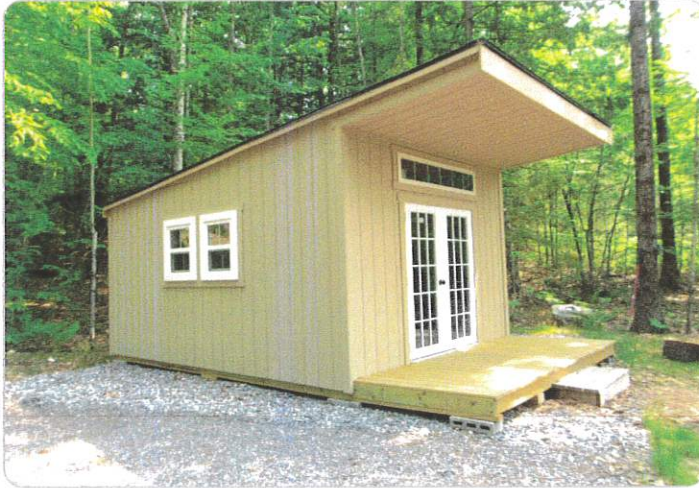
I request that you take this evidence into account and accept my appeal.

Sincerely,

Dr. Joseph Chisari



41 Mayberry Landing, Naples, ME 04055



# NAPLES

## 274 LAKE HOUSE ROAD

### PROPERTY INFORMATION

Site:	Map R05, Lot 005, Sub A
Town:	Naples
Tax Year:	2025
Owner:	LOWELL, RICHARD
Last Committed Tax:	\$3,869.87

Land Value:	\$400,460
Building Value:	\$6,895
Total Real Value:	\$407,355
Exemption Value:	\$0
Net Taxable Real Value:	\$407,355

### OWNER INFORMATION

Owner #1:	LOWELL, RICHARD	Owner Since:	05/22/2024
Owner #2:	OMEADA	Book:	10765

- Documents:**
- R05-005-A
  - R05-005-A From

Mailing Address: **PO BOX 554  
PORTLAND, ME  
04112**

Purchase Price: **\$424,900**

- [R05-005-A Sketch](#)
- [R05-005-A To Water](#)
- [R05-005-A Water](#)

Trio Account #: **3673**

## LAND INFORMATION

LAND GROUP: TYPE	SIZE	VALUE
Primary Lot: Trickey Pond	244 LF	\$197,085
Primary Lot: Additional 7	1.5 AC	\$18,375
Primary Lot: Table 7	1 AC	\$175,000
	<b>2.50 AC</b>	<b>\$390,460</b>

## SITE IMPROVEMENT

Improvements made to the property such as a well, septic system or driveway.

DESCRIPTION	SI VALUE
SI Grade 1	\$10,000
	<b>\$10,000</b>

## BUILDING DATA

BUILDING TYPE   AREA   GRADE   COND   F.OBS.   E.OBS.   VALUE   COLOR   YEAR



<b>BUILDING TYPE</b>	<b>AREA</b>	<b>GRADE</b>	<b><u>COND</u></b>	<b><u>F.OBS.</u></b>	<b><u>E.OBS.</u></b>	<b>VALUE</b>	<b>COLOR</b>	<b><u>YEAR</u></b>
Platform	60	4.00	95%	100%	100%	\$616		

## VISIT HISTORY

<b>DATE</b>	<b>PURPOSE</b>	<b>RESULT</b>	<b>INDIVIDUAL</b>
06/04/2025	Building Permit	Reprice	Greg Clifford
11/19/2021	Equalization	Vacant	Greg Clifford
02/13/2001	Equalization	Vacant	Dana Berube

## EXEMPTIONS

<b>TYPE</b>	<b>VALUE</b>
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No exemptions listed for this property.

APPLICATION FOR  
ABATEMENT OF MUNICIPAL PROPERTY TAXES

36 M.R.S. §§ 841 - 849, and Property Tax Bulletin No. 10

This application must be filed with your municipal assessor. A separate application should be filed for each separately assessed parcel of real estate claimed to be overvalued.

1. Name: Joseph Chisari
2. Mailing address: 41 Main Street, Naples, ME 04855
3. Physical address (if different than mailing address): \_\_\_\_\_
4. Phone: 207 540 9192 Email: jchisari@chisari.com
5. Tax year for abatement: ..... 2025 - 2026
6. Assessed value of real estate: ..... Building Value ..... \$ 899,554
7. Reduction of real estate value requested: ..... \$ 109,394
8. Assessed value of personal property: ..... X ..... \$ N/A
9. Reduction of personal property value requested: ..... \$ N/A
10. Reasons for requesting abatement (please be specific about the reason(s) you believe the assessment is illegal, erroneous, or that the property is overvalued for tax purposes, and include supporting documentation such as comparable sales/deed reference):  
See Email Same builder Same Inverness  
Sanctuary of Comparison  
\_\_\_\_\_  
\_\_\_\_\_  
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\_\_\_\_\_

DECLARATION(S) UNDER THE PENALTIES OF PERJURY. I declare that I have examined this return/report/document and (if applicable) accompanying schedules and statements and to the best of my knowledge and belief they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Signature of applicant: [Signature] Date: 01/22/2026

Rev 03/22

## Town of Naples, Maine

Assessors Office  
PO Box 1757 Naples, Maine 04055  
Phone: 207-693-6364 Fax: 207-693-3667

March 9, 2026

TAX ABATEMENT

Joseph Chisari  
Denise Chisari  
41 Mayberry Lane  
Naples, ME 04055

Parcel R05-005-006  
Acct RE 3663

Dear Mr. & Mrs. Chisari,

We have received and reviewed your tax abatement application with your supporting email dated January 22, 2025 regarding the assessment of the above-mentioned property. The total assessment is **\$1,492,035** and you believe it should be assessed at **\$1,382,641** (\$109,394 less).

Our records show you purchased this parcel along with your abutting parcel on July 1, 2021 for **\$2,390,000**. The combined assessments for both properties is **\$1,973,243**.

The Town of Naples completed its last Town-wide Equalization as of April 1, 2022. The 2025 Certified Assessment Ratio for Naples is **95%**.

To gain a tax abatement the taxpayer must prove that the assessment is manifestly wrong or that unjust discrimination exists. Typically an assessment is shown to be manifestly wrong when the tax payer provides and supports a credible fair market value that is not within 10% of the assessed value. Unjust discrimination is when a taxpayer demonstrates that a property or group of properties is valued at different percentage of true value than the average property within the town. Your email seems to focus on the latter avenue for the abatement request. While the homes were built by the same builder, the buildings are different. We do not believe that you have met the standard of proving unjust discrimination.

The burden of proof for an abatement is intended to be a high hurdle. I provide a number of quotes from case law to support this assertion. 1926 Cumberland County Power and Light Co. v. Hiram, "a claim of discrimination must be supported by something which in effect amounts to an intentional violation of the essential principle of practical uniformity." 1966 Kittery Electric Light Co. v. Kittery "Perfection is not expected, and if assessors have been honest with themselves, fair with the public, and true to their oath of office in their endeavor to reach just values, their judgement controls." 1981 Shawmut Inn v. Kennebunkport There is the presumption of good faith and conformity to the requirements of law attached to the assessor's work, and to overcome such presumption a taxpayer must show that the judgement of the assessors as to the tax amount is irrational or so unreasonable in light of the circumstances that the property is substantially overvalued and injustice results." 1989 Moser v. Phippsburg "The mere potential for unequal apportionment of tax is not sufficient to overturn an assessment. The taxpayer must show that the assessor's system of valuation necessarily results in unequal apportionment unless they intend to prove that their property is substantially overvalued."

The Naples Assessors have denied your request for a tax abatement.

If you are dissatisfied with the decision of the Assessors, you have 60 days from the date of this notice to appeal to the Cumberland County Board of Assessment Review, 142 Federal Street, Portland, Maine 04101

Sincerely,

*Jul Sh...*  
*Albert*  
*Stephen LaDomb*

Naples Assessors

**John E. O'Donnell and Associates, Municipal Mapping and Assessing**

632 Bald Hill Rd New Gloucester, Maine 04260

Phone 207 926-4044 Fax 207 926-4037

May 28, 2026

Cumberland County Board of Assessment Review  
205 Newbury Street  
Portland, ME 04105

RE: Naples, ME- Joseph & Denise Chisari appeal R05-005-006

Dear Cumberland County Board of Assessment Review:

Our Company assists the Town of Naples with their assessing work. We are representing the Naples Assessors in their decision to set the assessed value of Joseph & Denise Chisari parcels located on Naples Tax Map R05-005-006.

The total assessment is **\$1,492,035** and the taxpayer(s) believe it should be assessed at **\$1,382,641** (\$109,394 less). These values are within **8%** of each other.

Mr. & Mrs. Chisari purchased this parcel along with the abutting vacant parcel on July 1, 2021 for **\$2,390,000**. The combined assessments for both properties is **\$1,973,243**. The 2025 certified assessment ratio is **95%**.


We submit the following for the Board to review.

- Initial abatement response dated March 9, 2026
- Copy of Assessors card
- Copy of tax map showing neighborhood raw land assessments
- Photographs of the subject home and the neighbor's home that are cited as being the same by the appellant

Mr. & Mrs. Chisari have not presented a credible alternative value that persuaded the Naples Assessors to lower the assessment.

Please feel free to contact me if you have any questions or concerns regarding this submission.

Sincerely,

  
Paul L. Binette CMA  
John E. O'Donnell & Associates  
Naples Assessors' Agents

CC: Joseph & Denise Chisari

## Town of Naples, Maine

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Assessors Office  
PO Box 1757 Naples, Maine 04055  
Phone: 207-693-6364 Fax: 207-693-3667

March 9, 2026

TAX ABATEMENT

Joseph Chisari  
Denise Chisari  
41 Mayberry Lane  
Naples, ME 04055

Parcel R05-005-006  
Acct RE 3663

Dear Mr. & Mrs. Chisari,

We have received and reviewed your tax abatement application with your supporting email dated January 22, 2025 regarding the assessment of the above-mentioned property. The total assessment is **\$1,492,035** and you believe it should be assessed at **\$1,382,641** (\$109,394 less).

Our records show you purchased this parcel along with your abutting parcel on July 1, 2021 for **\$2,390,000**. The combined assessments for both properties is **\$1,973,243**.

The Town of Naples completed its last Town-wide Equalization as of April 1, 2022. The 2025 Certified Assessment Ratio for Naples is **95%**.

To gain a tax abatement the taxpayer must prove that the assessment is manifestly wrong or that unjust discrimination exists. Typically an assessment is shown to be manifestly wrong when the tax payer provides and supports a credible fair market value that is not within 10% of the assessed value. Unjust discrimination is when a taxpayer demonstrates that a property or group of properties is valued at different percentage of true value than the average property within the town. Your email seems to focus on the latter avenue for the abatement request. While the homes were built by the same builder, the buildings are different. We do not believe that you have met the standard of proving unjust discrimination.

The burden of proof for an abatement is intended to be a high hurdle. I provide a number of quotes from case law to support this assertion. 1926 Cumberland County Power and Light Co. v. Hiram, "a claim of discrimination must be supported by something which in effect amounts to an intentional violation of the essential principle of practical uniformity." 1966 Kittery Electric Light Co. v. Kittery "Perfection is not expected, and if assessors have been honest with themselves, fair with the public, and true to their oath of office in their endeavor to reach just values, their judgement controls." 1981 Shawmut Inn v. Kennebunkport There is the presumption of good faith and conformity to the requirements of law attached to the assessor's work, and to overcome such presumption a taxpayer must show that the judgement of the assessors as to the tax amount is irrational or so unreasonable in light of the circumstances that the property is substantially overvalued and injustice results." 1989 Moser v. Phippsburg "The mere potential for unequal apportionment of tax is not sufficient to overturn an assessment. The taxpayer must show that the assessor's system of valuation necessarily results in unequal apportionment unless they intend to prove that their property is substantially overvalued."

The Naples Assessors have denied your request for a tax abatement.

