



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.

Wednesday, July 23, 2025

5:00 PM

**27 Northport Dr
Portland, ME 04103**

CALL TO ORDER

ROLL CALL

APPROVAL OF MINUTES

[BAR 25-016](#) Approval of the minutes, May 21, 2025 meeting of the Board of Assessment Review.

Attachments: [2025.05.21 BAR Meeting Minutes DRAFT](#)

NEW BUSINESS

The Board may ask questions during each appeal. 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. 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 submitted by the Appellant.

After a decision is reached, the Secretary for the Board shall issue a written decision for each appeal and send to the Appellant, 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.

[BAR 25-017](#) Appeal for a 2024 - 25 Tax Abatement Request for 46 Island Pond Rd, Harrison, ME, MAP/Lot 59-17 by Connie Allen.

Attachments: [46 Island Pond Rd Harrison - Allen 2025.05.21 Appeal](#)
[Assessor Response Exhibit - 4 - Court Decisions](#)
[Assessor Response 01. Narrative](#)
[Assessor Response 02. Exhibit Listing](#)
[Assessor Response Exhibit - 1 - Sales Information](#)
[Assessor Response Exhibit - 2 Comparison Land vs Acreage](#)
[Assessor Response Exhibit - 3 - Comparison \(Land & Buildings\)](#)

NEXT MEETING: To Be Determined

ADJOURNMENT



Cumberland County

27 Northport Dr
Portland, ME 04103

Position Paper

File #: BAR 25-016

Agenda Date: 7/23/2025

Title:

Approval of the minutes, May 21, 2025 meeting of the Board of Assessment Review.

Background and Purpose of Request:

Review and approve the attached minutes.

Staff Contact: Katharine Cahoon, Executive Dept



Cumberland County

Board of Assessment Review

Meeting Minutes - Draft

142 Federal St
Portland, ME 04101

Meeting Location: Peter Feeney Conference Room

Wednesday, May 21, 2025

5:00 PM

Peter Feeney Room
County Courthouse
205 Newbury St
Portland, ME 04101

CALL TO ORDER

The Board of Assessment Review met at the Cumberland County Courthouse in the Peter Feeney Conference Room, the meeting was called to Order by Chair Edward Getty at 5:01 pm.

ROLL CALL

Present: 4 - Board Member Alex Coupe, Board Member David Silk, Board Member Edward Getty and Board Member Geoffrey Crain
Excused: 1 - Board Member Peter Coyne

APPROVAL OF MINUTES

[BAR 25-012](#) Approval of the minutes, May 14, 2025 meeting of the Board of Assessment Review

A motion was made by Board Member Silk, seconded by Board Member Getty, that the BAR Agenda Item be APPROVED. The motion carried by the following vote:

Yes: 4 - Board Member Coupe, Board Member Silk, Board Member Getty and Board Member Crain

No: 0

Excused: 1 - Board Member Coyne

NEW BUSINESS

[BAR 25-013](#) NO VOTE - Supporting Documentation Only for Appellant and Town Assessor for 2024 - 25 Tax Abatement Appeal for 22 Zakelo Island Rd and 27 Zakelo Island Rd in Harrison, Maine.

This BAR Agenda Item was RECEIVED AND FILED.

[BAR 25-014](#) Appeal for a 2024 - 25 Tax Abatement Request for 22 Zakelo Island Rd, Harrison, ME, MAP/Lot 21-0106-07 by Paul and Toni Good.

Appellants Paul and Toni Goode were present and demonstrated why the Town of Harrison's assessment of their property was substantially overvalued. Representing the Town of Harrison was Assessing Agent Jessica Westhaver, of Parker Appraisals, the contracted assessing agent for the Town. She presented testimony of the Town's position. The BAR heard both oral arguments and made their final determination.

A motion was made by Board Member Coupe, seconded by Board Member Silk, that the BAR Agenda Item be DENIED. The motion carried by the following vote:

Yes: 4 - Board Member Coupe, Board Member Silk, Board Member Getty and Board Member Crain

No: 0

Excused: 1 - Board Member Coyne

[BAR 25-015](#) Appeal for a 2024 - 25 Tax Abatement Request for 27 Zakelo Island Rd, Harrison, ME, MAP/Lot 21-0106-09 by Michael and Patricia McDonough.

Appellant Michael McDonough was present and demonstrated why the Town of Harrison's assessment of his property was substantially overvalued. Representing the Town of Harrison was Assessing Agent Jessica Westhaver, of Parker Appraisals, the contracted assessing agent for the Town. She presented testimony of the Town's position. The BAR heard both oral arguments and made their final determination.

A motion was made by Board Member Coupe, seconded by Board Member Crain, that the BAR Agenda Item be DENIED. The motion carried by the following vote:

Yes: 4 - Board Member Coupe, Board Member Silk, Board Member Getty and Board Member Crain

No: 0

Excused: 1 - Board Member Coyne

NEXT MEETING: To Be Determined

ADJOURNMENT

With no other business, the meeting adjourned at 6:53 pm.

A full transcript of the meeting may be viewed at www.cumberlandcountyme.gov/live



Cumberland County

27 Northport Dr
Portland, ME 04103

Position Paper

File #: BAR 25-017

Agenda Date: 7/23/2025

Agenda Title:

Appeal for a 2024 - 25 Tax Abatement Request for 46 Island Pond Rd, Harrison, ME, MAP/Lot 59-17 by Connie Allen.

Background:

Please see the attached application for the requested abatement amount and documents supporting the requested abatement.

Date of Assessor's Tax Decision: 03/25/2025

Date Cumberland County BAR Appeal Filed: 5/21/2025

Number of Days Appeal Filed from Assessor's Decision: 57 Days

County BAR Received Taxpayer Granted Extension: Yes, 5/21/2025

**CONSENT TO EXTENSION OF DEADLINE FOR DECISION
ON TAX ABATEMENT APPEAL TO
CUMBERLAND COUNTY BOARD OF ASSESSMENT REVIEW**

Cumberland County Board of Assessment Review
c/o Administrative Assistant
142 Federal Street
Portland, ME 04101

RE: Tax Abatement Application for property located at Map 59 Lot(s) 17
Property Street Address: 46 Island Pond Road
Town: Harrison
(April 1, 2025 assessment date)
March 25, 2025

Dear Board Members:

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

Dated: 5/8/25

Corinne Allen

Signature of Taxpayer or
Authorized Representative

46 Island Pond Road
Print Mailing Address

NOTE ANY DATES OF UNAVAILABILITY:



Maine
Cumberland County



CUMBERLAND COUNTY BOARD OF ASSESSMENT REVIEW

APPLICATION FOR ABATEMENT OF PROPERTY TAXES

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

NOTE: Application must first be made to the Assessor

1. NAME OF APPLICANT: Corinne Allen
2. ADDRESS OF APPLICANT: 46 Island Pond Road, Harrison, Me.
3. TELEPHONE NUMBER: 207-583-6304
4. NAME, ADDRESS AND TELEPHONE NUMBER OF ATTORNEY/AUTHORIZED AGENT, IF ANY: /
5. STREET ADDRESS OF PROPERTY: 46 Island Pond Road MAP/LOT: 59-17
6. MUNICIPALITY IN WHICH PROPERTY IS LOCATED: Harrison
7. ASSESSED VALUATION:

(a)	LAND:	<u>\$ 197,800</u>
(b)	BUILDING:	<u>\$ 117,800</u>
(c)	TOTAL:	<u>\$ 315,600</u>
8. OWNER'S OPINION OF CURRENT VALUE:

(a)	LAND:	<u>\$ 100,000</u>
(b)	BUILDING:	<u>\$ 100,000</u>
(c)	TOTAL:	<u>\$ 200,000</u>
9. ABATEMENT REQUESTED (VALUATION AMOUNT): \$ 115,600
(#7(c) minus #8(c) = #9)
10. TAX YEAR FOR WHICH ABATEMENT REQUESTED: 2024
11. AMOUNT OF ANY ABATEMENT(S) PREVIOUSLY GRANTED BY THE ASSESSOR FOR THE ASSESSMENT IN QUESTION: 0
12. DATE OF ASSESSOR'S DECISION: 3/25/25
13. A BRIEF STATEMENT OF ALL PRIOR PROCEEDINGS BEFORE THE ASSESSOR CONCERNING THE DISPUTED ASSESSMENT:
6/11/24 Received notice of new assessments
6/28/24 Met with appraiser firm. Was told there would be a substantial decrease in assessment.
7/24 Harrison town employee informed me there wouldn't be a decrease
8/27/24 Harrison Date of Commitment
2/20/25 Filed for an abatement with Harrison Board of Assessors.
3/25/25 A hearing was held and an application denied.
5/17/25 Filed this appeal.

14. 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 three things is proven by the taxpayer, is the assessment said to be "manifestly wrong."

Please see attachments

15. ESTIMATED TIME FOR PRESENTATION AT HEARING:

One hour

Submit **TEN (10) COPIES** (an original plus 9 copies) of the application and any 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, c/o Administrative Assistant, 142 Federal Street, Portland, ME 04101. 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.

May 17, 2025
Date

Corinne Allen
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."

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: Corinne Allen
2. Mailing Address: 46 Island Pond Rd Harrison
3. Property Address or Map/Lot: 59-0017
4. Telephone number for applicant: 207 583-6304
5. Tax year for which abatement is requested: 2024-2025
6. Assessed valuation of real estate: \$ 315,600
7. Assessed valuation of personal property: —
8. Abatement requested in real estate valuation: \$ 115,600
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):
see attachments

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.

Date

2/12/25

Signature of Applicant

Corinne Allen

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

Date 3/25/2025

Ray D. Perkins
Nat Serrano
Robert M. Kane

Assessors,
Municipality of

Harrison, Maine



Town Of Harrison *Maine*

Corinne Allen
46 Island Pond Road
Harrison ME, 04040

RE: Abatement Application for 46 Island Pond Road (Tax Map 59-0017)

Dear Ms. Allen,

The Town of Harrison received your application for an abatement for 46 Island Pond Rd (Tax Map 59-0017) for the 2024/2025 tax year. Your application was seeking an abatement for \$115,600.

After careful review of your property and Town records, your property is assessed fairly and equitably in comparison to similar properties in the Town of Harrison. The closest comparison is a property at 38 Island Pond Road (Tax Map 59-0013) which sold for \$175,000 in October of 2021, which is currently assessed at \$203,200. Another comparison is 62 Island Pond Road (Tax Map 59-0020) which sold for \$285,000 in September of 2006. The Town currently has an assessment of \$307,300 for this property. It is also important to note the values of your property prior to the revaluation were based on values set during the last revaluation in 2009.

If you wish to appeal this decision, your next step would be to appeal to the Cumberland County Commission at 142 Federal St, Suite 100, Portland, ME 04101.

If you have additional questions, please contact the Town of Harrison at 207-583-0923.

Sincerely,
Board of Assessors
Town of Harrison

**RE Account 21 Detail
as of 05/19/2025**

Name: ALLEN, CORRINNE

Location: 46 ISLAND POND RD

Acreage: 0.62 Map/Lot: 59-0017

Book Page: B11518P173

Land: 197,800

Building: 117,800

Exempt 25,000

Total: 290,600

2024-1 Period Due:

Ref1: Jacob Gilson Farm

Mailing 46 ISLAND POND RD.

