

Tim Gingras

James & Donna Viens
18 Partridge Lane
Plaistow, NH 03865

June 28, 2024

To: ~~001~~ Town of Harrison

Parker Appraisal Company

Subject: 2024 Revaluation Zakelo Island

As members of the Zakelo Island Lot Owners Association we do want to pay our "fair share of taxes". We are not convinced that the assessments were done considering the reduced value of owning property on an Island with limited access. The Island was developed in the 1980's and history shows that the land purchases sold at 50% to 70% less than comparable mainland properties. The most recent sale of land on the Island was at \$145,000 when mainland house lots were \$400 to \$500 thousand.

The last property sold on the Island was purchased by the Forester's for \$1,250,000. The property was marketed as a "compound" due to the five structures. The property was sold furnished and included a landing craft style boat. The error by Parker Appraisal was to not consider the extras and to place a low amount on the five buildings. The land should have been set at \$400K. During a meeting with the Curtis family Bob Gingras stated the Forester's compound property would have sold for \$2.5 million if it was on the mainland with year-round access. This proves my point that Island property and land sells for 50% less than mainland property.

The Curtis's also provided a list of 23 waterfront homes in the Cape Monday Cove area showing assessments ranging from \$571K to \$884K. Many of the 23 mainland properties have total assessments of less than the \$820,900 that we are being assessed for land in 2024. Assessing the Island lots at \$800K defies logic and is not and is not "fair" when compared to waterfront properties in the Cape Monday Cove area.

I have run Zillow and Realtor.com for our property and the values came back at \$607,100 and \$638,300. These two values fall on the lower end of the values on the 23 homes in the Cape Monday Cove listing.

Parker Appraisal needs to revisit the land assessment for the Zakelo Island properties. We believe the documentation is there showing a flawed appraisal process. We look forward to receiving a new appraisal that is "fair."

Attachments:

Lake Island Compound

Realtor.com Estimated Value

Zillow Estimated Value

Curtis Cape Monday Cove Listing

SECTION 2 ITEM 2 (70)

TO BOB GINGRAS 6/26/24

LAWRENCE & CAROL CURTIS
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HARRISON, ME 04040

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June 25, 2024

To: Town of Harrison
Parker Appraisal Company

Subject: 2024 Revaluation
Account 378
Map/Lot: 21-0106-01
Zakelo Island Lot 1

Prior Assessment	Land Valuation \$285,700	Building Value \$119,000
Proposed Assessment	Land Valuation \$769,600	Building Value \$178,400

Increase	\$483,900	+169.4%	Increase	\$ 59,400	+50%
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Prior Total Assessment	\$404,700
Proposed Total Assessment	\$948,000

Increase	\$543,300	+134%
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When we were looking for property on Long Lake our real estate broker, the late Porter Leighton, after showing us several properties asked "You wouldn't be interested in Island property would you? It takes a special kind of person to tackle the challenges and inconvenience factors of building and living on an island." At the time acre lots on the mainland were selling for around \$100,000. The lots on Zakelo Island were \$25,000.

We believe that those same challenges still exist (see below list) and therefore believe that the assessments appear to be close to mainland property assessments and are unrealistic.

While lake property has it's own individual pluses and minuses, property on an island would be less appealing to a large percentage of buyers.

We understand that you have dismissed the fact that a 2 acre lot on the island sold five years ago for \$145,000 (after being on the market for nearly 4 years). Our lot is only 1.3 acres. Even if you use the amount you are assessing our lot, it is 531% higher than that sale indicates. I am quite sure that if the lot was listed at half of what your valuation of \$870,900 that it would still be an empty lot.

1) While nearly every mainland property could be converted to a year round residence (and many owners properties in the Cape Monday area appear to be doing this) this is not the case of the island properties where access is limited to only 5-6 months of the year. This would eliminate anyone who might want to make Harrison their primary residence. With a school year of about 9 1/2 months, any children on the island would have to reside elsewhere for 5 to 6 months in order to attend. Also anyone with a serious medical condition would be hesitant to buy island property.

2) The only access to the island is by private boat which depends on open water. Boats are a costly necessity (maintenance, fuel, winterizing and storage). While years ago you could drive across the lake when the ice was thick enough. For the past few years the ice has not been safe enough to do this.