If you are dissatisfied with the decision of the Assessors, you have 60 days from the date of this notice to appeal to the Cumberland County Board of Assessment Review, 142 Federal Street, Portland, Maine 04101

Sincerely,

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Naples Assessors

**Town of Naples, Maine**

Assessors Office  
PO Box 1757 Naples, Maine 04055  
Phone: 207-693-6364 Fax: 207-693-3667

March 9, 2026

TAX ABATEMENT

Joseph Chisari  
Denise Chisari  
41 Mayberry Lane  
Naples, ME 04055

Parcel R05-005-007  
Acct RE 3664

Dear Mr. & Mrs. Chisari,

We have received and reviewed your tax abatement application with your supporting email dated January 22, 2025 regarding the assessment of the above-mentioned property. The total assessment is **\$490,192** and you believe it should be assessed at **\$392,412** (\$98,000 less).

Our records show you purchased this parcel along with your abutting parcel on July 1, 2021 for **\$2,390,000**. The combined assessments for both properties is **\$1,973,243**.

The Town of Naples completed its last Town-wide Equalization as of April 1, 2022. The 2025 Certified Assessment Ratio for Naples is **95%**.

Your email compares average depth levels to your neighbor. It is the Assessor's discretion to determine when adjustments of this type are necessary to prevent overvaluation. We do not believe that your parcel is overvalued therefore we did not increase adjustments when compared to your neighbor.

A successful tax abatement request must demonstrate that the property has been overvalued. This must be done by providing a credible alternative value that differs by more than 10% from the assessed value. You have not presented a credible alternative value and therefore you have not met your burden of proof.

The Naples Assessors have denied your request for a tax abatement.


If you are dissatisfied with the decision of the Assessors, you have 60 days from the date of this notice to appeal to the Cumberland County Board of Assessment Review, 142 Federal Street, Portland, Maine 04101

Sincerely,

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Naples Assessors

OWNER NAME	ADDRESS	DATE	BOOK	PAGE	SALE PRICE	DATE	PURPOSE	RESULT	INDIVIDUAL
CHISARI, JOSEPH	41 MAYBERRY LANDING, NAPLES, ME 04055	07/01/21	38439	302	\$2,390,000	7/13/2022	Reval review	Reprice	Paul Binette
CHISARI, DENISE						11/19/2021	Equalization	Measure	Greg Clifford
						2/18/2009	Building Permit	Completion	Carol Colby
						3/31/2008	Building Permit	See 2009	Carol Colby

COMMENTS					LAND				
Please call owner before entering property. 207-890-9192 (c) or 207-935-3500 (o)					CATEGORY	SCHEDULE	UNITS	ADJUSTMENTS	VALUE
 <p>PICTURE</p>					Primary Lot	Additional 8	1.22 AC	Topography: 65%	\$19,825
					Primary Lot	Trickey Pond	505 LF	Topography: 65%	\$253,906
					Primary Lot	Table 8	1 AC	Topography: 65%	\$243,750

SITE IMPROVEMENTS:  
SI Grade 5 75,000

ROAD FRONTAGE: ft.  
LUMP SUM ADJUSTMENT \$0  
TOTAL LAND (2.22 acres) \$592,481  
TOTAL BUILDING VALUE \$899,554  
TOTAL LAND & BUILDING VALUE \$1,492,035

GRADE		CONSTRUCTION DETAILS		BUILDING STYLE	AREA	GRADE	Cond.	F. Obs.	E. Obs.	BUILDING VALUE
FOUNDATION	Material:	Floor:	Headroom:	1 1/2-Story Frame	2380	6.0	0.95	1.00	1.00	\$777,343
BASEMENT	Type:	Studs:	Rafters:	Open Porch	234	6.0	0.95	1.00	1.00	\$13,210
FRAMING	Joists:	Cover:	Windows:	Open Porch Deck	90	6.0	0.95	1.00	1.00	\$5,107
ROOF	Exterior Type:	Interior Material	Insulation:	Open Porch	622	6.0	0.95	1.00	1.00	\$22,218
INTERIOR	Softwood <input type="checkbox"/> Hardwood <input type="checkbox"/> Carpet <input type="checkbox"/> Lino <input type="checkbox"/> Tile <input type="checkbox"/> Other <input type="checkbox"/>	Kitchen Rating:	Fuel:		24	6.0	0.95	1.00	1.00	\$1,365
FLOORS	System:	Number of Baths:	Wiring Type:							
HEATING	Quality of Fixtures:	Finished Attic Area:	Non-Finished Attic Area:							
PLUMBING	Finished Basement Area 720	Special Features	Fireplace							
ELECTRIC	Basement Entry Overhead Door	<b>TOTAL ADJUSTMENT</b> \$79,031								
<b>TOTAL</b>	6.0			<b>Total Replacement Cost</b>						\$819,243
<b>CONDITION</b>	0.95			<b>Adjustment</b>						\$79,031
				<b>Adjusted Replacement Cost</b>						\$898,274
				<b>Add Outbuildings</b>						\$1,280
				<b>Total Building Value</b>						\$899,554

COMMENTS

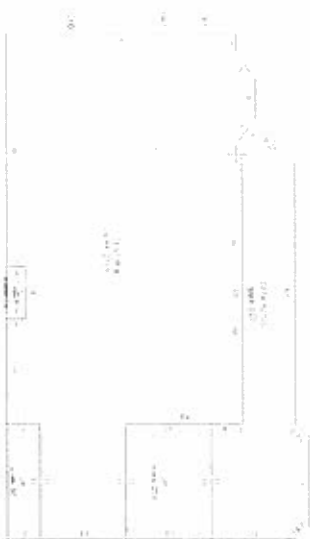
Building Color

TAN

OUTBUILDING

Gazebo

Type	0									
Area	100									
Foundation										
Framing										
Roof										
Exterior										
Interior										
Wall Height										
Floors										
Heating										
Plumbing										
Electrical										
Unadjusted cost	\$1,600									
Grade	3									
Functional Obs.	1.00									
Economic Obs.	1.00									
Condition	0.80									
Adjusted Cost	\$1,280									



OWNER NAME	ADDRESS	DATE	BOOK	PAGE	SALE PRICE	DATE	PURPOSE	VISIT HISTORY	RESULT	INDIVIDUAL
MILLER, HARRIET TRUSTEE	622 NORTH FLAGLER DRIVE, APT #1201, WEST PALM BEACH, FL 33401	05/26/17	34306	125	\$350,000	7/13/2022	Reval review	Reprice	Reprice	Paul Binette
						11/19/2021	Equalization	Measure	Measure	Greg Clifford
						5/17/2017	Review	Reprice	Reprice	Paul Binette
						4/7/2008	Callback	Measure	Measure	Carol Colby
						4/18/2007	Building Permit	See 2008		Dana Berube

COMMENTS		CATEGORY		SCHEDULE		UNITS		ADJUSTMENTS		VALUE
		Primary Lot	Additional 8	1.24 AC	Topography: 65%	\$20,150				
		Primary Lot	Trickey Pond	356.11 LF	Topography: 65%	\$217,614				
		Primary Lot	Table 8	1 AC	Topography: 65%	\$243,750				

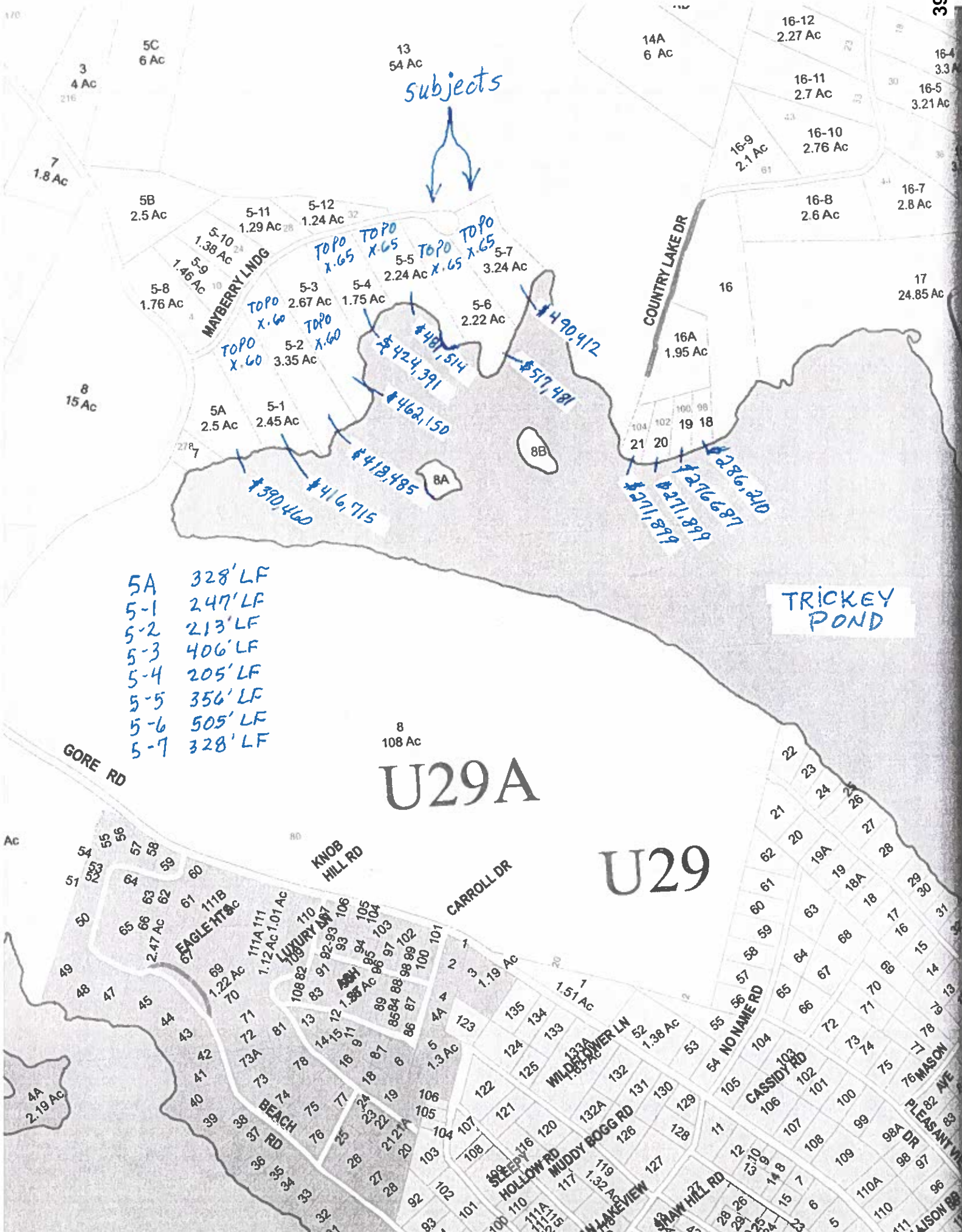
LAND		ADJUSTMENTS	VALUE
SITE IMPROVEMENTS:			
SI Grade 5			75,000
ROAD FRONTAGE: ft.			
LUMP SUM ADJUSTMENT			\$0
TOTAL LAND (2.24 acres)			\$556,514
TOTAL BUILDING VALUE			\$925,817
TOTAL LAND & BUILDING VALUE			\$1,482,331