Address: HARRISON ME 04040 9518

Year	Date	Reference	P	C	Principal	Interest	Costs	Total
2024-1 R	08/22/24	Original			2,237.62	0.00	0.00	2,237.62
	10/11/2024	CHGINT	1	I	0.00	-5.44	0.00	-5.44
	10/11/2024	CORRIN	A	P	1,118.81	5.44	0.00	1,124.25
	2/20/2025	CHGINT	1	I	0.00	-4.13	0.00	-4.13
	2/20/2025	corrin	A	P	1,118.81	4.13	0.00	1,122.94
		Total			0.00	0.00	0.00	0.00
2023-1 R					0.00	0.00	0.00	0.00
2022-1 R					0.00	0.00	0.00	0.00
2021-1 R					0.00	0.00	0.00	0.00
2020-1 R					0.00	0.00	0.00	0.00
2019-1 R					0.00	0.00	0.00	0.00
2018-1 R					0.00	0.00	0.00	0.00
2017-1 R					0.00	0.00	0.00	0.00
2016-1 R					0.00	0.00	0.00	0.00
2015-1 R					0.00	0.00	0.00	0.00
2014-1 R					0.00	0.00	0.00	0.00
2013-1 R					0.00	0.00	0.00	0.00
2012-1 R					0.00	0.00	0.00	0.00
2011-1 R					0.00	0.00	0.00	0.00
2010-1 R					0.00	0.00	0.00	0.00
2009-1 R					0.00	0.00	0.00	0.00
2008-1 R					0.00	0.00	0.00	0.00
2007-1 R					0.00	0.00	0.00	0.00
2006-1 R					0.00	0.00	0.00	0.00
2005-1 R					0.00	0.00	0.00	0.00
2004-1 R					0.00	0.00	0.00	0.00
2003-1 R					0.00	0.00	0.00	0.00
2002-1 R					0.00	0.00	0.00	0.00
2001-1 R					0.00	0.00	0.00	0.00
2000-1 R					0.00	0.00	0.00	0.00
1999-1 R					0.00	0.00	0.00	0.00
1998-1 R					0.00	0.00	0.00	0.00
Account Totals as of 05/19/2025					0.00	0.00	0.00	0.00

Taxes paid in full

Exempt Codes: 01 - Homestead (HM)

Note: Payments will be reflected as positive values and charges to the account will be

Board of Assessment Review
204 Newbury Street
Portland, Maine 04101

46 Island Pond Road
Harrison, Maine 04040
May 17, 2025

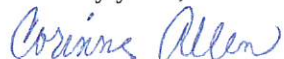
Re: Property at 46 Island Pond Road
#59-17 on Harrison tax map

Dear Member of Cumberland County Board of Appeals,

Enclosed is my Application For Appeal from Property Tax Assessment.

After reviewing the documents, if you have questions I can be reached at 583-6304. Thank you.

Sincerely yours,

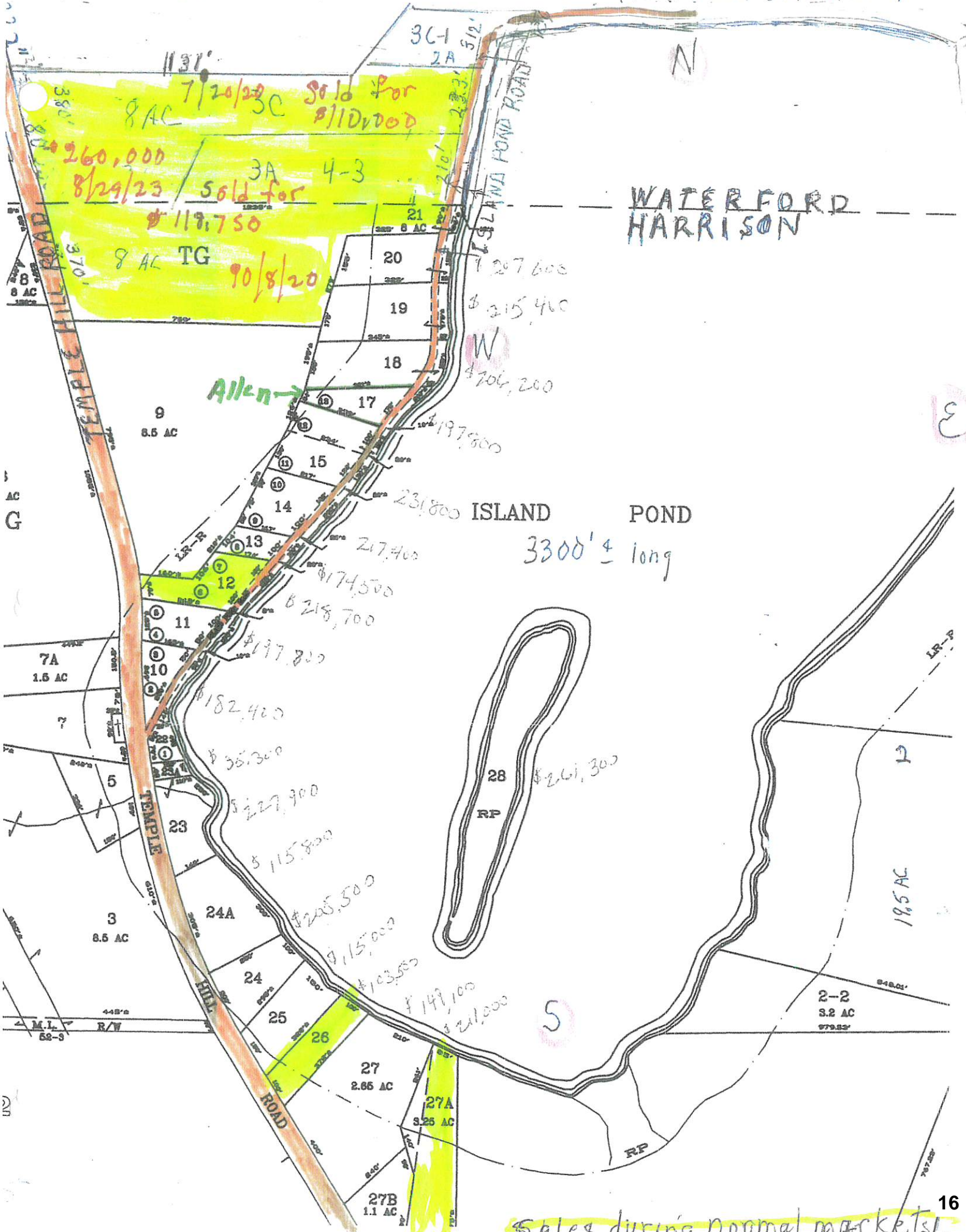


Corinne Allen

Contents:

Page 1, Tax Map #59
Page 2,3,4 Reasons for requesting an abatement
Page 5, Island Pond Land Assessments chart
Page 6, Real estate listings on Island Pond
Page 7. Lot 59-2
Page 8. Lot 59-17 flooding
Page 9 Survey of IP depth
Page 10. Inequity between 59-17 and 59-18
Supporting documents

HARRISON TAX MAP 59 AND WATERFORD TAX MAP 4



Sales during normal markets.

THE ASSESSMENTS OF ISLAND POND PROPERTIES APPEAR TO CONTAIN ERRORS

There are sixteen houses surrounding Island Pond. Twelve have been until deaths or are still year-round homes. We are native Mainers retiring in properties on Island Pond that have been in our families over 50 years. This is not a lake with all the recreation and services available on the two Harrison in-town lakes; it is a small pond of 115 acres and the only pond in Harrison.

There had not been an assessment of Island Pond properties in many years, therefore we expected the assessed value to be increased by as much as twice the 2023 value.

What we did not expect was for the land assessments to be increased by 3, 4, 5, 6, or 8 times. (see chart, page 5)

Maine State regulations state that in determining Just Value, easements and restrictions which decrease value must be considered, but don't appear to have been. As follows:

1. Island Pond Road, a single lane, right-of-way, gravel road separates ten homes from the pond and creates a safety hazard and noise and dust issues from all the large-truck traffic to the summer camp at the dead end.
2. Those ten homes were assessed at a higher rate than most of those without a road separating home and pond. (see chart, page 5) despite proximity to water being worth more.
3. Island Pond Road is gravel while the others are on Temple Hill Road which is paved.

Additionally:

- Neither town water, nor town sewer services are available; nor nearby stores, parks, or public beach.
- Island Pond at only 115 acres is too small for scenic motor boating.
- The public boat launch has no ramp and can't launch anything that can't be hand-carried; therefore I and most others are unable to use a motor boat even for fishing.
- Island Pond is one of only three out of 41 water bodies that Lakes Environmental Association tests whose water **quality** is steadily **decreasing**. Island Pond has experienced algal blooms at each end of the pond.

Perhaps because of a lack of desirability caused by all the above listed issues, two very different Island Pond properties have been on the market; one for two years, one for several months, and the prices significantly decreased, but neither has sold. (see page 6,)

My property, Map 59-17 (see town tax map, page 1)

Maine State regulations require negative topographical issues to be considered, but may not have been:

- One-third of my land is steeply uphill so it is basically unusable and remains undeveloped.
- In the 36 years I have lived there, the town has widened the right-of-way between my home and the pond from 9' to 19' further eroding my usable land. My property also has a hill runoff ditch bisecting my backyard and my side yard which flood in heavy rains (see page 8). All of which is unusable and undeveloped.
- In addition, my property is the last in the 1945 subdivision and is pie-shaped.
- There is no beach and the water depth increases quickly to 20', making it unsafe for children (see page 9).
- And unlike the two lakes in town, there is no public beach on the pond.
- Also, my .62 acre land, 59-17, assessment of \$273,000 per acre is \$108,000 more per acre than 59-18, 1.2 acre at \$165,000 per acre despite 59-18 having 3 times as much usable and developed land (see page 10). Or 59-16 with 100' more frontage and double my acreage at \$193,100 per acre. This is not equitable and it greatly exceeds the 10% limit on discrepancies between similar properties, set forth by **Maine State regulations**.

ASSESSMENTS AND THE MARKET PLACE

There have been few Island Pond sales over the decades on which to base market value and no other pond in Harrison with which to make comparisons.

According to the Harrison abatement denial letter and assessor's statement, the assessments were based on three sales, two of which were not arm's length and all of which were made when market prices were unusually high:

1. Sold during the Covid panic was 59-24 and 24A sight-unseen to a Florida couple at an amount reportedly \$30,000 above the top-of-the-market asking price.
2. Property 59-13 also sold during the Covid-panic buying market of 2021. And the sale was to the next-door family of 50 years who had long wanted it and paid the asking price.
3. To find another top-of-market sale meant his reaching back to 2006. Property 59-20 was sold in 2006 during the housing boom of the 2000s when housing prices soared leading to the 2008 financial crisis. The high-end Island Pond summer camp needed housing for guests and bought it from the inheritor in the family who had owned it for decades, and with whom they had been friends.

Maine State regulations read "the assessor must always consider such overpricing and analyze many sales to arrive at a fair valuation." This was not done.

The several sales which were during normal markets were not considered.

Not considered was the sale of 59-26 in **2013** for \$12,000. It is now assessed \$103,500 for 3/4 acre.

Not considered was the arm's length sale of 59/27A in **2014**. The sale price was \$182,376 for home and 3.2 acres. **One-third acre** of land is now assessed \$193,878 for a total assessment of \$379,200.

Not considered was the sale of 59-12 one acre and cottage for \$105,000 in **2015**. It has frontage on two roads. The one-acre land itself is now assessed \$218,231 for a total of \$299,700.

Also, not considered were additional arm's length sales on Island Pond as follows:

<u>Lot</u>	<u>Acres</u>	<u>Water frontage</u>	<u>Date sold</u>	<u>Sale price</u>	<u>Price per Acre</u>
59-21	8	90' in Harrison			
Lot 4-3	3	210' in Waterford	10/8/20	\$118,750	\$10,790/Acre
Lot 4-3C	11	233'	7/24/20	\$110,000	\$10,000/Acre
Lot 4-3C	8.7	233'	8/29/23	\$260,000	\$30,000/Acre

Lot 59-21/4-3 on Island Pond is about 600' from my lot (see tax map, page 1).

The cost was \$118,750 for the entire eleven-acre undeveloped lot, or \$10,790 per acre.

The eleven-acre lot also has 370' of frontage on Temple Hill Road with a potential for 6 house lots.

It also has 300' of Island Pond Road frontage on which a cottage or home can be built and 300' of gradually sloping water frontage (175' more water frontage than mine).

Lot 4-3C abuts Lot 59-21/4C and is about 900' from mine (see tax map, page 1).

It has 233' of gradually sloping water frontage and 233' of frontage on Island Pond Road where a cottage or home could be built.