3) Everything that we need on the island has to be transported by boat whether it is food, drinking and cooking water (we have to draw non-potable water from the lake for other uses as contractor Gary Searles was unable to find a spot to dig a well as our property sits on ledge), firewood, appliances (a real challenge), furniture, roofing materials and lumber for stair & dock repair, and anything else needed. Mainland properties can just drive everything up to their back door.

4) Insurance: Limited accessibility and response times has made it challenging to obtain insurance on the property. We have been dropped by 2 insurance carriers (one of which provided us coverage for 25 years) who gave us short notice and offered no alternatives. We had to shop around before finding someone willing to write our policy at a premium. We have been advised by fire department personnel that any building fire will be a containment situation rather than being able to save the building.

5) Services: We have experienced challenges in obtaining property services due mainly to being island property. When we can obtain professional services they are more costly.

- In April of this year we had to call 3 plumbers before we found one willing to come out to the island to repair a water pump leak. It took a week to actually get the work done.

- We have been unable to find a roofer to do some maintenance on our roof. We did get one quote and when we agreed to his price he decided not to honor his quote.

- Whatever work we need done usually incurs a higher cost than we would have paid at our mainland home. It also requires co-ordination and moving of materials and tools by boat. If heavy equipment is required it is nearly impossible to get help.

- Electricity - When electricity is lost the island is one of the last to get CMP attention. With the increasing number of serious storms we have had several outages over the last few years. Someone from the island has had to co-ordinate transportation for the CMP workers and their equipment.

-Heating Wood - No longer will wood suppliers deliver the wood over the ice. We therefore have to somehow move the wood by boat taking multiple trips.

6) There is no common area on the island. When we purchased our lot the Town of Harrison insisted that the developer purchase a property on the mainland as a parking area before they would allow us to pass papers. For many years the town did not tax this property as it considered that property as part of the island property. There are costs involved in maintaining this area and the docks needed for the owners' boats. Now that it is being taxed by the town this adds additional cost of owning Zakelo Island property. This is not a stand alone marketable lot as it can never be anything but the designated parking lot for the island.

In conclusion we believe with the limited access to Zakelo Island, the added cost of maintaining the parking lot and common docks and the challenges listed above that the island properties deserve a significant reduction in the property assessments.

We hope you recognize the validity of our request and appreciate your consideration.

Sincerely

Larry & Carol Curtis

HARRISON, MAINE - PROPERTIES SIMILAR TO ZAKELO ISLAND PROPERTIES
(Updated 03/06/24)

Note - While some of the valuations are close or slightly higher than Zakelo Island our whole contention is that the values of Zakelo Island should be lower for all the reasons we have relayed. See section 7 Item 1.

Map/Lot	Address	Acres	2024 Valuation	Per Acre Valuation
21-0106-01	0 ZAKELO ISLAND ROAD	1.30	769,600	592,000
21-0106-02	1 ZAKELO ISLAND ROAD	1.30	555,800	Land only 427,538
21-0106-03	4 ZAKELO ISLAND ROAD	1.30	592,200	455,538
21-0106-04	7 ZAKELO ISLAND ROAD	1.20	739,400	616,167
21-0106-05	0 ZAKELO ISLAND ROAD	2.10	762,500	363,095
21-0106-06	15 ZAKELO ISLAND ROAD	1.20	739,400	616,167
21-0106-07	22 ZAKELO ISLAND ROAD	1.50	746,000	497,333
21-0106-08	0 ZAKELO ISLAND ROAD	1.20	534,000	Land only 445,000
21-0106-09	27 ZAKELO ISLAND ROAD	1.60	853,800	533,625

The following valuations are for Long Lake waterfront properties with 1.2 to 1.3 acre lots which are the same size of 6 of the 9 Zakelo Island properties:

01-0002-1	1 East Shore Road	1.29	817,800	633,953
06-0002-12	61 East Shore Road	1.24	817,500	659,274
21-0032	397 Cape Monday Road	1.20	886,600	738,833
21-0096	12 Memory Lane	1.33	771,500	580,075
21-0098	16 Memory Lane	1.22	750,700	615,328
21-0105-5	57 Pitts Road	1.26	739,000	586,506
21-0114	35 Pine Point Road	1.22	705,800	578,525
21-0117	15 Pine Point Road	1.24	581,700	469,113