PICTURE

GRADE		CONSTRUCTION DETAILS		BUILDING STYLE		AREA	GRADE	Cond.	F. Obs.	E. Obs.	BUILDING VALUE
FOUNDATION	Material:	Floor:	Headroom:	1 1/2-Story Frame	2792	5.5	0.90	1.00	1.00	1.00	\$713,283
BASEMENT	Type:			Deck	688	5.5	0.90	1.00	1.00	1.00	\$20,558
FRAMING	Studs:	Rafters:	Windows:	Open Porch	100	5.5	0.90	1.00	1.00	1.00	\$4,745
ROOF	Joists:	Insulation:	Kitchen Rating:	Open Porch	30	5.5	0.90	1.00	1.00	1.00	\$1,427
EXTERIOR	Cover:	Exterior Type:	Softwood	Deck	72	4.5	0.90	1.00	1.00	1.00	\$1,633
INTERIOR	Interior Material:	Hardwood	Carpet	Concrete Pad	688	5.5	0.90	1.00	1.00	1.00	\$10,279
FLOORS	Softwood	Hardwood	Carpet	1-Sl/Gar	672	4.5	0.90	1.00	1.00	1.00	\$74,840
HEATING	System:	Fuel:	Other	Total Replacement Cost							\$826,765
PLUMBING	Number of Baths:	Amperage:	Other	Adjustment							\$99,052
ELECTRIC	Wiring Type:	Amperage:	Other	Adjusted Replacement Cost							\$925,817
TOTAL	Quality of Fixtures:	Finished Attic Area:	Non-Basement Area:	Add Outbuildings							\$0
CONDITION	0.90	2102	2102	Total Building Value							\$925,817
COMMENTS	Basement Entry	Standard	TOTAL ADJUSTMENT	Building Color							BRN
			\$99,052								
<b>OUTBUILDING</b>											
Type	Area										
Foundation											
Framing											
Roof											
Exterior											
Interior											
Wall Height											
Floors											
Heating											
Plumbing											
Electrical											
Unadjusted cost											
Grade											
Functional Obs.											
Economic Obs.											
Condition											
Adjusted Cost											





subjects

TOPO X.65  
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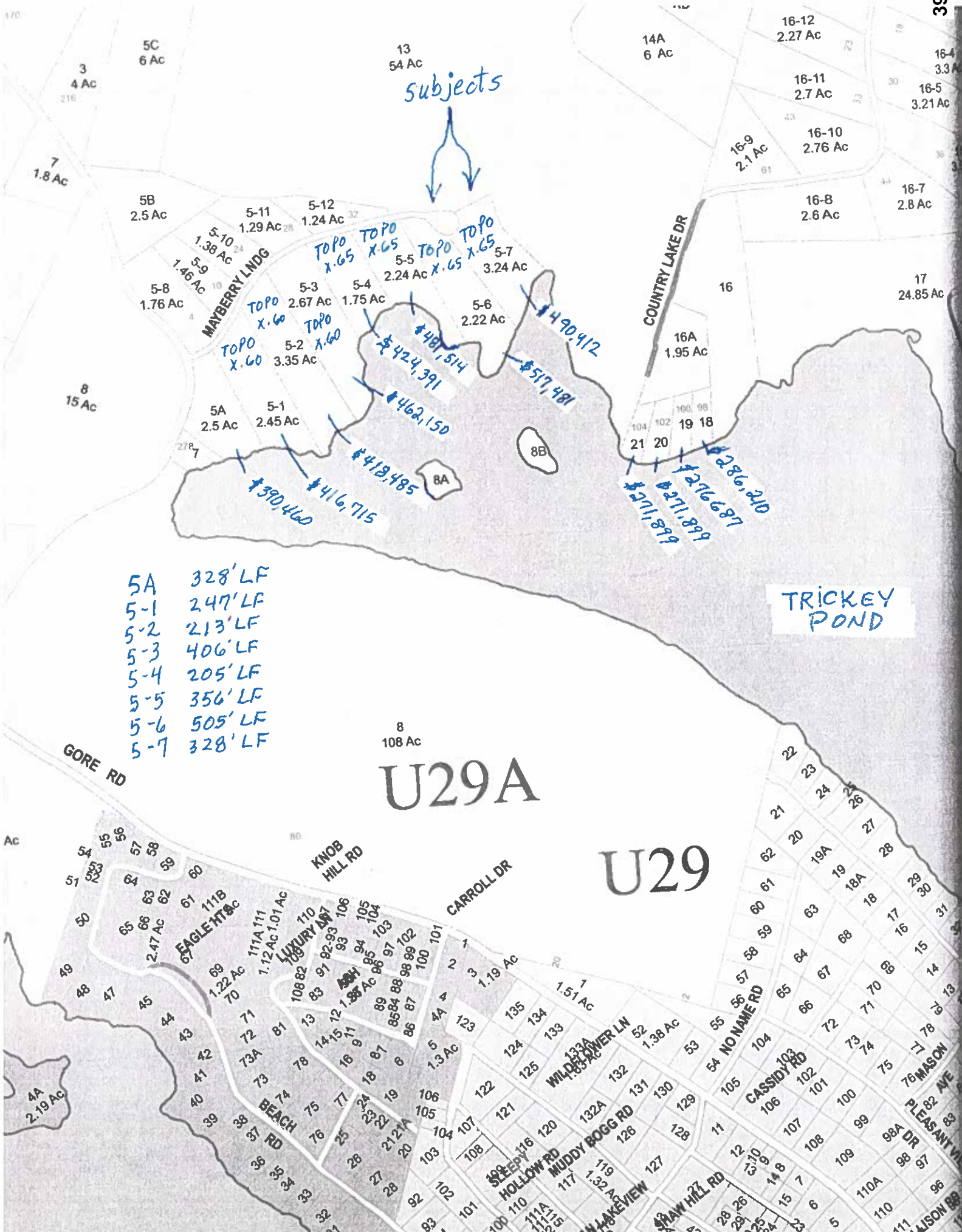
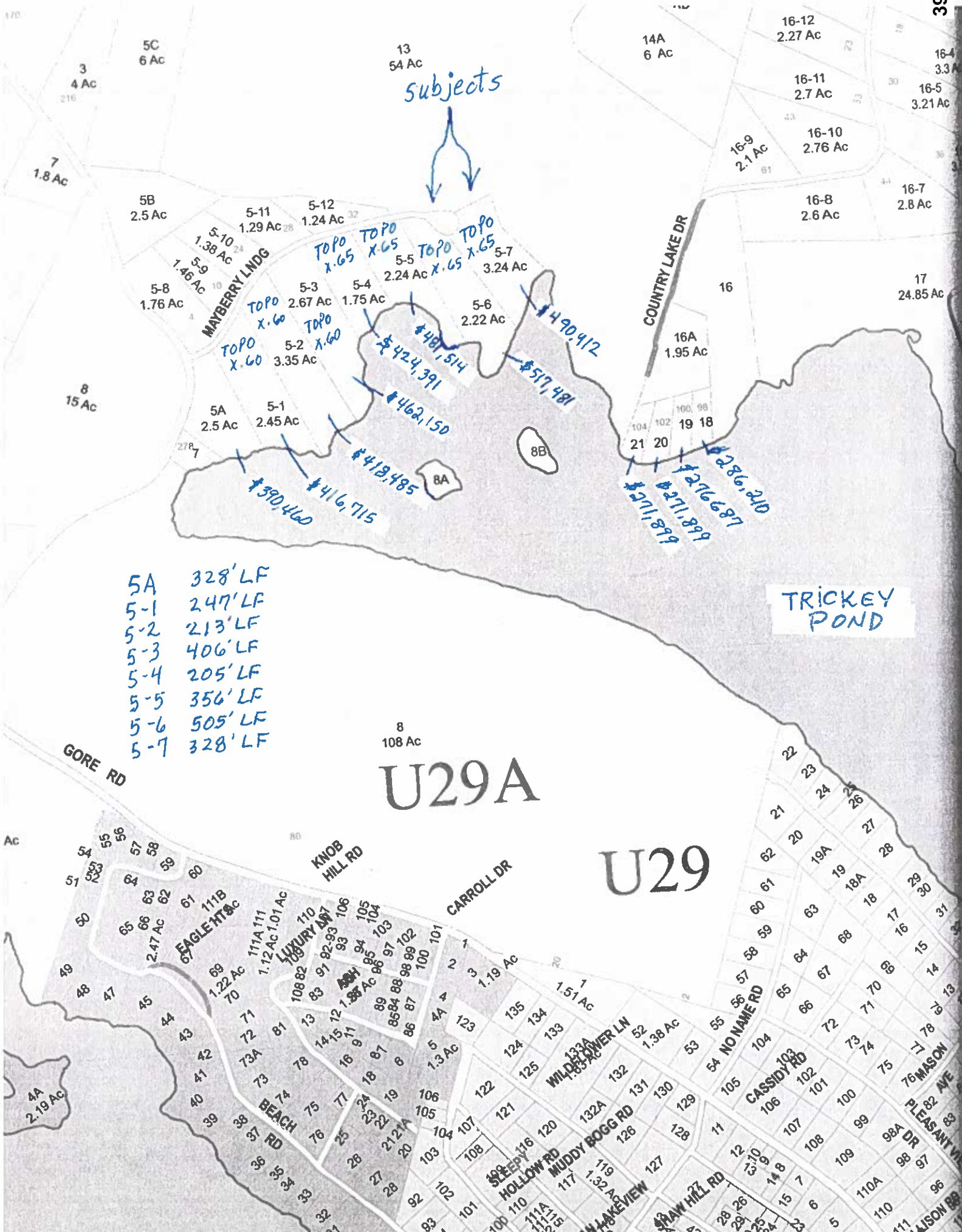
\$424,391  
 \$481,514  
 \$462,150  
 \$490,912  
 \$517,481  
 \$418,485  
 \$416,715  
 \$390,460  
 \$286,210  
 \$276,687  
 \$271,899  
 \$188,112

5A	328' LF
5-1	247' LF
5-2	213' LF
5-3	406' LF
5-4	205' LF
5-5	356' LF
5-6	505' LF
5-7	328' LF

TRICKEY POND

U29A

U29







# Cumberland County

27 Northport Dr  
Portland, ME 04103

## Position Paper

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**File #:** BAR 26-016

**Agenda Date:** 6/16/2026

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### Title For Agenda Item:

Appeal for an 2025-26 Tax Abatement Request for 45 Mayberry Landing (Building and Land, Lot 7), Naples, Maine, R05-005-007 by Dr. Joseph and Denise Chisari.

### Background:

Please see the attached application for the requested abatement amount and reasons for requested abatement.

Date of Assessor's Tax Decision: 3/9/2026

Date Cumberland County BAR Appeal Filed: 4/28/2026

Number of Days Appeal Filed from Assessor's Decision: 50 Days

County BAR Received Taxpayer Granted Extension: Yes, Extension Received: 4/28/2026

*Maine*  
Cumberland **County**

**CUMBERLAND COUNTY BOARD OF ASSESSMENT REVIEW**

APPLICATION FOR PROPERTY TAX APPEAL

(Pursuant to Title 36 M.R.S.A. § 844-M)

NOTE: Application must **first** be made to the Assessor

1. NAME OF APPLICANT: Joseph Chisari
2. ADDRESS OF APPLICANT: 41 Mayberry Landing
3. TELEPHONE NUMBER: 207-890-9192
4. NAME, ADDRESS AND TELEPHONE NUMBER OF ATTORNEY/AUTHORIZED AGENT, IF ANY: \_\_\_\_\_  
\_\_\_\_\_
5. STREET ADDRESS OF PROPERTY: 45 Mayberry Landing MAP/LOT: R005-005-007
6. MUNICIPALITY IN WHICH PROPERTY IS LOCATED: Norwich, ME Cumberland County
7. ASSESSED VALUATION:

(a)	LAND:	\$ <u>592,491</u>
(b)	BUILDING:	\$ <u>899,554</u>
(c)	TOTAL:	\$ <u>1,492,035.00</u>
8. OWNER'S OPINION OF CURRENT VALUE:

(a)	LAND:	\$ <u>592,481</u>
(b)	BUILDING:	\$ <u>790,160</u>
(c)	TOTAL:	\$ <u>1,380,641</u>
9. ABATEMENT REQUESTED (VALUATION AMOUNT): 7c - 8c = \$111,394  
(#7(c) minus #8(c) = #9)
10. TAX YEAR FOR WHICH ABATEMENT REQUESTED: Previous 10r2 (legality)
11. AMOUNT OF ANY ABATEMENT(S) PREVIOUSLY GRANTED BY THE ASSESSOR FOR THE ASSESSMENT IN QUESTION: \_\_\_\_\_
12. DATE OF ASSESSOR'S DECISION: \_\_\_\_\_
13. A BRIEF STATEMENT OF ALL PRIOR PROCEEDINGS BEFORE THE ASSESSOR CONCERNING THE DISPUTED ASSESSMENT: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

14. REASONS FOR REQUESTING APPEAL. PLEASE BE SPECIFIC, STATING GROUNDS FOR BELIEF THAT ASSESSMENT IS "MANIFESTLY WRONG" FOR ASSESSMENT PURPOSES. ATTACH EXTRA SHEETS IF NECESSARY. Note that the Maine Supreme Court has held in tax abatement cases that in order to prevail, the taxpayer must prove one of three things:

- (1) The judgment of the Assessor was irrational or so unreasonable in light of the circumstances that the property is substantially overvalued and an injustice results;
- (2) There was unjust discrimination; or
- (3) The assessment was fraudulent, dishonest or illegal.