It has 380' of developable frontage on Temple Hill Road with a potential for four or more house lots.

All eight undeveloped acres sold for \$260,000.

Even with the extensive Temple Hill Road frontage and Island Pond Road and water frontage, the prices were only \$10,000, \$10,790 and \$30,000 per acre. Compare to three other undeveloped lots on Island Pond (59-24, 25, 26, page 1) which were assessed at \$115,000 per acre even with one-half to one-third of the water frontage, (see chart, page 5) and frontage on only one road, thus the potential for only one house or cottage.

Compare also to most all the other land on Island Pond including its adjacent lots which were assessed around \$200,000 per acre with the same or less water frontage (see chart, page 5).

Even though one lot was sold while assessments were being done, the assessor did not consider these two sales in his assessments, saying 59-21 has been designated as tree growth and Lot 4C is in Waterford.

It is the sales price that is relevant. Whether the new owner later chose to place it in Tree Growth is irrelevant and the eleven-acre lot can be taken out of Tree Growth at any time.

Lot 4C is in Waterford but it abuts Lot 59-21 in Harrison and is on Island Pond and is a clear indication of Island Pond land value at the time the assessments were being conducted.

Yet-to-be-developed land is assessed at a lower rate than developed land. However, the difference between sale prices of \$10,000, \$10,790 and \$30,000 per acre and an Island Pond base assessment rate of \$125,000 for undeveloped acreage and \$250,000 for developed acreage is not based on market prices and **not reasonable**. The assessment of my partially unusable and undeveloped two-third acre at \$198,700 (7 to 20 times as much) is unjustifiably **unreasonable**.

Given:

- that many sales were not considered
- only sales during housing booms were considered
- the apparent lack of desirability
- the small size and condition of the pond
- the restrictions and lack of town resources
- the right-of-way gravel road crossing my front yard
- the unusability of the unoff ditch in back and side yards, the road, and the steep hill
- that only about one-half of my 2/3 acre is usable
- the lack of a beach or motor boat access

It would be more reasonable for the land assessment to be reduced from \$197,800 to \$100,000 and the home assessment, which had tripled, reduced from \$117,800 to \$100,000.

Even with the reduced mill rate, my taxes jumped 4-1/4 times from \$525 to \$2,237 per year.

Rather than the 4-1/4 times the 2023 tax, the abated tax would be 3 times. That translates to an abated yearly tax of \$1575.

For all the above reasons, I am respectfully requesting a reconsideration of the assessed value of my property and a reduction in the applied taxes as stated.

Thank you for your consideration of this request.

ISLAND POND LAND ASSESSMENTS

Island Pond Road separates homes from the pond in first ten listings

Tax map #	Owner	Acres	Frontage	Rear	Shore	Previous	Current	Per ft of Frontage	X Increase
20	Fernwood	1.13	155'	.42/\$2,520	.71/\$205,000	\$31,890	\$207,600	\$1,350	6
19	Wentworth	1.4	175'	.60/\$3,600	.80/\$211,800	\$34,600	\$215,400	\$1,220	6
18	Turner	1.25	150'	.57/\$3,420	.68/\$202,750	\$31,100	\$206,200	\$1,351	6
17	Allen	0.62	125'			\$29,300	\$197,800	\$1,600	6
16,15	Qualey	1.25	230'	.20/\$1,200	1.05/\$230,500	\$41,400	\$231,800	\$1,000	5
14	Qualey	0.88	200'			\$37,500	\$217,400	\$1,085	5
13	Qualey	0.39	100'			\$20,000	\$174,500	\$1,745	8
12	Gauthier	1	200'	.11/\$660	.89/\$218,000	\$33,300	\$218,700	\$1,093	6
11	Lech	0.62	150'			\$31,800	\$197,800	\$1,320	6
10	Leino/Alvin	0.46	250'			\$33,500	\$182,400	\$737	5
22	Gudelsky	0.21	95'			\$34,800	\$164,000	\$1,720	5
23	Shibles	0.71	300'			\$52,500	\$227,900	\$757	4
24A	Peavey	1.34	300'	.47/\$2,820	.46/\$202,700	\$48,000	\$205,500	\$685	4
24	Peavey	0.93	100'			\$25,200	\$115,800	\$1,158	4
25	Leino, Martha	1.07	100'	.39/\$2,340	.68/\$112,700	\$29,900	\$115,000	\$1,127	4
26	Cooper	0.81	100'	.35/\$2,100	.46/\$101,300	\$24,000	\$103,500	\$1,013	4
27	Cooper	2.65	210'	1.38/\$8,280	1.27/\$140,800	\$41,400	\$149,100	\$710	3
28	Cooper	2.23	island			\$76,700	\$261,300	\$1,171	3
27A	Borelli	3.25	85'	2.86/\$17,160	.39/\$193,000	\$36,600	\$210,100	\$2,270	6
02, 21	Sage	22.7	1000'	18.73/\$82,315	3.97/\$551,025	\$202,500	\$633,340	\$551	3

frtg=frontage in feet rear=price and fraction of total parcel size shore=price and fraction of lot that includes the shore
previous=previous assessment, current=assessments per ft frtg=price per foot of frontage X=number of times price increased in assessment

REAL ESTATE ON ISLAND POND

59-22



This was on the market for several months but did not sell.

95' water frontage on Island Pond.

3 bedrooms 1 bath

Wall of thermal windows overlooking the pond, the island and the morning sunrise

8 Island Pond Rd, Harrison, ME 04040

istew

\$298,711 reduced to \$250,000

59-2 ,2-2,1,1A

This has been on the market two years but has not sold. Had it been on a lake, it certainly would have promptly sold.



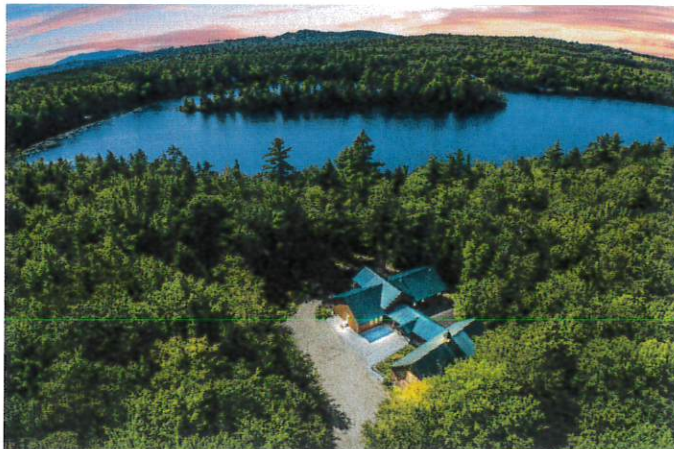
This is the only high-end property on Island Pond.

It is the only developed property on the east side.

It was first listed at \$2,000,000 and then at \$1,500,000

The house has 5 bedrooms, four baths.
Is 4400 sq ft.

An aerial view of the same property and Island Pond.



Island Pond is about 3300' long.

The assessment per foot of this, the finest sandy-bottom, gradually sloping shore on Island Pond is \$551 per foot for the 1000' wide shore.

The four acre, 1000' wide shore was assessed \$138,000 per acre.

The total 22.7 acres were assessed \$27,900 per acre.

59-2, 59-2-2, 59-1, 59-1A

Land 479,400
Building 962,200
Exempt
Taxable 1,416,600

Description	Type	Units	Value
Baselot Imp (Fract)	Fractional Acreage	2.67	408,503
Rear Land 2+	Acres	10.00	60,000
Rear Land 12+	Acres	5.00	10,000
Wasteland	Acres	1.83	915
		19.50	479,400

Map/Lot 59-0002-02

Description	Type	Units	Value
Baselot UnImp (Fract)	Fractional Acreage	1.30	142,522
Rear Land 2+	Acres	1.90	11,400
		3.20	153,900

Map/Lot 59-0001

Description	Type	Units	Value
Baselot UnImp (Fract)	Fractional Acreage	1.00	35,000
Rear Land 2+	Acres	2.98	17,880
		3.98	52,900

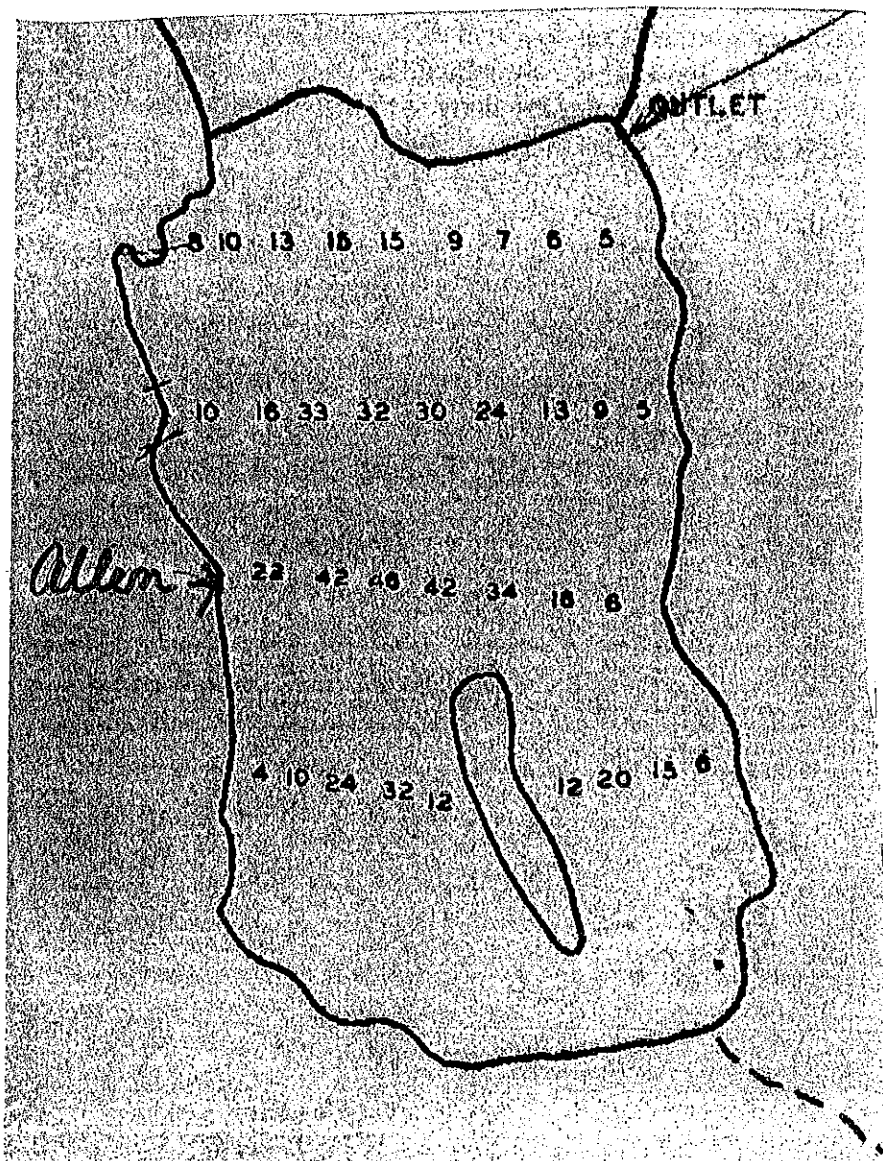
Map/Lot 59-0001-A

Description	Type	Units	Value
Land			
Rear Land 2+	Acres	4.20	25,200
		4.20	25,200



The ditch at the base of the steep hill
as it begins to flood across my side
and back yards during a heavy rain

Survey of depth of Island Pond
 Maine Department of Fisheries and
 Wildlife 1954 Revised 1991



Map/Lot 59-0018

Inequity between 59-18 and 59-17

Book 2912

Page 141

Account 1900

Location 50 ISLAND POND

Description	Type	Units
Baselot Imp (Fract)	Fractional Acreage	0.68
Rear Land 2+	Acres	0.57
		1.25 206,200