21-0121	24 Cove Road	1.28	573,500	448,047
21-0123	38 Cove Road	1.20	724,700	603,917
34-0060-A	26 Sundborg Way	1.20	637,600	531,333

The following valuations are for Long Lake waterfront properties with 1.6 to 2.1 acre lots which are the in the same lot sizes at the remaining 3 Zakelo Island properties:

01-0041	81 East Shore Road	1.81	887,800	490,497
01-0040	73 East Shore Road	1.86	888,100	477,473
12-0007	97 Eagle Rock Road	2.00	769,800	384,900
12-0007-A	0 Eagle Rock Road	2.00	727,500	363,750
12-0008	89 Eagle Rock Road	1.60	762,400	476,500
12-0008-A	83 Eagle Rock Road	1.93	561,100 Land Only	290,725
12-0009	73 Eagle Rock Road	1.90	769,200	404,842
12-0009-A	69 Eagle Rock Road	1.92	769,400	400,729
12-0021-A	621 Cape Monday Road	2.00	1,018,200	509,100
12-0024	87 Little Cove Road	2.00	519,000	259,500
21-0050	327 Cape Monday Road	1.92	842,700	438,906
21-0101-B	70 Pitts Road	1.59	884,000	555,975
21-0104-A	55 Pitts Road	1.90	709,900	373,632
22-0021-J	122 Zakelo Road	2.00	940,800	470,400
22-0021-H	134 Zakelo Road	1.86	1,072,500	576,613
22-0024	70 Rocky Point Road	2.00	1,025,600	512,800
34-0062	19 Sundborg Way	1.70	832,500	489,706
34-0064	151 Naples Road	2.00	739,000	369,500
34-0074	91 Naples Road	1.70	964,300	567,235
34-0076	81 Naples Road	1.80	1,082,200	601,222
45-0093	3 Trestle Lane	1.50	819,100	546,067

The following valuations are for Long Lake waterfront properties with less than 3 acres but out of the acre parameters of the above two categories:

06-0002-8	0 East Shore Road	1.16	593,000	Land only	511,207
07-0008-C-1	42 Pine Cove Road	1.40	735,400		525,286
07-0008-C	44 Pine Cove Road	1.40	735,400		525,286
07-0017-A	78 Pine Harbor Road	2.30	823,900		358,217
07-0017	84 Pine Harbor Road	3.00	892,400		298,133
07-0023-A	6 Solomon Way	2.20	1,345,300		611,500
12-0010	0 Eagle Rock Road	2.66	614,700	Land only	231,090
12-0010-A	0 Eagle Rock Road	3.00	617,700		205,900
13-0025-A	615 Cape Monday Road	2.14	849,800		397,103
20-0011-H	0 Bakers Acres Road	2.24	671,500	Land only	299,777
20-0017	47 Cove Road	3.00	688,900		229,633
21-0051-D	325 Cape Monday Road	1.05	605,300		576,476
21-0099	0 Memory Lane	.84	552,200	Land only	Purchased 10/13/23 for \$600,000
21-0100	0 Memory Lane	.78	476,300	Land only	Purchased 05/18/23 for \$300,000
21-0111	36 Pine Point Road	1.06	640,800		610,641
21-0115	25 Pine Point Road	1.00	571,800		604,528
21-0122	28 Cove Road	1.37	681,300		571,800
21-0123	38 Cove Road	1.20	724,700		497,299
21-0124	44 Cove Road	1.62	847,200		603,917
22-0021-N	17 LBJ Drive	1.40	589,500		522,963
					421,071

22-0021-F	17 Mica Lane	2.08	910,900	437,933
22-0021-I	131 Zakelo Road	2.24	887,900	396,384
32-0020-2	62 Silver Birch Road	1.12	787,200	702,857
32-0020-4	68 Silver Birch Road	2.40	1,383,200	576,333
33-0068-4	0 Ben's Way	1.36	592,100 Land only	435,368
34-0059	26 Friendship Lane	2.60	904,800	348,000
34-0060	28 Friendship Lane	1.40	872,500	623,214
34-0061	23 Sundborg Way	2.20	793,600	360,727
34-0065	18 Schiavi Road	2.21	813,800	368,235
45-0088	11 Corn Shop Road	2.24	1,273,600	568,571