Only if one of these three things is proven by the taxpayer, is the assessment said to be "manifestly wrong."

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15. ESTIMATED TIME FOR PRESENTATION AT HEARING: \_\_\_\_\_

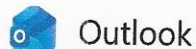
Submit this application and a copy of your original application to the BAR and any labeled documentation available to support your claim. **ONE COPY MUST** be submitted to your municipal tax assessor that sent you the denial letter. All documentation **MUST** be submitted with the application or at least **fourteen (14) days prior to hearing date** to Cumberland County Board of Assessment Review, 27 Northport Drive, Portland, ME 04103. You will be notified of the scheduled hearing date.

**To the Cumberland County Board of Assessment Review:** In accordance with the provisions of 36 M.R.S.A. § 844-M, I hereby make written application for an appeal of the assessed value of the property as noted above. The above statements are correct to the best of my knowledge and belief.

04/28/2020  
Date

  
Signature of Applicant

**THIS APPLICATION MUST BE SIGNED.**  
A separate application form should be filed for each separately assessed parcel of real estate claimed to be "manifestly wrong."



Outlook

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**Formal Request for Property Tax Abatement and Adjustment of Assessed Value – Parcels R05-005-006 & R05-005-007**

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From Joseph Chisari <joechisari@hotmail.com>

Date Mon 4/27/2026 1:49 PM

To Katharine Cahoon <cahoon@cumberlandcounty.org>

Cc Randy Lessard <townmanager@townofnaples.org>; Michelle Thibodeau <mthibodeau@townofnaples.org>

 1 attachment (4 MB)

Cumberland County Board of Assesment Review.pdf;

To the Cumberland County Board of Assessment Review,

I am writing to formally request a review of the assessed values for my properties located at 41 Mayberry Landing (Building and Land, Lot 6) and 45 Mayberry Landing (Land Only, Lot 7) in Naples, Maine, identified as Parcel R05-005-006 and Parcel R05-005-007, and to seek a property tax abatement pursuant to applicable Maine law.

I purchased these properties in 2021 for \$2,400,000 during a period of extraordinary market inflation associated with the COVID-19 housing surge in Maine, under conditions that significantly constrained housing availability. In 2022, the Town of Naples assessed the properties at a combined value of \$2,200,000.

Following a review request with the then-assessor, Paul Binette of O'Donnell & Associates, the assessed value was reduced to \$1,973,243. While I appreciated that adjustment, I believe the valuation remains overstated.

Based on detailed comparable property analysis included in my attached documentation—reflecting similar construction, the same contractor, and the same year of build—a more accurate assessed value is \$1,863,849. This represents a difference of \$336,151 from the original 2022 assessment and indicates that the property has been manifestly overvalued.

Further supporting this conclusion are recent valuations and transactions of nearby properties within the same community. A neighboring property at 19 Mayberry Landing (Lot 2), which offers superior construction potential and more favorable water frontage on the same pond, was assessed last year at \$418,485. Additionally, another parcel within the community, identified as Lot 5A at the corner of Mayberry Landing and Lake House Road, featuring better water frontage, was sold by the Town last year for \$426,000 and assessed at \$390,460. These comparable properties further demonstrate that the assessed value of my properties is disproportionate and not in line with similarly situated parcels.

Accordingly, I respectfully request:

1. A formal abatement and correction of the assessed value based on the submitted comparable evidence; and

2. A refund of any overpaid property taxes for all tax years eligible under Maine law as a result of such abatement.

This request is made pursuant to 36 M.R.S. § 841, which permits abatements where an assessment is manifestly wrong, and 36 M.R.S. § 843, governing appeals and further review. I ask that the Board consider this request within the framework of these statutes and any other applicable provisions that allow for correction of an inaccurate or inequitable assessment.

Supporting documentation is enclosed to substantiate the valuation discrepancy and basis for this request. I respectfully ask the Board to review the evidence and grant appropriate relief, including adjustment of the assessed value and issuance of any refunds legally permitted.

Please confirm receipt of this request and advise if any additional information is required. I am available at your convenience to discuss this matter further.

Thank you for your time and consideration.

Sincerely,

Joe Chisari, Player Representative  
Doctor of Chiropractic (DC)  
Semi-Pro Bodybuilder (Natural)  
Entrepreneur  
Music Producer and Artist - I Have More Dreams Than Memories  
Cell: 207-890-9192  
[joechisari@hotmail.com](mailto:joechisari@hotmail.com)

The information accompanying this transmission is confidential or privileged. This information is intended for the use of the individual named. If you are not the intended recipient, please be aware that any disclosure, copying, distribution or use of the contents is prohibited. If you receive this transmission in error, please delete it and notify me.

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**From:** Katharine Cahoon <cahoon@cumberlandcounty.org>

**Sent:** Monday, April 27, 2026 12:21 PM

**To:** Joseph Chisari <joechisari@hotmail.com>

**Subject:** Re: County BAR - Tuesday, May 19, 2026

Good afternoon Dr. Chisari,

As we discussed, I am attaching the Cumberland County Board of Assessment Review forms to be completed for your property appeals.

1. The appeal form (one application for each property)
2. Consent to extension of time.

I have attached those forms to this email. Could you fill those out and send them back to me as soon as possible? You are still within the 60 day deadline to file an appeal which is May 8, 2026.

Please let me know if you have any questions or concerns.

Best,

**Cumberland County Board of Assessment Review**  
27 Northport Drive, Portland, Maine 04103  
207-871-8380 • cumberlandcountyme.gov

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Consent to Extension of Deadline for Decision on Tax Abatement Appeal to  
Cumberland County Board of Assessment Review

Cumberland County BAR  
27 Northport Dr  
Portland, Maine 04103

RE: Tax Abatement Application for property located at Map \_\_\_\_\_ Lot(s) 6 + 7  
Property Street Address: 41 and 45 Mayberry Landing  
Town of: Naples ME  
(April 1, 2025 assessment date)

Dear Board Members:

The undersigned hereby agrees to extend the time for the Cumberland County Board of Assessment Review to decide the pending appeal(s) for a tax abatement on the property identified above.

04/27/2025  
Date

[Signature]  
Signature of Taxpayer(s) or Authorized Representative

Mailing Address: 41 Mayberry Landing, Naples ME 04055

Note any dates of unavailability: \_\_\_\_\_



Cumberland County  
Board of Assessment Review  
142 Federal Street  
Portland, ME 04101

03/17/2026

Dear Cumberland County Board of Assessment Review,

Please see attached property tax abatement applications and supporting documents. 41 Mayberry and 45 Mayberry applied to begin in the current tax year 2025-2026. 41 Mayberry 2380 sq ft assessed value is \$378.00/sq ft., 35 Mayberry 2792 sq ft is assessed at \$332.00/sq ft.. Both properties are of similar quality, built the same year and by the same builder next to one another. This represents a \$46.00 per square foot difference. I am over assessed by \$109,394.00. My home should be valued at \$790,160 not \$899,554.

Lot 2 19 Mayberry, raw land, has a valued \$418,485.00 with deep water front. Lot size 2.5 acres

Lot 7A 45 Mayberry raw land, has a valued \$490,912.00 with the majority of water front shallow neither swimmable nor usable depths of murky depths and widths of 1 foot by 20 feet. Lot size 2.5 acres

Lot 5A 5 Lake House raw land, has a value \$390,460.00 with deep water front. Lot size 2.5 acres.

Included is a letter from the town of Naples which says the reason for the denial is due to the amount I paid for the property. Based on this reasoning I would wonder why there's a need to pay a tax assessors. Each assessor can simply use the amounts that people have to pay for a property. However, when I needed to find a home and bought the property during the pandemic, prices were artificially high. This was also the tax re-assessment period for Naples, ME.

Despite these obvious discrepancies in valuation the town has denied my request to reduce my property value.

I request that you take this evidence into account and accept my appeal.

Sincerely,

Dr. Joseph Chisari



41 Mayberry Landing, Naples, ME 04055

**APPLICATION FOR  
ABATEMENT OF MUNICIPAL PROPERTY TAXES**

36 M.R.S. §§ 841 - 849, and Property Tax Bulletin No. 10

This application must be filed with your municipal assessor. A separate application should be filed for each separately assessed parcel of real estate claimed to be overvalued.

- 1. Name: Joe Chizeri
- 2. Mailing address: 41 Mayberry Ln Naples, ME 04055
- 3. Physical address (if different than mailing address): 45 Mayberry Landing
- 4. Phone: 207 570 9192 Email: joachizeri@bnc.mel.com
- 5. Tax year for abatement: ..... 2025-2026
- 6. Assessed value of real estate: ..... \$ 490,412
- 7. Reduction of real estate value requested: ..... \$ 98,000
- 8. Assessed value of personal property: ..... \$ N/A
- 9. Reduction of personal property value requested: ..... \$ N/A
- 10. Reasons for requesting abatement (please be specific about the reason(s) you believe the assessment is illegal, erroneous, or that the property is overvalued for tax purposes, and include supporting documentation such as comparable sales/deed reference): See  
email

DECLARATION(S) UNDER THE PENALTIES OF PERJURY. I declare that I have examined this return/report/document and (if applicable) accompanying schedules and statements and to the best of my knowledge and belief they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

[Signature]  
Signature of applicant

01/22/2026  
Date

**Town of Naples, Maine**

Assessors Office  
PO Box 1757 Naples, Maine 04055  
Phone: 207-693-6364 Fax: 207-693-3667

March 9, 2026

TAX ABATEMENT

Joseph Chisari  
Denise Chisari  
41 Mayberry Lane  
Naples, ME 04055

Parcel R05-005-007  
Acct RE 3664

~~Dear Mr. & Mrs. Chisari,~~

We have received and reviewed your tax abatement application with your supporting email dated January 22, 2025 regarding the assessment of the above-mentioned property. The total assessment is \$490,192 and you believe it should be assessed at \$392,412 (\$98,000 less).

Our records show you purchased this parcel along with your abutting parcel on July 1, 2021 for \$2,390,000. The combined assessments for both properties is \$1,973,243.

The Town of Naples completed its last Town-wide Equalization as of April 1, 2022. The 2025 Certified Assessment Ratio for Naples is 95%.

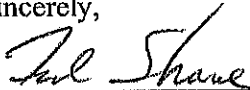
Your email compares average depth levels to your neighbor. It is the Assessor's discretion to determine when adjustments of this type are necessary to prevent overvaluation. We do not believe that your parcel is overvalued therefore we did not increase adjustments when compared to your neighbor.

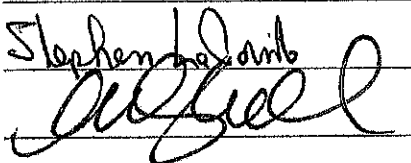
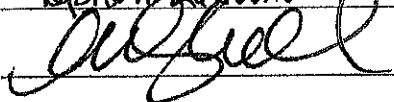
A successful tax abatement request must demonstrate that the property has been overvalued. This must be done by providing a credible alternative value that differs by more than 10% from the assessed value. You have not presented a credible alternative value and therefore you have not met your burden of proof.

The Naples Assessors have denied your request for a tax abatement.