Type Residential

Acreage 1.25

Zone Shoreland

Land 206,200

Building 225,000

Exempt 31,000

Taxable 400,200

Map/Lot 59-0017

Book 11518

Page 173

Account 21

Location 46 ISLAND POND
RD

Owner ALLEN, CORINNE

Description	Type	Units	Value
Baselot Imp (Fract)	Fractional Acreage	0.62	197,755
		0.62	197,800

Type Residential

Acreage 0.62

Zone Shoreland

Neighborhood Island Pond

Street Type Semi Improved

Land 197,800

Building 117,800

Exempt 25,000

Taxable 290,600

	Original	Remaining
024	7.7	2,237.62 0.00
023	12.95	524.79 0.00

10

Property Data

Assessment Record

Neighborhood	Year	Land	Buildings	Exempt	Total
6	Calc.				
Tree Growth Year					
Front Foot					
Depth					
Zone/Land Use					
Secondary Zone					
Topography					
1. Level					
2. Below St					
3. Low					
4. Swampy					
Utilities					
1. Public					
2. Water					
3. Sewer					
4. Cesspool					
5. Shared					
6. None					
Street					
1. Paved					
2. Proposed					
3. Gravel					
NAME CODE 1					
TYPE CODE					

Land Data

Front Foot	Type	Effective	Influence	Influence
11. Regular Lot		Frontage	Factor	Code
12. Delta Triangle		5125	%	1. Unimproved
13. Nabla Triangle			%	2. Excess Frtg
14. Rear Land			%	3. Topography
15. Miscellaneous			%	4. Size/Shape
			%	5. Access
			%	6. Restriction
			%	7. Open Space
			%	8. Working Water
			%	9. Conservation E
			%	30. Water Frontage
			%	31. Tillable
			%	32. Pasture
			%	33. Orchard
			%	34. FarmSpace-Hard
			%	35. FarmSpace-SRW
			%	36. FarmSpace-Mixe
			%	37. TreeGrowth-Sof
			%	38. TreeGrowth-Mix
			%	39. TreeGrowth-Har
			%	40. Wasteland
			%	41. FarmSpace-Hard
			%	42. MoHo Sites
			%	43. Condo Sites
			%	44. Lot Improvement
			%	45. Camp Sites
			%	46. Gravel Pit

Total Acreage 0.62

Inspection Witnessed By:

X

Date

Date Insp.

Description

Jacob Gilson Farm Subdivision

Lot 13

Notes:

Land Schedule

6 Island Pond

Code	Type	Description	Amount	Exponents			
				<= Std	> Std	<= Wid	> Wid
21	Fractional Acres	Baselot Imp (Fract)	250,000.00	0.27	0.50	1.00	1.00
22	Fractional Acres	Baselot UnImp (Fract)	125,000.00	0.27	0.50	1.00	1.00
28	Acres	Rear Land 2+	6,000.00	0.50	0.50	1.00	1.00
29	Acres	Rear Land 12+	2,000.00	0.50	0.50	1.00	1.00
30	Acres	Water Frontage	0.00	0.50	0.50	0.50	0.50
31	Acres	Tillable	1,000.00	0.50	0.50	0.50	0.50
32	Acres	Pasture	2,000.00	0.50	0.50	0.50	0.50
33	Acres	Orchard	5,000.00	0.50	0.50	0.50	0.50
34	Acres	FarmLand-Hardwood	362.00	0.50	0.50	0.50	0.50
35	Acres	FarmLand-Softwood	434.00	0.50	0.50	0.50	0.50
36	Acres	FarmLand-Mixedwood	454.00	0.50	0.50	0.50	0.50
37	Acres	TreeGrowth-Softwood	434.00	0.50	0.50	1.00	1.00
38	Acres	TreeGrowth-Mixwood	454.00	0.50	0.50	1.00	1.00
39	Acres	TreeGrowth-Hardwood	362.00	0.50	0.50	1.00	1.00
40	Acres	Wasteland	500.00	0.50	0.50	1.00	1.00
41	Site	Tower Site	344.00	0.50	0.50	0.50	0.50
42	Site	Mobile Home Sites	10,000.00	0.50	0.50	1.00	1.00
43	Site	Condo Sites	0.00	0.50	0.50	0.50	0.50
45	Site	Camp Sites	5,000.00	0.50	0.50	1.00	1.00
46	Acres	Gravel Pit	15,000.00	0.50	0.50	1.00	1.00
47	Acres	Airstrip	5,000.00	0.50	0.50	0.50	0.50
48	Acres	CMP	10,000.00	0.50	0.50	0.50	0.50
49	Improvements	Water Rights (\$/1M Gals)	20,000.00	0.50	0.50	0.50	0.50
50	Linear Feet	Trans Lines (Miles)	1,225,000.00	0.50	0.50	0.50	0.50
51	Acres	OpenSpace - Baselot UnImp (Fract)	125,000.00	0.27	0.50	0.50	0.50
52	Acres	OpenSpace - Rear 2+	6,000.00	0.50	0.50	0.50	0.50
53	Acres	OpenSpace - Rear 12+	2,000.00	0.50	0.50	0.50	0.50
54	Acres	OpenSpace - Water Frontage	0.00	0.50	0.50	0.50	0.50
55	Acres	OpenSpace - Wasteland	500.00	0.50	0.50	0.50	0.50
56	Acres	OpenSpace - TreeGrowth (Soft)	434.00	0.50	0.50	0.50	0.50
57	Acres	OpenSpace - TreeGrowth (Mixed)	454.00	0.50	0.50	0.50	0.50
58	Acres	OpenSpace - TreeGrowth (Hard)	362.00	0.50	0.50	0.50	0.50
61	Acres	WorkingWaterfront - Baselot Imp (Fract)	250,000.00	0.27	0.50	0.50	0.50
62	Acres	WorkingWaterfront - Baselot UnImp	125,000.00	0.27	0.50	0.50	0.50
63	Acres	WorkingWaterfront - Rear 2+	6,000.00	0.50	0.50	0.50	0.50
64	Acres	WorkingWaterfront - Rear 12+	2,000.00	0.50	0.50	0.50	0.50
65	Acres	WorkingWaterfront - WaterFrontage	0.00	0.50	0.50	0.50	0.50
66	Acres	WorkingWaterfront - Wasteland	500.00	0.50	0.50	0.50	0.50
70	Linear Feet	24" Pipeline	0.00	0.50	0.50	0.50	0.50
98	Site	Leased Lot	0.00	0.50	0.50	0.50	0.50
Standard Depth			100.00				
Standard Lot			1.00				
Standard Width			0.00				

Harrison
11:44 AM

Land Schedule

2 Semi Improved

02/11/2025
Page 2

Code	Type	Description	Amount	Exponents			
				<= Std	> Std	<= Wid	> Wid
21	Fractional Acres	Baselot Imp (Fract)	70,000.00	0.27	0.50	1.00	1.00
22	Fractional Acres	Baselot UnImp (Fract)	35,000.00	0.27	0.50	1.00	1.00
28	Acres	Rear Land 2+	6,000.00	0.50	0.50	1.00	1.00
29	Acres	Rear Land 12+	2,000.00	0.50	0.50	1.00	1.00
30	Acres	Water Frontage	0.00	0.50	0.50	0.50	0.50
31	Acres	Tillable	1,000.00	0.50	0.50	0.50	0.50
32	Acres	Pasture	2,000.00	0.50	0.50	0.50	0.50
33	Acres	Orchard	5,000.00	0.50	0.50	0.50	0.50
34	Acres	FarmLand-Hardwood	362.00	0.50	0.50	0.50	0.50
35	Acres	FarmLand-Softwood	434.00	0.50	0.50	0.50	0.50
36	Acres	FarmLand-Mixedwood	454.00	0.50	0.50	0.50	0.50
37	Acres	TreeGrowth-Softwood	434.00	0.50	0.50	1.00	1.00
38	Acres	TreeGrowth-Mixwood	454.00	0.50	0.50	1.00	1.00
39	Acres	TreeGrowth-Hardwood	362.00	0.50	0.50	1.00	1.00
40	Acres	Wasteland	500.00	0.50	0.50	1.00	1.00
41	Site	Tower Site	344.00	0.50	0.50	0.50	0.50
42	Site	Mobile Home Sites	10,000.00	0.50	0.50	1.00	1.00
43	Site	Condo Sites	0.00	0.50	0.50	0.50	0.50
45	Site	Camp Sites	5,000.00	0.50	0.50	1.00	1.00
46	Acres	Gravel Pit	15,000.00	0.50	0.50	1.00	1.00
47	Acres	Airstrip	5,000.00	0.50	0.50	0.50	0.50
48	Acres	CMP	10,000.00	0.50	0.50	0.50	0.50
49	Improvements	Water Rights (\$/1M Gals)	20,000.00	0.50	0.50	0.50	0.50
50	Linear Feet	Trans Lines (Miles)	1,225,000.00	0.50	0.50	0.50	0.50
51	Acres	OpenSpace - Baselot UnImp (Fract)	35,000.00	0.27	0.50	0.50	0.50
52	Acres	OpenSpace - Rear 2+	6,000.00	0.50	0.50	0.50	0.50
53	Acres	OpenSpace - Rear 12+	2,000.00	0.50	0.50	0.50	0.50
54	Acres	OpenSpace - Water Frontage	0.00	0.50	0.50	0.50	0.50
55	Acres	OpenSpace - Wasteland	500.00	0.50	0.50	0.50	0.50
56	Acres	OpenSpace - TreeGrowth (Soft)	434.00	0.50	0.50	0.50	0.50
57	Acres	OpenSpace - TreeGrowth (Mixed)	454.00	0.50	0.50	0.50	0.50
58	Acres	OpenSpace - TreeGrowth (Hard)	362.00	0.50	0.50	0.50	0.50
61	Acres	WorkingWaterfront - Baselot Imp (Fract)	70,000.00	0.27	0.50	0.50	0.50
62	Acres	WorkingWaterfront - Baselot UnImp	35,000.00	0.27	0.50	0.50	0.50
63	Acres	WorkingWaterfront - Rear 2+	6,000.00	0.50	0.50	0.50	0.50
64	Acres	WorkingWaterfront - Rear 12+	2,000.00	0.50	0.50	0.50	0.50
65	Acres	WorkingWaterfront - WaterFrontage	0.00	0.50	0.50	0.50	0.50
66	Acres	WorkingWaterfront - Wasteland	500.00	0.50	0.50	0.50	0.50
70	Linear Feet	24" Pipeline	0.00	0.50	0.50	0.50	0.50
98	Site	Leased Lot	0.00	0.50	0.50	0.50	0.50

Standard Depth 100.00

Standard Lot 1.00

Standard Width 0.00

INFORMATION AS FILED WITH MAINE REVENUE SERVICES - NOT VERIFIED

**COPY OF DATA
ALREADY ON FILE.
DO NOT RE-PROCESS**

**MAINE REAL ESTATE
TRANSFER TAX DECLARATION
Form RETTD**

DLN: 1002040115291

Registry: CUMBERLAND

Date/Time Recorded: 10/14/2020 10:20:00 AM

Transfer Tax Amount:

Doc Number: 65530

Book: 37298

Page: 266

BOOK/PAGE - REGISTRY USE ONLY

1. County CUMBERLAND

2. Municipality HARRISON

3. GRANTEE/PURCHASER

Last name, first name, MI, or business name

KELLY EDWARDS

Mailing address

85 MILL STREET

Municipality

RAYMOND

State

ME

ZIP Code

04071-0000

4. GRANTOR/SELLER

Last name, first name, MI, or business name

JANE E EHLERS

Mailing address

1748 1/4 CARMONA AVENUE

Municipality

LOS ANGELES

State

CA

ZIP Code

90019-0000

5. PROPERTY

Tax Map

04

Block

Lot

03

Sub-lot

Tax maps exist
for property: No

Type of property: 101

Physical Location

ISLAND POND ROAD

Multiple parcels: No

Portion of
parcels: No

Acreage: 0.00

6. TRANSFER TAX

Purchase Price 118,750.00

Fair market value 0.00

Claiming exemption: No

Exemption type:

7. DATE OF TRANSFER (MM/DD/YYYY)

10/9/2020

8. CLASSIFIED. WARNING TO BUYER - If the property is classified as farmland, open space, tree growth, or working waterfront, a substantial financial penalty may be triggered by development, subdivision, partition, or change in use.

Classified:

No

9. SPECIAL CIRCUMSTANCES

Were there any special circumstances with the transfer that suggest the price paid was either more or less than its fair market value? If yes, check the box and enter explanation

Special
Circumstances:

No

10. INCOME TAX WITHHELD. The buyer is not required to withhold Maine income tax because:

Seller has qualified as a Maine resident: No

A waiver has been received from the State Tax Assessor: No

Consideration for the property is less than \$50,000: No

The transfer is a foreclosure sale: No

11. OATH. Aware of penalties as set forth in 36 M.R.S. § 4641-K, I declare that I have reviewed this return with the Grantor(s) and Grantee(s) and to the best of my knowledge and belief the information contained herein is true, correct, and complete. Declaration of preparer is based on information provided by Grantor(s) and Grantee(s) and of which preparer has any knowledge.

PREPARER

Name of preparer:

Phone number:

Mailing address:

Email address:

#712



18RETTD

00

**MAINE REAL ESTATE
TRANSFER TAX DECLARATION**

Form RETTD

Do not use red ink.

08/29/2023 10:28 56 AM Doc # 10152
Transfer Tax of \$1144 00
State of Maine Transfer Tax
Oxford County Registry of Deeds, Maine
Bk 5772 Pg 218

1. County **Oxford**

2. Municipality **Waterford**

3. GRANTEE/PURCHASER

3a. Last name, first name, MI; or business name

Templeman, Bradley

3c. Last name, first name, MI; or business name

Templeman, Jane

3e. Mailing address after purchasing this property

104 Vail Court

3f. Municipality

Midland

3g. State 3h. ZIP Code

MI 48640

BOOK/PAGE - REGISTRY USE ONLY

WATERFORD 4-30

4. GRANTOR/SELLER

4a. Last name, first name, MI; or business name

McQuillan, Grant G.

4c. Last name, first name, MI; or Business name

McQuillan, Joann

4e. Mailing address

P.O. Box 942

4f. Municipality

North Dighton

4g. State 4h. ZIP Code

MA 02764

5. PROPERTY

5a. Map

4

Block

Lot

3C

Sub-lot

Check any that apply

No maps exist

Multiple parcels

☒ Portion of parcel

Not applicable

5b. Type of property - enter the code number that best describes the property being sold (see instructions).

101

5c. Physical location

Island Pond Road

5d. Acreage (see instructions)

8.69

6. TRANSFER TAX

6a. Purchase price (If the transfer is a gift, enter "0")..... 6a.

\$ 260,000 .00

6b. Fair market value (Enter a value only if you entered "0" or a nominal value on line 6a) 6b.

.00

6c. Exemption claim -

Check the box if either grantor or grantee is claiming exemption from transfer tax and enter explanation below.

7. DATE OF TRANSFER (MM-DD-YYYY)

08/23/2023

8. CLASSIFIED. WARNING TO BUYER - If the property is classified as farmland, open space, tree growth, or working waterfront, a substantial financial penalty may be triggered by development, subdivision, partition, or change in use.

CLASSIFIED

9. SPECIAL CIRCUMSTANCES. Were there any special circumstances with the transfer that suggest the price paid was either more or less than its fair market value? If yes, check the box and enter explanation below.

10. INCOME TAX WITHHELD. The buyer is not required to withhold Maine income tax because:

Seller has qualified as a Maine resident

A waiver has been received from the State Tax Assessor

Consideration for the property is less than \$100,000.

The transfer is a foreclosure sale

11. OATH. Aware of penalties as set forth in 38 M.R.S. § 4641-K, I declare that I have reviewed this return with the Grantor(s) and Grantee(s) and to the best of my knowledge and belief the information contained herein is true, correct and complete. Declaration of preparer is based on information provided by Grantor(s) and Grantee(s) and of which preparer has any knowledge.

PREPARER. Name of preparer: **Michael G. Friedman, Esq.**

Phone number: **(207) 647-8360**

Mailing address: **P.O. Box 10 / 103 Main Street, Unit 4**

Email address: **mfriedman@lanmanrayne.com**

Bridgton, Maine 04009

Fax number: **(207) 647-2050**

**COPY OF DATA
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DO NOT RE-PROCESS.**

**MAINE REAL ESTATE
TRANSFER TAX DECLARATION
Form RETTD**

DLN: 0011301802815

Registry: CUMBERLAND

Date/Time Recorded: 1/1/2013 12:00:00 AM

Transfer Tax Amount:

Doc Number: 0

Book: 30293

Page: 165

BOOK/PAGE - REGISTRY USE ONLY

1. County CUMBERLAND

2. Municipality HARRISON

3. GRANTEE/PURCHASER

Last name, first name, MI; or business name

COOPER PAMELA G

HARRISON 59-26

Mailing address

44 LOOMIS ST APT 210

State

MA

Municipality

MALDEN

ZIP Code

02148-0000

4. GRANTOR/SELLER

Last name, first name, MI; or business name

MEADER CHARLES ABBOTT

Mailing address

505 FAIRFIELD ST

State

ME

Municipality

OAKLAND

ZIP Code

04963-0000

5. PROPERTY

Tax Map

59

Block

0

Lot

26

Sub-lot

Tax maps exist
for property: No

Type of property: 0

Multiple parcels: No

Physical Location

TEMPLE HILL RD

Portion of
parcels: No

Acreage: 0.00

6. TRANSFER TAX

Purchase Price 12,000.00

Fair market value 0.00

Claiming exemption: No

Exemption type:

7. DATE OF TRANSFER (MM/DD/YYYY)

12/31/2012

8. CLASSIFIED. WARNING TO BUYER - If the property is
classified as farmland, open space, tree growth, or working
waterfront, a substantial financial penalty may be triggered
by development, subdivision, partition, or change in use.

Classified:

No

9. SPECIAL CIRCUMSTANCES

Were there any special circumstances with the transfer that suggest the price paid was
either more or less than its fair market value? If yes, check the box and enter explanation

Special
Circumstances:
No

10. INCOME TAX WITHHELD. The buyer is not
required to withhold Maine income tax because:

Seller has qualified as a Maine resident: No

A waiver has been received from the State Tax Assessor: No

Consideration for the property is less than \$50,000 Yes

The transfer is a foreclosure sale No

11. OATH. Aware of penalties as set forth in 36 M.R.S. § 4641-K, I declare that I have reviewed this return with the Grantor(s) and Grantee(s)
and to the best of my knowledge and belief the information contained herein is true, correct, and complete. Declaration of preparer
is based on information provided by Grantor(s) and Grantee(s) and of which preparer has any knowledge.

PREPARER

Name of preparer: _____

Phone number: _____

Mailing address: _____

Email address: _____

**COPY OF DATA
ALREADY ON FILE.
DO NOT RE-PROCESS.**

**MAINE REAL ESTATE
TRANSFER TAX DECLARATION
Form RETTD**

DLN: 0011411911001

Registry: CUMBERLAND

Date/Time Recorded: 8/6/2014 12:00:00 PM

Transfer Tax Amount:

Doc Number: 35854

Book: 31689

Page: 340

BOOK/PAGE - REGISTRY USE ONLY

1. County CUMBERLAND

2. Municipality HARRISON

3. GRANTEE/PURCHASER

Last name, first name, MI; or business name

JUDITH BORELLI

HARRISON 39-27A

Mailing address

41 LEDGEFIELD CIR

State

ME

Municipality

SO PORTLAND

ZIP Code

04106-0000

4. GRANTOR/SELLER

Last name, first name, MI; or business name

SCHULTE JAMES H

Mailing address

2 TOWLE AVE

State

NH

Municipality

DOVER

ZIP Code

03820-0000

5. PROPERTY

Tax Map

59

Block

0

Lot

27A

Sub-lot

Tax maps exist

for property: No

Type of property: 204

Multiple parcels: No

Physical Location:

109 TEMPLE HILL RD

Portion of
parcels: No

Acreage: 3.25

6. TRANSFER TAX

Purchase Price 182,376.00

Fair market value 0.00

Claiming exemption: No

Exemption type:

7. DATE OF TRANSFER (MM/DD/YYYY)

8/6/2014

8. CLASSIFIED. WARNING TO BUYER - If the property is classified as farmland, open space, tree growth, or working waterfront, a substantial financial penalty may be triggered by development, subdivision, partition, or change in use.

Classified:

No

9. SPECIAL CIRCUMSTANCES

Were there any special circumstances with the transfer that suggest the price paid was either more or less than its fair market value? If yes, check the box and enter explanation

Special
Circumstances:

No

10. INCOME TAX WITHHELD. The buyer is not required to withhold Maine income tax because:

Seller has qualified as a Maine resident: No

A waiver has been received from the State Tax Assessor: No

Consideration for the property is less than \$50,000: No

The transfer is a foreclosure sale: No

11. OATH. Aware of penalties as set forth in 36 M.R.S. § 4641-K, I declare that I have reviewed this return with the Grantor(s) and Grantee(s) and to the best of my knowledge and belief the information contained herein is true, correct, and complete. Declaration of preparer is based on information provided by Grantor(s) and Grantee(s) and of which preparer has any knowledge.

PREPARER

Name of preparer:

Phone number:

Mailing address:

Email address:

**COPY OF DATA
ALREADY ON FILE.
DO NOT RE-PROCESS.**

**MAINE REAL ESTATE
TRANSFER TAX DECLARATION
Form RETTD**

DLN: 0011501647303

Registry: CUMBERLAND

Date/Time Recorded: 1/1/2015 12:00:00 AM

Transfer Tax Amount:

Doc Number: 0

Book: 32051

Page: 51

BOOK/PAGE - REGISTRY USE ONLY

1. County CUMBERLAND

2. Municipality HARRISON

3. GRANTEE/PURCHASER

Last name, first name, MI; or business name

GAUTHIER CHARLOTTE M

HARRISON 59-12

Mailing address

57 SPRUCE ST

State

ME

Municipality

PORTLAND

ZIP Code

04102-0000

4. GRANTOR/SELLER

Last name, first name, MI; or business name

TRASK REBEKAH

Mailing address

63 MCCANN ROAD

State

ME

Municipality

POLAND

ZIP Code

04274-0000

5. PROPERTY

Tax Map

59

Block

0

Lot

12

Sub-lot

Tax maps exist
for property: No

Type of property: 204

Multiple parcels: No

Physical Location

16 ISLAND POND

Portion of
parcels: No

Acreage: 0.00

6. TRANSFER TAX

Purchase Price 105,000.00

Fair market value 0.00

Claiming exemption: No

Exemption type:

7. DATE OF TRANSFER (MM/DD/YYYY)

1/23/2015

8. CLASSIFIED. WARNING TO BUYER - If the property is classified as farmland, open space, tree growth, or working waterfront, a substantial financial penalty may be triggered by development, subdivision, partition, or change in use.

Classified:

No

9. SPECIAL CIRCUMSTANCES

Were there any special circumstances with the transfer that suggest the price paid was either more or less than its fair market value? If yes, check the box and enter explanation

Special
Circumstances:
No

10. INCOME TAX WITHHELD. The buyer is not required to withhold Maine income tax because:

Seller has qualified as a Maine resident: Yes

A waiver has been received from the State Tax Assessor: No

Consideration for the property is less than \$50,000: No

The transfer is a foreclosure sale: No

11. OATH. Aware of penalties as set forth in 36 M.R.S. § 4641-K, I declare that I have reviewed this return with the Grantor(s) and Grantee(s) and to the best of my knowledge and belief the information contained herein is true, correct, and complete. Declaration of preparer is based on information provided by Grantor(s) and Grantee(s) and of which preparer has any knowledge.