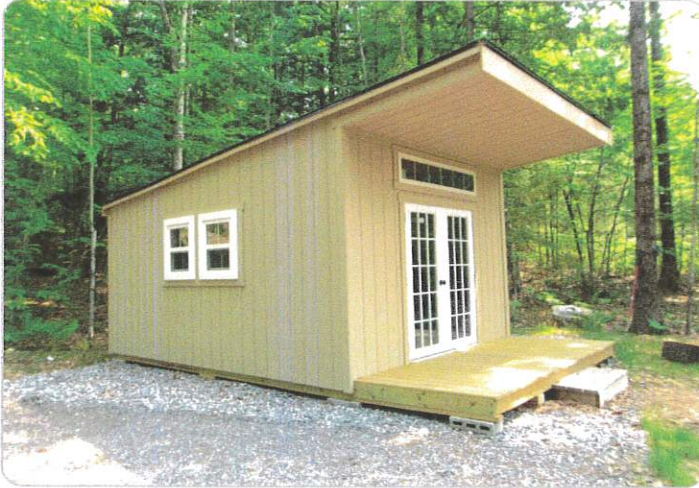
If you are dissatisfied with the decision of the Assessors, you have 60 days from the date of this notice to appeal to the Cumberland County Board of Assessment Review, 142 Federal Street, Portland, Maine 04101

Sincerely,

  
\_\_\_\_\_

  
\_\_\_\_\_  
  
\_\_\_\_\_

Naples Assessors



# NAPLES

## 274 LAKE HOUSE ROAD

### PROPERTY INFORMATION

Site:	Map R05, Lot 005, Sub A
Town:	Naples
Tax Year:	2025
Owner:	LOWELL, RICHARD
Last Committed Tax:	\$3,869.87

Land Value:	\$400,460
Building Value:	\$6,895
Total Real Value:	\$407,355
Exemption Value:	\$0
Net Taxable Real Value:	\$407,355

### OWNER INFORMATION

Owner #1:	LOWELL, RICHARD	Owner Since:	05/22/2024
Owner #2:	OMEADA	Book:	40765

- Documents:**
- [R05-005-A](#)
  - [R05-005-A From](#)

Mailing Address: **PO BOX 554  
PORTLAND, ME  
04112**

Purchase Price: **\$424,900**

- [R05-005-A Sketch](#)
- [R05-005-A To Water](#)
- [R05-005-A Water](#)

Trio Account #: **3673**

## LAND INFORMATION

LAND GROUP: TYPE	SIZE	VALUE
Primary Lot: Trickey Pond	244 LF	\$197,085
Primary Lot: Additional 7	1.5 AC	\$18,375
Primary Lot: Table 7	1 AC	\$175,000
	<b>2.50 AC</b>	<b>\$390,460</b>

## SITE IMPROVEMENT

Improvements made to the property such as a well, septic system or driveway.

DESCRIPTION	SI VALUE
SI Grade 1	\$10,000
	<b>\$10,000</b>

## BUILDING DATA

BUILDING TYPE	AREA	GRADE	COND	F.OBS.	E.OBS.	VALUE	COLOR	YEAR
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<b>BUILDING TYPE</b>	<b>AREA</b>	<b>GRADE</b>	<b><u>COND</u></b>	<b><u>F.OBS.</u></b>	<b><u>E.OBS.</u></b>	<b>VALUE</b>	<b>COLOR</b>	<b><u>YEAR</u></b>
Platform	60	4.00	95%	100%	100%	\$616		

## VISIT HISTORY

<b>DATE</b>	<b>PURPOSE</b>	<b>RESULT</b>	<b>INDIVIDUAL</b>
06/04/2025	Building Permit	Reprice	Greg Clifford
11/19/2021	Equalization	Vacant	Greg Clifford
02/13/2001	Equalization	Vacant	Dana Berube

## EXEMPTIONS

<b>TYPE</b>	<b>VALUE</b>
-------------	--------------

No exemptions listed for this property.

**John E. O'Donnell and Associates, Municipal Mapping and Assessing**

632 Bald Hill Rd New Gloucester, Maine 04260

Phone 207 926-4044 Fax 207 926-4037

May 28, 2026

Cumberland County Board of Assessment Review  
205 Newbury Street  
Portland, ME 04105

RE: Naples, ME- Joseph & Denise Chisari appeal R05-005-006

Dear Cumberland County Board of Assessment Review:

Our Company assists the Town of Naples with their assessing work. We are representing the Naples Assessors in their decision to set the assessed value of Joseph & Denise Chisari parcels located on Naples Tax Map R05-005-006.

The total assessment is **\$1,492,035** and the taxpayer(s) believe it should be assessed at **\$1,382,641** (\$109,394 less). These values are within **8%** of each other.

Mr. & Mrs. Chisari purchased this parcel along with the abutting vacant parcel on July 1, 2021 for **\$2,390,000**. The combined assessments for both properties is **\$1,973,243**. The 2025 certified assessment ratio is **95%**.


We submit the following for the Board to review.

- Initial abatement response dated March 9, 2026
- Copy of Assessors card
- Copy of tax map showing neighborhood raw land assessments
- Photographs of the subject home and the neighbor's home that are cited as being the same by the appellant

Mr. & Mrs. Chisari have not presented a credible alternative value that persuaded the Naples Assessors to lower the assessment.

Please feel free to contact me if you have any questions or concerns regarding this submission.

Sincerely,

  
Paul L. Binette CMA  
John E. O'Donnell & Associates  
Naples Assessors' Agents

CC: Joseph & Denise Chisari

## Town of Naples, Maine

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Assessors Office  
PO Box 1757 Naples, Maine 04055  
Phone: 207-693-6364 Fax: 207-693-3667

March 9, 2026

TAX ABATEMENT

Joseph Chisari  
Denise Chisari  
41 Mayberry Lane  
Naples, ME 04055

Parcel R05-005-006  
Acct RE 3663

Dear Mr. & Mrs. Chisari,

We have received and reviewed your tax abatement application with your supporting email dated January 22, 2025 regarding the assessment of the above-mentioned property. The total assessment is **\$1,492,035** and you believe it should be assessed at **\$1,382,641** (\$109,394 less).

Our records show you purchased this parcel along with your abutting parcel on July 1, 2021 for **\$2,390,000**. The combined assessments for both properties is **\$1,973,243**.

The Town of Naples completed its last Town-wide Equalization as of April 1, 2022. The 2025 Certified Assessment Ratio for Naples is **95%**.

To gain a tax abatement the taxpayer must prove that the assessment is manifestly wrong or that unjust discrimination exists. Typically an assessment is shown to be manifestly wrong when the tax payer provides and supports a credible fair market value that is not within 10% of the assessed value. Unjust discrimination is when a taxpayer demonstrates that a property or group of properties is valued at different percentage of true value than the average property within the town. Your email seems to focus on the latter avenue for the abatement request. While the homes were built by the same builder, the buildings are different. We do not believe that you have met the standard of proving unjust discrimination.

The burden of proof for an abatement is intended to be a high hurdle. I provide a number of quotes from case law to support this assertion. 1926 Cumberland County Power and Light Co. v. Hiram, "a claim of discrimination must be supported by something which in effect amounts to an intentional violation of the essential principle of practical uniformity." 1966 Kittery Electric Light Co. v. Kittery "Perfection is not expected, and if assessors have been honest with themselves, fair with the public, and true to their oath of office in their endeavor to reach just values, their judgement controls." 1981 Shawmut Inn v. Kennebunkport There is the presumption of good faith and conformity to the requirements of law attached to the assessor's work, and to overcome such presumption a taxpayer must show that the judgement of the assessors as to the tax amount is irrational or so unreasonable in light of the circumstances that the property is substantially overvalued and injustice results." 1989 Moser v. Phippsburg "The mere potential for unequal apportionment of tax is not sufficient to overturn an assessment. The taxpayer must show that the assessor's system of valuation necessarily results in unequal apportionment unless they intend to prove that their property is substantially overvalued."

The Naples Assessors have denied your request for a tax abatement.

If you are dissatisfied with the decision of the Assessors, you have 60 days from the date of this notice to appeal to the Cumberland County Board of Assessment Review, 142 Federal Street, Portland, Maine 04101

Sincerely,

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Naples Assessors

**Town of Naples, Maine**

Assessors Office  
PO Box 1757 Naples, Maine 04055  
Phone: 207-693-6364 Fax: 207-693-3667

March 9, 2026

TAX ABATEMENT

Joseph Chisari  
Denise Chisari  
41 Mayberry Lane  
Naples, ME 04055

Parcel R05-005-007  
Acct RE 3664

Dear Mr. & Mrs. Chisari,

We have received and reviewed your tax abatement application with your supporting email dated January 22, 2025 regarding the assessment of the above-mentioned property. The total assessment is **\$490,192** and you believe it should be assessed at **\$392,412** (\$98,000 less).

Our records show you purchased this parcel along with your abutting parcel on July 1, 2021 for **\$2,390,000**. The combined assessments for both properties is **\$1,973,243**.

The Town of Naples completed its last Town-wide Equalization as of April 1, 2022. The 2025 Certified Assessment Ratio for Naples is **95%**.

Your email compares average depth levels to your neighbor. It is the Assessor's discretion to determine when adjustments of this type are necessary to prevent overvaluation. We do not believe that your parcel is overvalued therefore we did not increase adjustments when compared to your neighbor.

A successful tax abatement request must demonstrate that the property has been overvalued. This must be done by providing a credible alternative value that differs by more than 10% from the assessed value. You have not presented a credible alternative value and therefore you have not met your burden of proof.

The Naples Assessors have denied your request for a tax abatement.

If you are dissatisfied with the decision of the Assessors, you have 60 days from the date of this notice to appeal to the Cumberland County Board of Assessment Review, 142 Federal Street, Portland, Maine 04101

Sincerely,

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\_\_\_\_\_  
\_\_\_\_\_

Naples Assessors

OWNER NAME	ADDRESS	DATE	BOOK	PAGE	SALE PRICE	DATE	PURPOSE	RESULT	INDIVIDUAL
CHISARI, JOSEPH	41 MAYBERRY LANDING, NAPLES, ME 04055	07/01/21	38439	302	\$2,390,000	7/13/2022	Reval review	Reprice	Paul Binette
CHISARI, DENISE						11/19/2021	Equalization	Measure	Greg Clifford
						2/18/2009	Building Permit	Completion	Carol Colby
						3/31/2008	Building Permit	See 2009	Carol Colby

COMMENTS					LAND				
CATEGORY	SCHEDULE	UNITS	ADJUSTMENTS	VALUE					
Please call owner before entering property. 207-890-9192 (c) or 207-935-3500 (o)									
Primary Lot	Additional 8	1.22 AC	Topography: 65%	\$19,825					
Primary Lot	Trickey Pond	505 LF	Topography: 65%	\$253,906					
Primary Lot	Table 8	1 AC	Topography: 65%	\$243,750					

**PICTURE**



**SITE IMPROVEMENTS:**

SI Grade 5 75,000

**ROAD FRONTAGE:** ft.

**LUMP SUM ADJUSTMENT** \$0

**TOTAL LAND (2.22 acres)** \$592,481

**TOTAL BUILDING VALUE** \$899,554

**TOTAL LAND & BUILDING VALUE** \$1,492,035

GRADE		CONSTRUCTION DETAILS		BUILDING STYLE	AREA	GRADE	Cond.	F. Obs.	E. Obs.	BUILDING VALUE
FOUNDATION	Material:	Floor:	Headroom:	1 1/2-Story Frame	2380	6.0	0.95	1.00	1.00	\$777,343
BASEMENT	Type:	Studs:	Rafters:	Open Porch	234	6.0	0.95	1.00	1.00	\$13,210
FRAMING	Joists:	Cover:	Windows:	Open Porch Deck	90	6.0	0.95	1.00	1.00	\$5,107
ROOF	Exterior Type:	Interior Material	Insulation:	Open Porch	622	6.0	0.95	1.00	1.00	\$22,218
INTERIOR	Interior Material	Softwood <input type="checkbox"/> Hardwood <input type="checkbox"/> Carpet <input type="checkbox"/> Lino <input type="checkbox"/> Tile <input type="checkbox"/> Other <input type="checkbox"/>	Kitchen Rating:		24	6.0	0.95	1.00	1.00	\$1,365
FLOORS	System:	Number of Baths:	Fuel:							
HEATING	Wiring Type:	Quality of Fixtures:	<input type="checkbox"/> Circuit Breakers	Total Replacement Cost						\$819,243
PLUMBING	Finished Attic Area:	Unfinished Attic Area:	Amps:	Adjustment						\$79,031
ELECTRIC	Finished Basement Area 720	Non-Basement Area:	Non-Basement Area:	Adjusted Replacement Cost						\$898,274
TOTAL	6.0	Special Features Fireplace	Basement Entry Overhead Door	Add Outbuildings						\$1,280
CONDITION	0.95	TOTAL ADJUSTMENT	\$79,031	Total Building Value						\$899,554