PREPARER

Name of preparer:

Phone number:

Mailing address:

Email address:

I. Standard of Review – Municipal Assessment Must Stand Unless Manifestly Wrong

When a taxpayer appeals from a Town's denial of an abatement, the Commissioners begin their review of the assessment with the presumption that the assessor's valuation of the property is valid. Id. P7, 763 A.2d at 117. To overcome that presumption, the taxpayer seeking an abatement from the Commissioners has the initial burden of presenting "'credible, affirmative evidence' to meet his or her burden of persuading the [Commissioners] that the assessor's valuation was 'manifestly wrong.'" Id. P8, 763 A.2d at 117 (citations omitted). If, but only if, the taxpayer meets that burden, the Commissioners must engage in "an independent determination of fair market value ... based on a consideration of all relevant evidence of just value." Quoddy Realty Corp. v. City of Eastport, 1998 ME 14, P5, 704 A.2d 407, 408. ¹

“The Assessors valuation is entitled to a presumption of validity, and the taxpayer has the burden to prove the assessed valuation is manifestly wrong.: *Stuben v. Lipski*, 602 A.2d 1171

Impeachment of the assessment is not enough to show it was manifestly wrong; the petitioner also must affirmatively demonstrate, by credible evidence, the just value of the property; without such the Board has no basis to compare local assessment and petitioner's version of just value ²

Waterville Homes, 655 A.2d at 366-67

Glenridge Development Co., 662 A.2d at 931-32

Wesson, 667 A.2d at 599

Adams, 1999 ME 49, ¶ 22, 727 A.2d at 351

Harwood, 2000 ME 213, ¶ 9, 763 A.2d at 118

Yusem, 2001 ME 61, ¶¶ 8, 13-15, 769 A.2d at 870, 871-72

Northeast Empire Ltd. Partnership #2, 2003 ME 28, ¶ 8,
818 A.2d at 1024

Town of Bristol Taxpayers' Ass'n, 2008 ME 159, ¶ 3 n.1,
957 A.2d at 978 n.1

¹ MAINE REVENUE SERVICES, S. O. M. (2019). *The Assessor's Practice*. Maine.gov.
https://www.maine.gov/future/sites/maine.gov.revenue/files/inline-files/pt105_text.pdf

² Property Tax Review Board. (2019, May 9). *BOARD OF PROPERTY TAX REVIEW - DIGEST OF LAW COURT DECISIONS*. DIGESTS OF DECISIONS OF THE BOARD OF PROPERTY TAX REVIEW AND OF THE LAW COURT.
<https://www.maine.gov/dafs/boardproptax/digest/documents/lawcourt-cases.pdf>

Only similarly situated properties must receive approximately equivalent tax treatment²

Town of Bristol Taxpayers' Ass'n, 2008 ME 159, ¶ 11 & n.6,
957 A.2d at 979 & n.6

Roque Island Gardner, 2017 ME 152, ¶ 15, 167 A.3d at 568

To meet the initial burden of showing that the assessment was manifestly wrong, the taxpayer must demonstrate that

(1) the judgment of the assessor was irrational or so unreasonable in light of the circumstances that the property was substantially overvalued and an injustice resulted;

(2) there was unjust discrimination; or

(3) the assessment was fraudulent, dishonest, or illegal

Muirgen Props., Inc. v. Town of Boothbay, 663 A.2d 55, 58 (Me. 1995).

II. **Just Value**

Title 36, §701-A. Just value defined

In the assessment of property, assessors in determining just value are to define this term in a manner that recognizes only that value arising from presently possible land use alternatives to which the particular parcel of land being valued may be put. In determining just value, assessors must consider all relevant factors, including without limitation the effect upon value of any enforceable restrictions to which the use of the land may be subjected including the effect on value of designation of land as significant wildlife habitat under [Title 38, section 480-BB](#), current use, physical depreciation, sales in the secondary market, functional obsolescence and economic obsolescence. Restrictions include but are not limited to zoning restrictions limiting the use of land, subdivision restrictions and any recorded contractual provisions limiting the use of lands. The just value of land is determined to arise from and is attributable to legally permissible use or uses only. [PL 2007, c. 389, §1 (AMD).]

For the purpose of establishing the valuation of improved real property, the property must be valued based on its highest and best use as of April 1st of each year, taking all

¹ MAINE REVENUE SERVICES, S. O. M. (2019). *The Assessor's Practice*. Maine.gov.
https://www.maine.gov/future/sites/maine.gov.revenue/files/inline-files/pt105_text.pdf

² Property Tax Review Board. (2019, May 9). *BOARD OF PROPERTY TAX REVIEW - DIGEST OF LAW COURT DECISIONS*. DIGESTS OF DECISIONS OF THE BOARD OF PROPERTY TAX REVIEW AND OF THE LAW COURT.
<https://www.maine.gov/dafs/boardproptax/digest/documents/lawcourt-cases.pdf>

of the following 3 approaches to value into consideration: cost, income and sales comparison. In establishing the valuation of improved real property, assessors shall consider age, condition, use, type of construction, location, design, physical features and economic characteristics. [PL 2023, c. 441, Pt. B, §4 (AMD); PL 2023, c. 441, Pt. B, §7 (AFF).]

In determining just value, consistent with the Constitution of Maine, Article IX, Section 8, a property subject to restrictions, contractual or otherwise, that restricts the permitted use of a property may not be considered comparable to property not so restricted. [PL 2021, c. 663, §2 (NEW).]

While just value is the equivalent of market value, an actual sale “...shows what is paid, not what is the exact value. A sale may represent sentimental value or value as an investment, possible future sale, or it may represent use, location, or any one or more of many things.” Shawmut Inn v. Town of Kennebunkport. 428 A.2d 384, 394 (ME. 1981)

Assessors are to be granted considerable leeway in choosing the method of assessment, and stability in municipal income is a factor which must be considered. See Shawmut Inn v. Town of Kennebunkport, 428 A.2d at 390. A municipality is not required to adjust its manner of assessment with regard to each individual sale within its boundaries but shall recognize true value over a period of time regarded as measurably stable. Id. At 390. Moser v. Town of Phippsburg, 553 A.2d 1249, 1250 (ME. 1989)

Taxpayer must demonstrate “...something which in effect amounts to an intentional violation of essential principle of uniformity.” Shawmut Inn v. Town of Kennebunkport 428 A.2d at 394.

III. Equal Treatment of Taxpayers is Paramount

All taxes upon real and personal estate, assessed by authority of this State, shall be apportioned and assessed equally, according to the just value thereof.
[Emphasis added] Art. IX, § 8 ¹

¹ MAINE REVENUE SERVICES, S. O. M. (2019). *The Assessor's Practice*. Maine.gov.
https://www.maine.gov/future/sites/maine.gov.revenue/files/inline-files/pt105_text.pdf

² Property Tax Review Board. (2019, May 9). *BOARD OF PROPERTY TAX REVIEW - DIGEST OF LAW COURT DECISIONS*. DIGESTS OF DECISIONS OF THE BOARD OF PROPERTY TAX REVIEW AND OF THE LAW COURT.
<https://www.maine.gov/dafs/boardproptax/digest/documents/lawcourt-cases.pdf>

A fundamental requirement is that the owner bear the burden of taxation equally with that of similarly situated taxpayers. In determining a balance between assessment of just value and equality in sharing taxpayer burden, equality is to prevail. The court recognizes the constitutional requirement as reasonable attainment of rough equality in tax treatment of similarly situated property owners.

The prohibition against unjust discrimination derives from the Maine Constitution, which provides that "[a]ll taxes upon real and personal estate, assessed by authority of this State, shall be apportioned and assessed equally according to the just value thereof," Me. Const. art. IX, § 8, and the federal Equal Protection Clause, U.S. Const. amend. XIV, § 1. "To achieve an equitable distribution of the overall tax burden, assessors must apply a relatively uniform rate to all comparable properties in the district." *Petrin*, 2016 ME 136, ¶ 15, 147 A.3d 842 (alteration omitted) (quotation marks omitted). Unjust discrimination occurs where "similarly situated properties" are taxed unequally and is typically demonstrated through evidence of a practice that amounts to intentional "underassessment or overassessment of one set" of like properties. *Delogu v. City of Portland*, 2004 ME 18, ¶ 12, 843 A.2d 33; see *Ram's Head*, 2003 ME 131, ¶ 11, 834 A.2d 916.

¹ MAINE REVENUE SERVICES, S. O. M. (2019). *The Assessor's Practice*. Maine.gov.
https://www.maine.gov/future/sites/maine.gov.revenue/files/inline-files/pt105_text.pdf

² Property Tax Review Board. (2019, May 9). *BOARD OF PROPERTY TAX REVIEW - DIGEST OF LAW COURT DECISIONS*. DIGESTS OF DECISIONS OF THE BOARD OF PROPERTY TAX REVIEW AND OF THE LAW COURT.
<https://www.maine.gov/dafs/boardproptax/digest/documents/lawcourt-cases.pdf>

957 A.2d 977 (2008)**2008 ME 159****TOWN OF BRISTOL TAXPAYERS' ASSOCIATION et al.****v.****BOARD OF SELECTMEN/ASSESSORS FOR the TOWN OF BRISTOL et al.**Docket: Lin-08-54.**Supreme Judicial Court of Maine.**

Argued: June 17, 2008.

Decided: October 21, 2008.

John S. Campbell, Esq. (orally), Campbell & Associates, P.A., Portland, ME, for the Town of Bristol Taxpayers' Association.

Ervin D. Snyder, Esq. (orally), Snyder & Jumper, Wiscasset, ME, for the Town of Bristol.

Panel: SAUFLEY, C.J., and CLIFFORD, ALEXANDER, LEVY, SILVER, MEAD, and GORMAN, JJ.

SAUFLEY, C.J.

[¶ 1] The members of the Town of Bristol Taxpayers' Association appeal from judgments entered in the Superior Court (Lincoln County, *Wheeler, J.*) affirming a decision of the Lincoln County Commissioners and entering final judgment for the *978 Town on all other claims. The Taxpayers seek an abatement of their assessed real property taxes. The Taxpayers have argued only that the assessments amounted to unjust discrimination. We affirm the judgments of the Superior Court.

I. BACKGROUND

[¶ 2] On September 18, 2002, the Selectmen of the Town of Bristol were notified by the Maine Revenue Services Property Tax Division, based on preliminary information regarding the value of land, buildings, and personal property in the Town, that the total value of the Town's taxable land was approximately \$600 million, and that the Town's tax ratio had fallen below seventy percent. See 36 M.R.S. § 327(1) (2007) (establishing minimum assessment ratios for municipalities).

[¶ 3] Consequently, the Board hired a property assessor, Robert Gingras, to perform a revaluation of the properties in the Town. Gingras developed factors to be used in the revaluation.^[1] The factors were different for various areas of the Town, depending upon the distance of a particular area from the ocean. The new factors called for assessments of oceanfront land to be multiplied by a factor of 2.25 and properties that sat one or two lots back from the ocean to be multiplied by a factor of 2. Buildings were assessed separately, and all other land values in the Town were multiplied by a factor of 1.25 or 1.5 depending upon the location of the property. For example, lakefront lots were reassessed using a factor of 1.5.

[¶ 4] The Selectmen reviewed the factors at a December 5, 2002, meeting, and adopted the proposed factoring method at a Selectmen's meeting later in December.

[¶ 5] Following the reassessment, the Taxpayers — approximately sixty-five landowners in the oceanfront and "one or two lot back" factor groups — filed applications for property tax abatements.

[2] The Board denied the applications for abatement. Pursuant to 36 M.R.S. § 844(1) (2007), the Taxpayers appealed from the denials of their requests for abatement to the County Commissioners, who upheld the Board's valuations.^[3] At no time before the Board or the County Commissioners did the Taxpayers argue that their individual properties were, in fact, overvalued; they relied instead on the argument that the factoring methodology was unfairly discriminatory.

979 [¶ 6] The Taxpayers then filed a complaint in the Superior Court asserting, among other claims,^[4] requests for declaratory *979 relief, and a Rule 80B appeal from the decision of the Commissioners not to grant abatements. The court affirmed the decision of the Lincoln County Commissioners denying abatement and entered a final judgment for the Town on all other claims.^[5] The Taxpayers timely appealed.