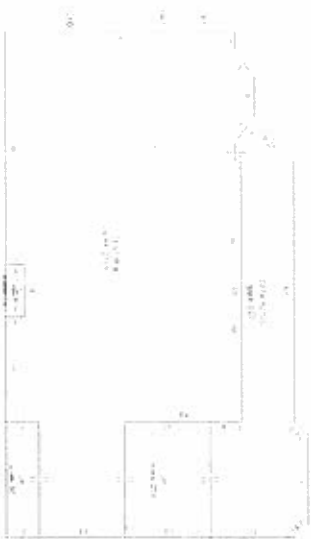
COMMENTS

OUTBUILDING Gazebo

Type	0									
Area	100									
Foundation										
Framing										
Roof										
Exterior										
Interior										
Wall Height										
Floors										
Heating										
Plumbing										
Electrical										
Unadjusted cost	\$1,600									
Grade	3									
Functional Obs.	1.00									
Economic Obs.	1.00									
Condition	0.80									
Adjusted Cost	\$1,280									

Building Color

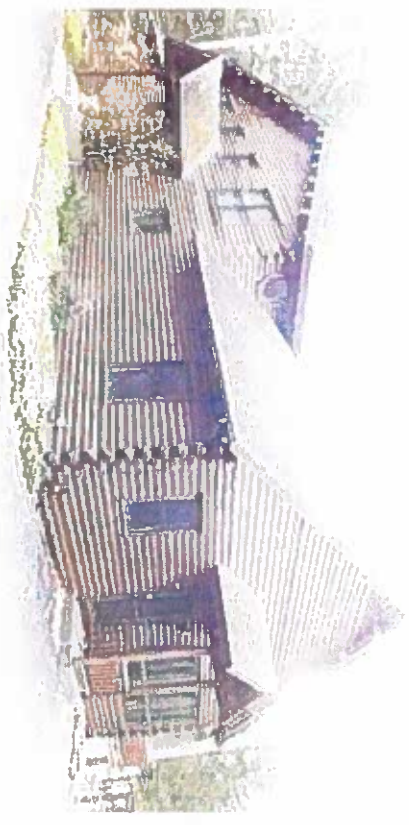
TAN



OWNER NAME	ADDRESS	DATE	BOOK	PAGE	SALE PRICE	DATE	PURPOSE	RESULT	INDIVIDUAL
MILLER, HARRIET TRUSTEE	622 NORTH FLAGLER DRIVE, APT #1201, WEST PALM BEACH, FL 33401	05/26/17	34306	125	\$350,000	7/13/2022	Reval review	Reprice	Paul Binette
						11/19/2021	Equalization	Measure	Greg Clifford
						5/17/2017	Review	Reprice	Paul Binette
						4/7/2008	Callback	Measure	Carol Colby
						4/18/2007	Building Permit	See 2008	Dana Berube

COMMENTS		LAND		
CATEGORY	SCHEDULE	UNITS	ADJUSTMENTS	VALUE
Primary Lot	Additional 8	1.24 AC	Topography: 65%	\$20,150
Primary Lot	Trickey Pond	356.11 LF	Topography: 65%	\$217,614
Primary Lot	Table 8	1 AC	Topography: 65%	\$243,750

PICTURE



**SITE IMPROVEMENTS:**

SI Grade 5 75,000

ROAD FRONTAGE: ft.

LUMP SUM ADJUSTMENT \$0

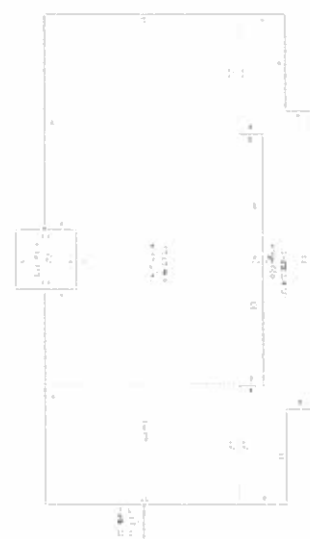
TOTAL LAND (2.24 acres) \$556,514

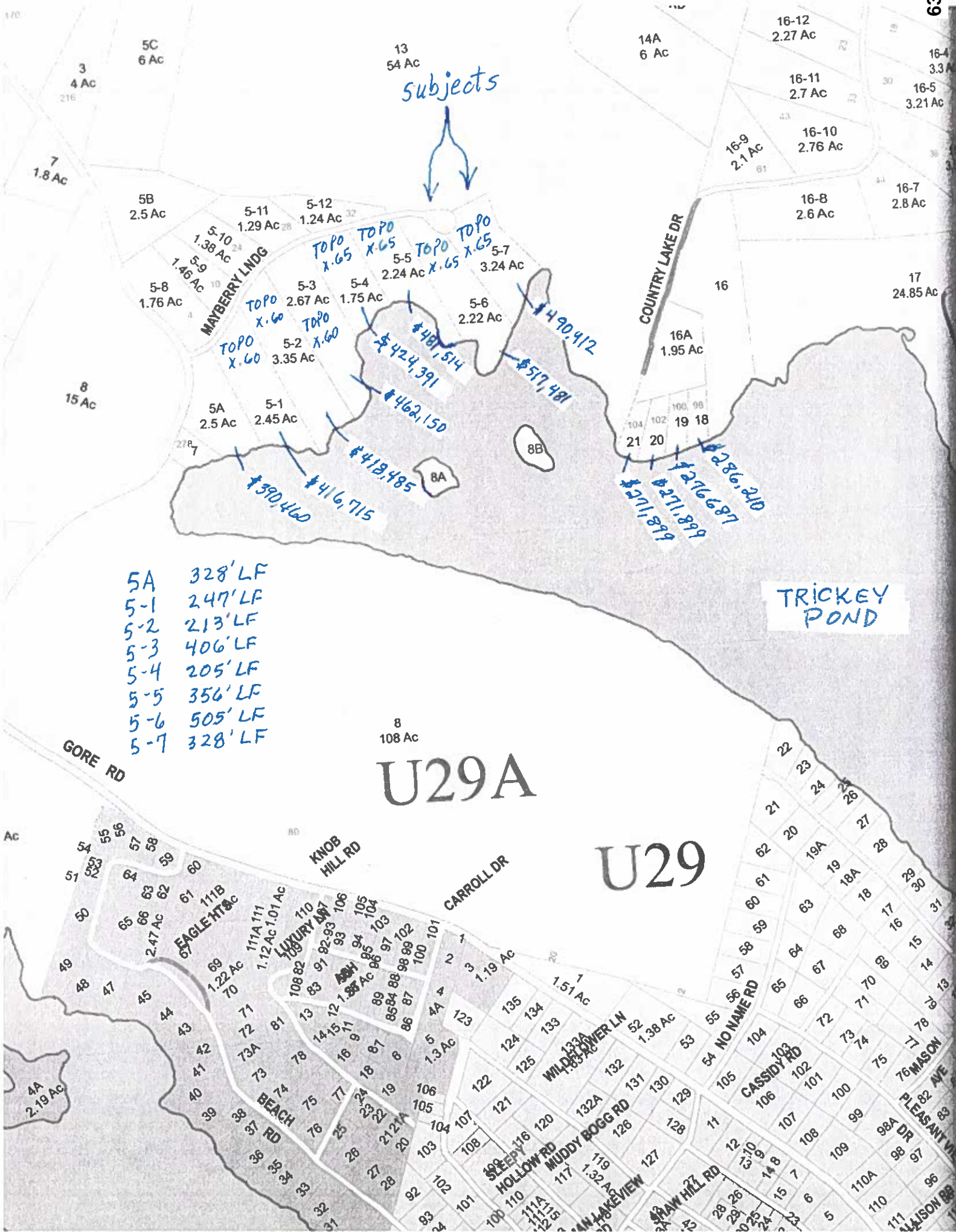
TOTAL BUILDING VALUE \$925,817

TOTAL LAND & BUILDING VALUE \$1,482,331

GRADE		CONSTRUCTION DETAILS		BUILDING STYLE	AREA	GRADE	Cond.	F. Obs.	E. Obs.	BUILDING VALUE
FOUNDATION	Material:	Floor:	Headroom:	1 1/2-Story Frame	2792	5.5	0.90	1.00	1.00	\$713,283
BASEMENT	Type:			Deck	688	5.5	0.90	1.00	1.00	\$20,558
FRAMING	Studs:	Rafters:	Windows:	Open Porch	100	5.5	0.90	1.00	1.00	\$4,745
ROOF	Joists:			Open Porch	30	5.5	0.90	1.00	1.00	\$1,427
EXTERIOR	Cover:	Insulation:		Deck	72	4.5	0.90	1.00	1.00	\$1,633
INTERIOR	Exterior Type:	Kitchen Rating:		Concrete Pad	688	5.5	0.90	1.00	1.00	\$10,279
FLOORS	Interior Material			1-Sl/Gar	672	4.5	0.90	1.00	1.00	\$74,840
HEATING	Softwood <input type="checkbox"/> Hardwood <input type="checkbox"/> Carpet <input type="checkbox"/> Lino <input type="checkbox"/> Tile <input type="checkbox"/> Other <input type="checkbox"/>	Fuel:								
PLUMBING	System:									
ELECTRIC	Number of Baths:									
	Wiring Type:	<input type="checkbox"/> Circuit Breakers		Total Replacement Cost						\$826,765
	Quality of Fixtures:	Amps:		Adjustment						\$99,052
TOTAL	5.5	Finished Attic Area:	Unfinished Attic Area:	Adjusted Replacement Cost						\$925,817
CONDITION	0.90	Finished Basement Area 2102	Non-Basement Area:	Add Outbuildings						\$0
		Special Features		Total Building Value						\$925,817
COMMENTS	Basement Entry Standard	TOTAL ADJUSTMENT	\$99,052							
OUTBUILDING										
Type										
Area										
Foundation										
Framing										
Roof										
Exterior										
Interior										
Wall Height										
Floors										
Heating										
Plumbing										
Electrical										
Unadjusted cost										
Grade										
Functional Obs.										
Economic Obs.										
Condition										
Adjusted Cost										

Building Color BRN





subjects



5A	328' LF
5-1	247' LF
5-2	213' LF
5-3	406' LF
5-4	205' LF
5-5	356' LF
5-6	505' LF
5-7	328' LF

TRICKEY POND

U29A

U29

3 4 Ac  
 5C 6 Ac  
 7 1.8 Ac  
 5B 2.5 Ac  
 5-10 1.38 Ac  
 5-9 1.46 Ac  
 5-8 1.76 Ac  
 8 15 Ac

13 54 Ac  
 5-11 1.29 Ac  
 5-12 1.24 Ac  
 TOPO X.65  
 TOPO X.65  
 TOPO X.65  
 TOPO X.65  
 5-5 2.24 Ac  
 5-7 3.24 Ac  
 5-3 2.67 Ac  
 5-4 1.75 Ac  
 TOPO X.60  
 TOPO X.60  
 5-2 3.35 Ac  
 5-6 2.22 Ac  
 \$424,391  
 \$481,514  
 \$462,150  
 \$490,912  
 \$418,485  
 \$416,715  
 \$390,460

14A 6 Ac  
 16-12 2.27 Ac  
 16-11 2.7 Ac  
 16-9 2.1 Ac  
 16-10 2.76 Ac  
 16-8 2.6 Ac  
 16-7 2.8 Ac  
 17 24.85 Ac  
 16A 1.95 Ac

8 108 Ac  
 GORE RD  
 KNOB HILL RD  
 CARROLL DR  
 WILDFLOWER LN  
 MUDDY BOGG RD  
 HOLLOW RD  
 SLEEPY LN  
 SHAW HILL RD  
 EAGLE HTS  
 LUXURY DR  
 BEACH RD  
 NO NAME RD  
 CASSIDY RD  
 PLEASANT VIL  
 MASON DR  
 4A 2.19 Ac  
 50 51 52 53 54 55 56 57 58 59 60  
 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80  
 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108 109 110 111 112 113 114 115 116 117 118 119 120 121 122 123 124 125 126 127 128 129 130 131 132 133 134 135 136 137 138 139 140 141 142 143 144 145 146 147 148 149 150 151 152 153 154 155 156 157 158 159 160 161 162 163 164 165 166 167 168 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189 190 191 192 193 194 195 196 197 198 199 200 201 202 203 204 205 206 207 208 209 210 211 212 213 214 215 216 217 218 219 220 221 222 223 224 225 226 227 228 229 230 231 232 233 234 235 236 237 238 239 240 241 242 243 244 245 246 247 248 249 250 251 252 253 254 255 256 257 258 259 260 261 262 263 264 265 266 267 268 269 270 271 272 273 274 275 276 277 278 279 280 281 282 283 284 285 286 287 288 289 290 291 292 293 294 295 296 297 298 299 300





# Cumberland County

27 Northport Dr  
Portland, ME 04103

## Position Paper

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**File #:** BAR 26-017

**Agenda Date:** 6/16/2026

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### Title For Agenda Item:

Appeal for 2025 - 26 Tax Abatement Request for 457 Cape Monday Rd, Harrison, ME MAP/Lot 21-0019 by Tamsen and Matthew Moynihan.