II. DISCUSSION

[¶ 7] When the Superior Court acts as an intermediate appellate court, "we review the decision of the Commissioners directly for an `abuse of discretion, error of law, or findings unsupported by substantial evidence in the record.'" Yusem v. Town of Raymond, 2001 ME 61, ¶ 7, 769 A.2d 865, 869 (quoting Town of Sw. Harbor v. Harwood, 2000 ME 213, ¶ 6, 763 A.2d 115, 117). Here we review directly the Commissioners' decision not to grant abatements to the Taxpayers.

[¶ 8] A property owner will be entitled to a property tax abatement when he can demonstrate one of the following circumstances:

- (1) that his property was substantially overvalued and an injustice resulted from the overvaluation;
- (2) that there was unjust discrimination in the valuation of the property; or
- (3) that the assessment was fraudulent, dishonest, or illegal.

Id. ¶ 9, 769 A.2d at 870.

[¶ 9] We will vacate the County Commissioners' decision that a taxpayer failed to meet his burden to show one of these three circumstances "only if the record compels a contrary conclusion to the exclusion of any other inference." *Id.* (quoting Weekley v. Town of Scarborough, 676 A.2d 932, 934 (Me.1996)).

[¶ 10] Here, the Taxpayers concede that they never put any evidence before the Commissioners to show that their individual properties were substantially overvalued. Nor did the Taxpayers argue that the assessment was fraudulent, dishonest, or illegal. Instead, the Taxpayers argued only that there was unjust discrimination in the assessment process.

980

[¶ 11] Our recent decision in Ram's Head Partners, LLC v. Town of Cape Elizabeth, 2003 ME 131, 834 A.2d 916, sets out the requirements for establishing the kind of unjust discrimination among properties that violates both the Maine Constitution and the Fourteenth Amendment of the United States Constitution. In *Ram's Head*, we made clear that only similarly situated properties must receive approximately equivalent tax treatment and rejected the idea that any given property had to be treated similarly with "the general mass of taxable property."^[6] *Id.* ¶ 10, *980 834 A.2d at 919 (quoting Kittery Elec. Light Co. v. Assessors of the Town of Kittery, 219 A.2d 728, 740 (Me.1966)). In that case, we held that a taxpayer was entitled to abatement where he demonstrated that similar lots that abutted his own property on the ocean were assessed at substantially less than his own. *Id.* ¶ 12, 834 A.2d at 919-20; see also City of Biddeford v. Adams, 1999 ME 49, ¶¶ 15-19, 727 A.2d 346, 350 (holding that unjust discrimination did exist where two similar waterfront neighborhoods were treated differently).

[¶ 12] By contrast, here the Taxpayers base their allegation of unjust discrimination on the fact that their properties were treated differently from properties in other areas of Town that were not similar to their own. Simply put, because there is no dispute that parcels in the Town were assessed consistently with other parcels in the same class, the Taxpayers have failed to make out a basic claim of unjust discrimination. They do not argue that their lots are actually overvalued or that any fraud or illegality has occurred. Therefore, the Taxpayers' abatement requests were properly denied.

The entry is:

Judgments affirmed.

[1] The Taxpayers focus their challenge primarily on the methodology used by Gingras and the Board in their reassessment. Although both the Board's methodology and its recordkeeping were less than laudable, we have previously made clear that impeaching the assessor's methodology is not, alone, a sufficient basis to justify abatement. Yusem v. Town of Raymond, 2001 ME 61, ¶ 13, 769 A.2d 865, 871.

[2] Although the Taxpayers submitted to the Superior Court a list indicating a membership of sixty-five individuals, the record is not clear as to precisely how many of these individuals filed applications for tax abatements to the Board.

[3] Because of the large number of appeals filed with the County Commissioners by individual members of the Association, only a small number were actually heard within the statutorily mandated period of sixty days from the date of filing. See 36 M.R.S. § 844(1) (2007). In each of the appeals that was heard by the Commissioners, the Town's valuation was upheld and the request for abatement was denied. The Superior Court properly treated those appeals that were not heard as denied, *id.*, and addressed all of the Taxpayers' claims for abatement as one consolidated 80B appeal pursuant to 36 M.R.S. § 849 (2007) and M.R. Civ. P. 20.

[4] The Taxpayers also brought a claim under the Maine Freedom of Access Act, 1 M.R.S. §§ 401-412 (2007), alleging that the Town never held public discussions or deliberations regarding the revaluation, the hiring of Gingras, or the adoption of his factoring method, and that decisions on these matters resulted from impermissible executive sessions. The Superior Court granted summary judgment to the Town on the FOAA count, concluding that the Taxpayers failed to present any evidence to rebut the Town's statements that no decisions occurred outside of the public realm. We do not disturb that judgment.

[5] The Superior Court properly rejected the Taxpayers' declaratory judgment suit. Abatement proceedings are the appropriate means through which to correct impermissible assessments. See Capodilupo v. Town of Bristol, 1999

ME 96, ¶ 4, 730 A.2d 1257, 1258-59. We address only the 80B appeal from the Commissioners' abatement decision.

[6] Although, generally, only similar properties must be given approximately equivalent tax treatment, we recognize the possibility that circumstances may arise in which the disparate tax treatment of different categories of property becomes so extreme that abatement could be justified. No such demonstration was made on this record. The Taxpayers' expert presented proposed factors that were in some ways similar to the Town's.

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Town Of Harrison *Maine*

June 30, 2025

TO: Cumberland County Board of Assessment Review

RE: Defense of Assessment of Land Values for 46 Island Pond Rd, Harrison, Maine

Parker Appraisal Co completed a full revaluation for the Town of Harrison that concluded for the 2024 tax year. This process was to equalize all property fairly and equitably in Harrison based on the current market, construction costs, and other factors that may impact property value. Any increase or decrease of percentage change based on the previous 2023 values are irrelevant as those values were based on a market from 20 years ago.

It is essential to distinguish between the term's **property assessment** and **property appraisal**. While both involve evaluating a property's value, they serve distinct functions and are conducted by different professionals. Here is a clear breakdown:

Property Assessment

- **Purpose:** Used **primarily for tax purposes**.
- **Who does it:** Conducted by a **State of Maine Certified Tax Assessor**.
- **Frequency:** Done **regularly** (annually or every few years).
- **Value Basis:** Derived from mass appraisal methods; may not match current market value, aims for "just value"
- **Impact:** Used to determine percent of ownership of a Town/City's overall valuation to help calculate **property taxes** owed.
- **Public record:** Yes, typically available through county or city records.

Property Appraisal

- **Purpose:** Used to determine **current market value**, often for **buying, selling, refinancing**, or legal disputes.
- **Who does it:** Conducted by a **licensed professional appraiser**.



Town Of Harrison *Maine*

- **Frequency:** Done **as needed**, typically requested by lenders or buyers.
- **Value Basis:** Based on a **detailed inspection** and analysis of comparable recent sales.
- **Impact:** Influences **loan amounts**, sale price negotiations, etc.
- **Public record:** No, it is typically a private report for the requester.

Property values set for a municipality are not individual property appraisals and should not be treated as such. Values and methodology are set to treat everyone equitably and fairly but will not account for all factors that make a property unique. Property assessments do not set the amount you will pay for taxes. Taxes are determined by the budget of the Town. The property assessments are just a model to determine how to proportionally distribute the overall budget costs.

Certain factors are not considered when evaluating properties. Examples would include:

- Public Services – Are available and used by all properties.
 - N/A – Property is located within the Shoreland Zone
 - N/A - Living on a private road with no public plowing
 - N/A - Not having children in the school district
 - N/A - Not using/living at a property year round
 - N/A – Property on an island
 - N/A – Property “off grid”
 - N/A – Not registering a vehicle in the Town of Harrison

A significant number of taxpayers in Harrison, as well as across the state of Maine, own properties that are utilized solely during the summer months as secondary residences. This is not an allowable way to determine a property’s value. Only the market and what a willing purchaser will pay for a property, as well as construction costs, and commercial use, can determine this.

It is important to remember all services are used and available to all taxpayers. Ensuring the proper operation of these services requires collective funding.



Town Of Harrison *Maine*

Comprehensive research on Island Pond properties covered sales, waterfront values, access, desirability, quality, and condition.

The taxpayer presented the following comps:

1. Tax Map 59-0021 – Non-Valid sale
 - (Sold for \$118,750 in 10/2020)
 - The property is mostly in Waterford
 - The property is in Tree Growth since 2015
2. Tax Map 59-0026 – Out of Scope
 - (Sold for \$12,000 in 01/2013)
3. Tax Map 59-0027-A – Out of Scope
 - (Sold for \$182,376 in 08/2014)
4. Tax Map 59-0012 – Out of Scope
 - (Sold for \$105,000 in 01/2015)
5. Waterford Property Tax Map 04-03C – Non-Valid for Reval Purposes
 - We are unable to use sales from other towns.

Included in this submission are the following:

- EXHIBIT 1 – This chart shows the DLN listings from Maine Revenue Services on Sales from Map 59. Our scope was to use sales from 2021 – 2025, adjusting for annual increase in sales of 20%, which is an average increase methodology used by most assessors certified by Maine Revenue Service. The sales are indicative of the desirability to own waterfront property on Island Pond. The map included will give you a visual location of the property.
 - Sales older than 2020 are not used as comparing the data from a market older than that requires too much manual manipulation. Sales older than 2020 are not representative of the current market.
 - Valuation reports for each of the 3 valid sales are included.

We must collect sufficient sales to obtain a broad understanding of sales trends and look back at sales for the past 4 to 5 years. We need to adjust sales according to market trends over the past 5 years.



Town Of Harrison *Maine*

- EXHIBIT 2 - This includes the Land Cost Schedule for Island Pond and a graph that provides a sample of properties located in the same waterfront area as the taxpayer. Standard Waterfrontage is 200 feet, and standard depth is 150 feet.
 - The green represents the waterfront acreage and the assessment on that portion of land at \$250,000/acre (fractional).
 - The red (while hard to see) represents property more than the waterfront lot area to include acreage and rear acreage assessment at \$6,000/acre.
 - The blue represents the total property assessment to include waterfront and rear acreage combined.
 - The chart on the bottom gives you the same information.
- EXHIBIT 3 - This chart presents the properties near the subject property. The purpose of this is to show how the properties were assessed using the same methodology as well as a clear comparison of structures on each property. This chart also includes the 3 valid sales to show their comparisons with land and buildings. Valuation reports for each property are also included.
- Exhibit 4 – This is a compilation of information from Maine Revenue Service as well as court cases regarding “The Assessor’s Practice” under Title 36.

In conclusion, the characteristics that make Island Pond properties unique were factored into the land assessment. There is no unjust discrimination and the subject property received fair and equitable treatment relative to other properties on Island Pond.

We appreciate your time and consideration in this matter. The Town of Harrison stands by our methodology and final determination of the assessment for 46 Island Pond Rd and all Harrison properties. It took considerable time and effort to visit every property as well as research and analyze all factors that went into completing this project.