### Background:

Please see the attached application for the requested abatement amount and reasons for requested abatement.

Date of Assessor's Tax Decision: 3/26/2026

Date Cumberland County BAR Appeal Filed: 4/29/2026

Number of Days Appeal Filed from Assessor's Decision: 34 Days

County BAR Received Taxpayer Granted Extension: Yes, Extension Received: 4/29/2026



14. REASONS FOR REQUESTING APPEAL. PLEASE BE SPECIFIC, STATING GROUNDS FOR BELIEF THAT ASSESSMENT IS “MANIFESTLY WRONG” FOR ASSESSMENT PURPOSES. ATTACH EXTRA SHEETS IF NECESSARY. Note that the Maine Supreme Court has held in tax abatement cases that in order to prevail, the taxpayer must prove one of three things:

- (1) The judgment of the Assessor was irrational or so unreasonable in light of the circumstances that the property is substantially overvalued and an injustice results;
- (2) There was unjust discrimination; or
- (3) The assessment was fraudulent, dishonest or illegal.

Only if one of these three things is proven by the taxpayer, is the assessment said to be “manifestly wrong.”

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Please refer to attached documents

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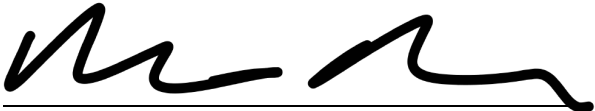
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15. ESTIMATED TIME FOR PRESENTATION AT HEARING: \_\_\_\_\_

Submit this application and a copy of your original application to the BAR and any labeled documentation available to support your claim. **ONE COPY MUST** be submitted to your municipal tax assessor that sent you the denial letter. All documentation **MUST** be submitted with the application or at least **fourteen (14) days prior to hearing date** to Cumberland County Board of Assessment Review, 27 Northport Drive, Portland, ME 04103. You will be notified of the scheduled hearing date.

**To the Cumberland County Board of Assessment Review:** In accordance with the provisions of 36 M.R.S.A. § 844-M, I hereby make written application for an appeal of the assessed value of the property as noted above. The above statements are correct to the best of my knowledge and belief.

4/27/26  
\_\_\_\_\_  
Date

  
\_\_\_\_\_  
Signature of Applicant

**THIS APPLICATION MUST BE SIGNED.**  
A separate application form should be filed for each separately assessed parcel of real estate claimed to be “manifestly wrong.”

4/15/2026

Tamsen and Matthew Moynihan  
457 Cape Monday Rd  
Harrison, ME, 04040

Cumberland County Commission  
27 Northport Drive  
Portland, ME, 04103

Dear members of the Cumberland County Commission. We are appealing against the decision made by the Town of Harrison regarding our abatement request for 457 Cape Monday Rd (Tax Map 21-0019). Per the attached letter from the Town of Harrison dated March 26, 2025, our abatement request for \$498,215 was rejected as the town claims our property was assessed fairly and equitably and listed various similar situated properties nearby for comparison purposes.

The premise for our abatement request is centered on two components. First, the calculation used in the Valuation Report (attached) shows 0.46 units multiplied by \$900,000 per unit to be a total of \$729,772 reflecting the land value of our property. This calculation is not correct and should be \$414,000. The difference in overstated land value is \$315,772. The town provided no further explanation why their number was correct.

Second, a multiplying factor of 1.25 was used to increase the land value from their calculated number of \$729,772 by \$182,443, resulting in a total land value of \$912,215. We have been told verbally that the use of the 1.25 factor is due to the detached structure which includes a garage above grade and a bedroom and bathroom below grade. Due to the fact we have a septic line that connects into the same holding tank used for the main house, the below grade space is considered an "Accessory Dwelling Unit." The use of the multiplier serves to approximate the value of the improvement to our property. We disagree with this assessment approach and feel that it inflates the value of the improvement from a cost and market value perspective.

The definition of an Accessory Dwelling Unit per Maine State Statutes, Title 30-A, section 4301, subsection 1-C, is that it "must be a self-contained dwelling" which we interpret as requiring a kitchen. Our space below the garage does not contain a kitchen and therefore should not be assessed as an accessory dwelling unit.

Definitions aside, it seems the key event to trigger the 1.25 multiplier on adjacent structures is the installation of a septic line to approximate the land improvement value. Particular to our property, the adjacent structure is about 25 feet from the holding septic tank. Estimates for installing a septic line are anywhere from \$100-\$250 per foot. At an installation of \$250/ft the total cost to install a septic line would be on the order of \$6250. The added value determined by the multiplier is 29 orders of magnitude higher than the actual cost of the improvement. It is illogical to conclude that the market will pay a \$182,443 premium for a detached structure with a septic line vs. the same or similar property without a septic line, all else being equal.

The town of Harrison listed 475 Cape Monday (tax map 13-0055) as a comparable property. The property location, land acreage, size of main home and adjacent garage structure are similar to our property. We understand that Cumberland County Commission granted an abatement to the property

  
received  
4/21/26  
K.C.

owners in April of 2025 and April of 2026 who also argued the adjacent structure did not fall within the definition of the ADU and that the 1.25 multiplier factor was discriminatory. We are curious about why these 2025 findings were not considered in the town response to us for a similar property.

A second property cited as comparable was 539 Cape Monday Road. The 539 Cape Monday Road property sold in 2024 for \$1,200,000. In 2024, the Town of Harrison applied the 1.25 factor to yield an assessed value of \$1,353,100. As a result, the assessed value exceeded the fair market price of the property by 13 percent. If the valuation of the land had not employed a factor of 1.25, then the 2024 valuation for tax purposes would have been only four percent lower than the 2024 fair market sale price. Consequently, rather than provide market evidence supporting the application of the 1.25 factor, the comparable property provided a case study showing how the 25 percent upward adjustment of the land value predictably contributed to an overvaluation of the fair market value of the property.

A third property cited as comparable was the 7 Lovejoy Way property with a 0.78-acre shorefront lot valued at \$ 1,052,006—a dollar per acre value of \$ 1,348,725. The 0.68-acre shorefront lot at 539 Cape Monday Road is currently valued by the Town of Harrison at \$1,013,748—a \$1,490,806 per acre valuation.

Although the Town of Harrison asserts these properties are comparable to ours, and although these properties have ADUs and we do not, nevertheless, the dollar per acre assessed value of our property—\$1,922,412—is 33 and 47 percent greater respectively compared to these two properties.

The significant premium of our dollar per acre lot value compared to the properties cited by the Town of Harrison as comparable is at odds with the Town of Harrison assertion that their valuation methodology is “fair and equitable.”

In summary, we dispute the claim by the Town of Harrison that our property has been assessed fairly and equitably. The price per unit acre shown in the valuation report does not reflect the assessed value of the land. Our adjacent structure does not include a kitchen and therefore falls outside of the definition of the ADU. The use of the 1.25 multiplier artificially inflates assessment values both from a cost and market perspective. Earlier precedents determined by the Cumberland County Commission were not considered for the assessment of our property. Comparison properties cited by the Town of Harrison show our dollar per acre is significantly higher compared to other properties. These flaws in the Town of Harrison valuation methodology resulted in an overvaluation of \$498,215, the amount of abatement we are applying for.



Town Of  
**Harrison** *Maine*

March 26, 2025

Mathew Moynihan  
Tansen Moynihan  
457 Cape Monday Road  
Harrison, ME 04040

RE: Abatement Application for 457 Cape Monday Road (Tax Map 21-0019)

Dear Mr. and Mrs. Moynihan,

The Town of Harrison received your application for an abatement for the 2025/2026 tax year. Your application was seeking an abatement for \$498,215.

As you were informed on March 16<sup>th</sup>, the Board of Assessor's met on March 26<sup>th</sup> and after careful review of your property and Town records, your property has been assessed fairly and equitably in comparison to similar properties in the Town of Harrison. No formal information has been submitted showing the current market value of the property. Additionally, no information has been provided showing an overvaluation of your property to similarly situated properties. Your property can be compared to:

- 15 Lovejoy Island Way (tax map 13-0027)
- 13 Lovejoy Island Way (tax map 13-0028)
- 7 Lovejoy Island Way (tax map 13-0029)
- 391 Cape Monday Rd (tax map 21-0034)
- 383 Cape Monday Rd (tax map 21-0036)
- 539 Cape Monday Rd (tax map 13-0043)
- 475 Cape Monday Rd (tax map 13-0055)
- 44 Pitts Rd (tax map 21-0093)

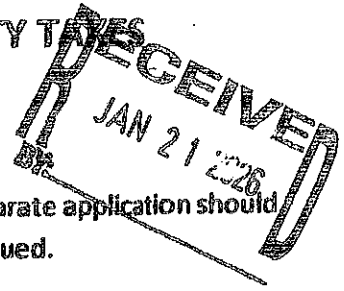
If you wish to appeal this decision, your next step would be to appeal to the Cumberland County Commission at 27 Northport Drive, Portland, ME 04103, no later than 60 days from the date this notice is received.

If you have additional questions, please contact the Town of Harrison at 207-583-2241.

Sincerely,

Board of Assessors  
Town of Harrison

APPLICATION FOR ABATEMENT OF PROPERTY TAXES  
(Title 36 MRS, Chapter 105, §841)



This application must be signed and filed with the municipal assessor(s). A separate application should be filed for each separately assessed parcel of real estate claimed to be overvalued.

1. Name of Applicant: Matthew Moynihan
2. Mailing Address: 457 Cape Monday Rd Harrison ME
3. Property Address or Map/Lot: 457 Cape Monday Rd / 21-0019
4. Telephone number for applicant: 508-733-1518
5. Tax year for which abatement is requested: 8/25 - 8/26
6. Assessed valuation of real estate: \$912,400
7. Assessed valuation of personal property: \$499,300
8. Abatement requested in real estate valuation: \$498,215
9. Abatement requested in personal property valuation: —
10. Reasons for requesting abatement (please be specific, state grounds for belief that property is overvalued for tax purposes):

Reason #1 Per Valuation Report 0.46 units @ 900,000 \$/unit = \$414,000 and not \$729,772

Reason #2 125 FCTR does not represent true market valuation of land use due to adjacent structures and over values our land by \$182,443

To the assessing authority of the Municipality of HARRISON

In accordance with the provisions of Title 36 MRS, Chapter 105, §841, I hereby make written application for abatement of property taxes as noted above. The above statements are correct to the best of my knowledge and belief.

1/16/2026  
Date

Signature of Applicant

**INSTRUCTIONS:**

**IN GENERAL:** This application must be filed with the Board of Assessors within 185 days from the date of commitment of the tax to which the objection is being made.

A separate application should be filed for each separately assessed parcel of real estate.

Application should be filed in duplicate.

A taxpayer, to be entitled to request abatement or to appeal from the decision of the local assessors, must have filed a list of his/her taxable property with the assessors, if properly so notified, in accordance with Title 36 MRS, Ch 105, §706.

If such list has not been filed upon proper notice, such list must be filed with this application, together with a statement as to why the list could not be filed at the proper time.

Written notice of their decision will be given by the assessors to the taxpayer within 10 days after the assessors take final action on the application. If such written notice is not given within 60 days from the date the application is filed, the application should be considered as having been denied, and the applicant may appeal as provided by Statute. The applicant may, in writing, consent to further delay.

Question 1: Print full name.

Question 2: Print full address to which mail should be sent.

Question 3: Property address or MAP/LOT.

Question 4: Telephone number for applicant.

Question 5: Taxes are assessed as of April 1. The tax assessed as of April 1 of any year and billed thereafter is for the tax for that year.

Question 6: Show the actual assessed valuation of the particular parcel of real estate, covered by this application, as to which abatement is requested. If abatement of real estate valuation is not requested, do not fill in this item.

Question 7: Show the actual assessed valuation of personal property as to which abatement is requested. If abatement of personal property valuation is not requested, do not fill in this item.

Question 8: Show amount by which you believe valuation should be reduced. For example, if valuation (Shown in Question 6) is \$3,000, and you believe it should be \$2,500, the entry in this item should be \$500.

Question 9: See above, under Question 8.

Question 10: Identify the property which you believe to be overvalued. State reasons for your claim, for example, sales prices of this or comparable properties. Please be specific, and bear in mind that the valuation should be in accord with the actual worth of the property and in line with the valuation of other property of like worth.

The abatement requested is allowed in the amount of \$ \_\_\_\_\_ valuation.

The abatement requested is denied. You have 60 days from the date this notice is received to appeal this decision to  
**CUMBERLAND COUNTY BOARD OF ASSESSMENT REVIEW**

3/26/26  
Date

*[Handwritten signatures]*  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Assessors,  
Municipality of  
Harrison, Maine



Harrison  
Name: TAMSEN DAVIS MOYNIHAN 2019 TRUST

**Valuation Report**

12/01/2025

Page 1

21-0019

Account: 72 Card: 1 of 1

Map/Lot:

Location:

457 CAPE MONDAY RD

Neighborhood 3 Long Lake

**Sale Data**

Zoning/Use Shoreland Subdivision  
Topography Rolling  
Utilities Drilled Well Septic System  
Street Paved

Sale Date 04/24/2025  
Sale Price 0  
Sale Type Land & Buildings  
Financing Unknown  
Verified Public Record  
Validity Related Parties

Reference 1 Harrison Shores Subdivision - Lot 22 & 23

Reference 2

Tran/Land/Bldg 1 1 10

Shore Ft Frnt 100 Subdivision Y

Exemption(s) Land Schedule 3

**Land Description**

Units	Method - Description	Price/Unit	Total Fctr	Influence	Value
0.46	Fr. A-Baselot Imp (Fract)	900,000	729,771.88	125.	912,215
0.03	Acre-Rear Land 2+	6,000.00	180.00	100%	180
Total Acres 0.49				Land Total	912,395

**Dwelling Description**

					Replacement Cost New
Cape Cod	One & 3/4 Story	1008 Sqft	Grade A 110	Base	445,722
Exterior	Clapboard	Masonry Trim	None	Trim	0
Dwelling Units	1 OTHER Units-0	Roof Cover	Asphalt Shingles	Roof	0

Foundation	Concrete	Basement	No Bsmt Crawl	Basement	-23,167
Fin. Basement Area	None	Basement Gar	None	Fin Bsmt	0
Heating	100% Hot Water BB	Cooling	100% Heat Pump	Heat	9,343
Rooms	5				
Bedrooms	3	Add Fixtures	0		
Baths	2	Half Baths	0	Plumbing	11,123
Attic	None			Attic	0
FirePlaces	1			Fireplace	7,945
Insulation	Full			Insulation	0
Unfin. Living Area	NONE			Unfinished	0

**Dwelling Condition**

Built	Renovated	Kitchens	Baths	Condition	Layout	Total
1996	2023	Modern	Modern	Very Good	Typical	450,966
<b>Functional Obsolescence</b>						<b>Value(Rcnld)</b>
Basement						372,723

**Economic Obsolescence**  
None

**Phys. %**  
87%

**Func. %**  
95%

**Econ. %**  
100%

**Outbuildings/Additions/Improvements**

Description	Year	Units	Grade	RCN	Cond	Phy	Func	Econ	Value Rcnld
One Story Frame	2022	64	A 110	16.790	V Good	96%	100%	100%	16.118
End Frame Porch	2022	140	A 110	20.319	V Good	96%	100%	100%	19.506
Wood Deck	2022	250	A 110	9.268	V Good	96%	100%	100%	8.897
Open Frame Porch	2022	24	A 110	8.210	V Good	96%	100%	100%	7.882
Generator	2017	1	C 100	8.025	Ava	93%	100%	100%	7.463
Frame Garage	1996	576	A 150	61.036	Ava	82%	100%	100%	50.050
Plumbina Fixtures	1996	4	C 100	8.988	Ava	82%	100%	100%	7.370
Frame Shed	1972	299	B 100	16.835	Ava	69%	80%	100%	9.293
Outbuilding Total									126,579

**Acpt Land**

912,400

**Accepted Bldg**

499,300

**Total**

1,411,700

Harrison  
 Name: LABELLE, MICHAEL E.  
 LABELLE, LEANNE C.

**Valuation Report**

12/09/2025

Page 1

Account: 33 Card: 1 of 2

Map/Lot:  
 Location:

13-0029

7 LOVEJOY ISLAND WAY

Neighborhood 3 Long Lake

**Sale Data**

Zoning/Use Shoreland  
 Topography Rolling  
 Utilities Drilled Well Septic System  
 Street Paved

Sale Date 09/13/2024  
 Sale Price 1,655,000  
 Sale Type Land & Buildings  
 Financing Unknown  
 Verified Public Record  
 Validity Arms Length Sale

Reference 1

Reference 2

Tran/Land/Bldg 2 1 8

Shore Ft Frnt 170 Subdivision 0

Exemption(s) Land Schedule 3

**Land Description**

Units	Method - Description	Price/Unit	Total	Fctr	Influence	Value
0.78	Fr. A-Baslot Imp (Fract)	900,000	841,604.51	125.		1,052,006
0.48	Acre-Rear Land 2+	6,000.00	2,880.00	100%		2,880
Total Acres 1.26			Land Total			1,054,886

**Dwelling Description**

**Replacement Cost New**

Conventional	Two Story	256 Sqft	Grade C 110	Base	172,265
Exterior	Verticle Boards	Masonry Trim	None	Trim	0
Dwelling Units	1 OTHER Units-0	Roof Cover	Asphalt Shingles	Roof	0
Foundation	Concrete	Basement	No Bsmt Crawl	Basement	-7,479
Fin. Basement Area	None	Basement Gar	None	Fin Bsmt	0
Heating	100% Forced Warm	Cooling	0% None	Heat	0
Rooms	4				
Bedrooms	2	Add Fixtures	0		
Baths	2	Half Baths	0	Plumbing	7,415
Attic	None			Attic	0
FirePlaces	0			Fireplace	0
Insulation	Full			Insulation	0
Unfin. Living Area	NONE			Unfinished	0

**Dwelling Condition**

Built	Renovated	Kitchens	Baths	Condition	Layout	Total
1964	1989	Typical	Typical	Above Average	Typical	172,201
Functional Obsolescence	Economic Obsolescence	Phys. %	Func. %	Econ. %	Value(Rcnld)	
Basement	None	70%	95%	100%	114,514	

**Outbuildings/Additions/Improvements**

Description	Year	Units	Grade	RCN	Cond	Phy	Func	Econ	Value Rcnld
Encl Frame Porch	1964	80	C 110	9.632	Ava+	70%	95%	100%	6.405
One Storr Frame	1964	256	C 110	31.532	Ava+	70%	95%	100%	20.968
One Storr Frame	1964	325	C 140	49.434	Ava+	70%	100%	100%	34.604
Wood Deck	1964	176	C 110	4.873	Ava+	70%	95%	100%	3.240
Frame Shed	1964	144	C 100	6.646	Ava	65%	80%	100%	3.456
Frame Shed	2009	48	C 100	2.215	Ava	89%	80%	100%	1.577
Wood Deck	1964	40	C 110	2.472	Ava+	70%	95%	100%	1.644
Outbuilding Total									71,894

**Acpt Land**

1,054,900

**Accepted Bldg**

186,400 **Total**

1,241,300

Harrison  
Name: SHINNECOCK PROPERTIES LLC

**Valuation Report**

04/16/2026

Page 1

Map/Lot: 13-0043

Account: 1625 Card: 1 of 1

Location: 539 CAPE MONDAY ROAD

Neighborhood 3 Long Lake

Zoning/Use Shoreland Subdivision  
Topography Rolling  
Utilities Dug Well Septic System  
Street Paved

**Sale Data**  
Sale Date 01/29/2024  
Sale Price 1,200,000  
Sale Type Land & Buildings  
Financing Unknown  
Verified Public Record  
Validity Related Parties

Reference 1 BDL Subdivision - Lot 101  
Reference 2  
Tran/Land/Bldg 2 1 10  
Shore Ft Frnt 100 Subdivision Y  
Exemption(s) Land Schedule 3

**Land Description**

Units	Method - Description	Price/Unit	Total Fctr	Influence	Value
0.68	Fr. A-Baselot Imp (Fract)	900,000	810,998.25	125.	1,013,748
				Land Total	1,013,748
Total Acres 0.68					

**Dwelling Description**

**Replacement Cost New**

Cape Cod	Two Story	672 Sqft	Grade A 110	Base	374,905
Exterior	Vinyl/Aluminum	Masonry Trim	None	Trim	0
Dwelling Units	1 OTHER Units-0	Roof Cover	Metal Roofing	Roof	0

Foundation	Concrete Block	Basement	No Bsmt Crawl	Basement	-17,828
Fin. Basement Area	None	Basement Gar	None	Fin Bsmt	0
Heating	100% Forced Warm	Cooling	100% Warm & Cool	Heat	11,864
Rooms	6				
Bedrooms	3	Add Fixtures	1		
Baths	2	Half Baths	1	Plumbing	22,245
Attic	None			Attic	0
FirePlaces	1			Fireplace	7,945
Insulation	Full			Insulation	0
Unfin. Living Area	NONE			Unfinished	0

**Dwelling Condition**

Built	Renovated	Kitchens	Baths	Condition	Layout	Total
1973	2024	Modern	Modern	Excellent	Typical	399,131
Functional Obsolescence	Economic Obsolescence	Phys. %	Func. %	Econ. %	Value(Rcnld)	322,298
Basement	None	85%	95%	100%		

**Outbuildings/Additions/Improvements**

Description	Year	Units	Grade	RCN	Cond	Phy	Func	Econ	Value Rcnld
Two Storv Frame	2024	683	A 125	204.842	Ava	97%	95%	100%	188.762
Open Frame Porch	2024	45	A 110	9.600	Ava	97%	100%	100%	9.312
Open Frame Porch	2024	174	A 110	18.142	Ava	97%	100%	100%	17.598
Wood Deck	2024	25	A 110	3.310	Ava	97%	100%	100%	3.211
Fin 1st/Gar	1989	1008	B 115	185.076	Ava	78%	100%	100%	144.359
Wood Deck	1989	112	C 100	3.403	Ava	78%	100%	100%	2.654
Wood Deck	2003	380	C 100	7.704	Ava	86%	80%	100%	5.300
Plumbina Fixtures	1989	4	C 100	8.988	Ava	78%	100%	100%	7.011
Open Frame Porch	2025	32	B 100	6.462	Ava	97%	100%	100%	6.268
Outbuilding Total									384,475

**Acpt Land** 1,013,700 **Accepted Bldg** 706,800 **Total** 1,720,500

**Cumberland County Board of Assessment Review**

27 Northport Drive, Portland, Maine 04103  
207-871-8380 • cumberlandcountyme.gov

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Consent to Extension of Deadline for Decision on Tax Abatement Appeal to  
Cumberland County Board of Assessment Review

Cumberland County BAR  
27 Northport Dr  
Portland, Maine 04103


RE: Tax Abatement Application for property located at Map 21 Lot(s) 0019  
Property Street Address: 457 Cape Monday Rd  
Town of: Harrison  
(April 1, 2026 assessment date)

Dear Board Members:

The undersigned hereby agrees to extend the time for the Cumberland County Board of Assessment Review to decide the pending appeal(s) for a tax abatement on the property identified above.

4/27/26

Date



Signature of Taxpayer(s) or Authorized Representative

Mailing Address: \_\_\_\_\_

Note any dates of unavailability: \_\_\_\_\_