Sincerely,

The Town of Harrison Board of Assessors & Parker Appraisal Co

Town of Harrison
Defense of Assessment for 46 Island Pond Rd
Exhibit Listing

1. Chart of Sales Data for Properties on Island Pond with Tax Maps (Harrison)
 - a. Chart of Sales Data from Maine Revenue Services for Map 59
 - b. Map of Sales
 - c. Valuation Report: 59-0013 (26 Island Pond Rd) – Sale \$175,000 (10/2021)
 - d. Valuation Report: 59-0024 & 0024-A (153 Temple Hill Rd) – Sale \$338,000 (07/2021)
 - e. Valuation Report: 59-0007 (186 Temple Hill Rd) – Sale \$220,000 (06/2023)

2. Subject Property & Area Property Land Assessment vs Acreage
 - a. Land Cost Schedule for Neighborhood 6 – Island Pond
 - b. Comparison Chart of Similar Properties & Sale Properties

3. Property Comparison Chart – Land & Buildings in the same area
 - a. Chart of Cost Break Down for Property Comparisons
 - b. Valuation Report (Subject Property): 59-0017 (46 Island Pond Rd)
 - c. Valuation Report: 59-0013 (26 Island Pond Rd)
 - d. Valuation Report: 59-0014 (30 Island Pond Rd)
 - e. Valuation Report: 59-0012 (16 Island Pond Rd)
 - f. Valuation Report: 59-0007 (186 Temple Hill Rd)
 - g. Valuation Report: 59-0024 & 59-0024-A (153 Temple Hill Rd)

4. Court Cases & Assessor's Practice under Maine Revenue Service Title 36

Sales in Harrison, Maine on Map 59

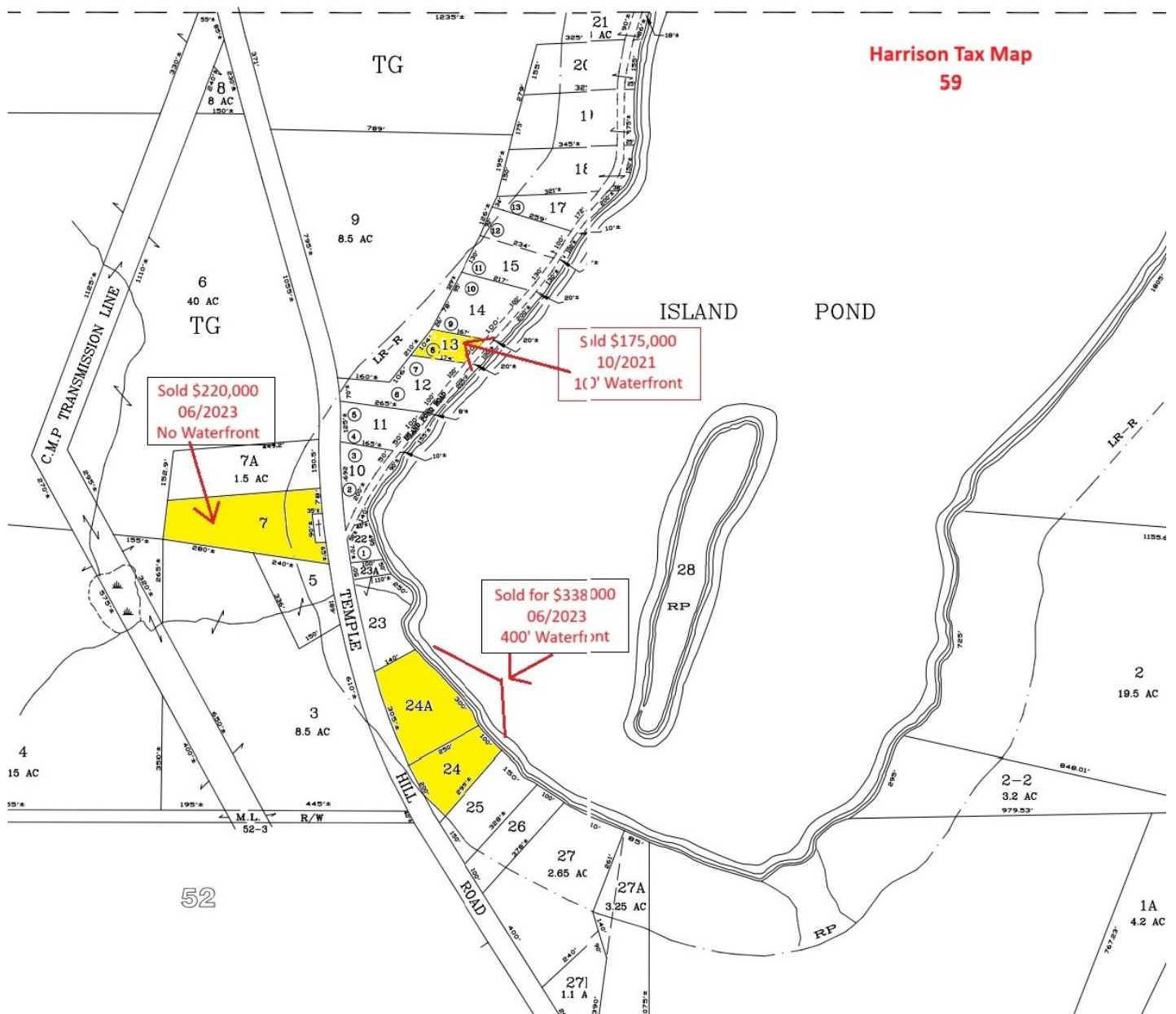
EXHIBIT 1.a

DLN #	Grantor	Sale Amount	Sale Date	Map	Lot	Notes	Sale Adjust for Time		
1002240189461	60 ISLAND POND	\$ -	03/28/2022	59	0019	Non-Valid, Into Owner's Trust	N/A	N/A	N/A
1002240189470	60 ISLAND POND	\$ -	03/11/2022	59	0019	Non-Valid, Into Owner's Trust	N/A	N/A	N/A
1002040115291	KELLY EDWARDS	\$ 118,750	10/09/2020	59	0021	Non-Valid, Tree Growth & Bulk of Land in Waterford	N/A	N/A	N/A
1002140174360	PATRICIA L QUALE	\$ -	12/01/2021	59	0014 & 0015	Related Parties	N/A	N/A	N/A

							2022 (20%)	2023 (20%)	2024 (20%)
1002140167059	PATRICIA QUALE	\$ 175,000	10/13/2021	59	0013	Land & Buildings	\$ 210,000.0	\$ 252,000.0	\$ 302,400.0
1002140151824	JONATHAN D PEA	\$ 338,000	07/02/2021	59	0024 & 024-A	Land & Buildings	\$ 405,600.0	\$ 486,720.0	\$ 584,064.0
1002340238260	JOHN COTE MOR	\$ 220,000	06/15/2023	59	0007	Land & Buildings	N/A	N/A	\$ 264,000.0

							2020 (20%)	2021 (20%)	2022 (20%)	2023 (20%)	2024 (20%)
11501647303	GAUTHIER CHAR	\$ 105,000	01/23/2015	59	0012	To far out of scope	\$ 126,000.0	\$ 151,200.0	\$ 181,440.0	\$ 217,728.0	\$ 261,273.6
11411911001	JUDITH BORELLI	\$ 182,376	08/06/2014	59	0027A	To far out of scope	\$ 218,851.2	\$ 262,621.4	\$ 315,145.7	\$ 378,174.9	\$ 453,809.8
11301802815	COOPER PAMEL	\$ 12,000	12/31/2012	59	0026	To far out of scope	To Far Out of Scope				

WATERFORD



Harrison			Valuation Report		06/29/2025
Name: QUALEY, BENJAMIN P					Page 1
QUALEY, PATRICIA L			Map/Lot:		59-0013
Account:	1546	Card:	1	of 1	Location: 26 ISLAND POND RD

Neighborhood 6	Island Pond		
Zoning/Use	Standard Land Use	Sale Date	10/13/2021
Topography	RollingTopo	Sale Price	175,000
Utilities	Lake/River WaterSeptic System	Sale Type	Land & Buildings
Street	Semi Improved	Financing	Unknown
		Verified	Public Record
		Validity	Arms Length Sale

Exemption(s)	Land Schedule	6
--------------	---------------	---

Units	Method - Description	Price/Unit	Total	Fctr	Influence	Value
0.39	Acres-Baselot Imp (Fract)	497,122	193,878	90%		174,490
Total Acres	0.39			Land Total		174,490

Conventional Exterior Dwelling Units	One Story T111/Drop 1 OTHER Units-0	308 Sqft Masonry Trim Roof Cover	Grade D 100 None Metal Roofing	Base Trim Roof	96,208 0 0 0
Foundation	Concrete Slab	Basement	No Bsmt Pier	Basement	-7,203
Fin. Basement Area	None	Basement Gar	None	Fin Bsmt	0
Heating	100% Hot Water BB	Cooling	0% None	Heat	0
Rooms	2				
Bedrooms	1	Add Fixtures	3		
Baths	0	Half Baths	0	Plumbing	0
Attic	1/2 Unfinished			Attic	4,035
FirePlaces	0			Fireplace	0
Insulation	None			Insulation	-253
Unfin. Living Area	NONE			Unfinished	0

Dwelling Condition										Total
Build	Renovated	Kitchens	Baths	Condition		Layout				
1945	0	Typical	Old Type	Below Average		Typical			92,787	
Functional Obsolescence		Economic Obsolescence		Phys. %	Func. %	Econ. %	Value(Rcndd)			
Incomplete		None		55%	50%	100%	25,516			
Outbuildings/Additions/Improvements					Percent Good					Value
Description	Year	Units	Grade	RCN	Cond	Phy	Func	Econ	Rcndd	
Wood Deck	2018	120	D 100	2,895	Avq-	55%	50%	100%	796	
Open Frame Porch	1945	160	D 100	8,555	Avq-	55%	50%	100%	2,352	
Outbuilding Total									3,148	
Accpt Land		174,500	Accepted Bldg			28,700	Total		203,200	

Harrison
Name: QUALEY, BENJAMIN P
QUALEY, PATRICIA L
Account: 1546

Valuation Report

06/29/2025

Page 2

Map/Lot:

59-0013

Location:

26 ISLAND POND RD

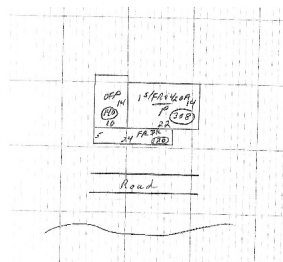


EXHIBIT 1.d

Harrison

Valuation Report

06/30/2025

Name: PEAVEY, JONATHAN D.

Page 1

PEAVEY, CAROLYN K.

Map/Lot:

59-0024

Account: 461 Card: 1 of 1

Location:

153 TEMPLE HILL RD

Neighborhood 6 Island Pond

Sale Data

Sale Date 07/02/2021
 Sale Price 338,000
 Sale Type Land & Buildings
 Financing Unknown
 Verified Public Record
 Validity Arms Length Sale

Zoning/Use Shoreland
 Topography RollingTopo
 Utilities Drilled WellSeptic System
 Street Paved

Reference 1

Reference 2

Tran/Land/Bldg 2 1 8

Shore Ft Frnt 100 Subdivision 0

Exemption(s) Land Schedule 6

Land Description

Units	Method - Description	Price/Unit	Total	Fctr	Influence	Value
0.46	Acres-Baslot Imp (Fract)	440,683	202,714	100%		202,714
0.47	Acres-Rear Land 2+	6,000.00	2,820	100%		2,820
Total Acres 0.93			Land Total			205,534

Dwelling Description**Replacement Cost New**

Conventional	One Story	624 Sqft	Grade C 90	Base	139,830
Exterior	T111/Drop	Masonry Trim	None	Trim	0
Dwelling Units	1 OTHER Units-0	Roof Cover	Asphalt Shingles	Roof	0
					0
					0
Foundation	Piers	Basement	No Bsmt Pier	Basement	-12,015
Fin. Basement Area	None	Basement Gar	None	Fin Bsmt	0
Heating	100% Heat Pump	Cooling	100% Heat Pump	Heat	4,049
Rooms	4				
Bedrooms	2	Add Fixtures	0		
Baths	1	Half Baths	0	Plumbing	0
Attic	None			Attic	0
FirePlaces	1			Fireplace	4,334
Insulation	Full			Insulation	0
Unfin. Living Area	NONE			Unfinished	0

Dwelling Condition

Built	Renovated	Kitchens	Baths	Condition	Layout	Total
1960	0	Typical	Typical	Above Average	Typical	136,198
Functional Obsolescence		Economic Obsolescence		Phys. %	Func. %	Econ. %
Basement		None		70%	90%	100%
						85,805
Outbuildings/Additions/Improvements						
Description	Year	Units	Grade	RCN	Cond	Phy
Open Frame Porch	1960	176	C 90	9,968	Avq+	70%
						Percent Good
						Func Econ
						90% 100%
						Value Rcnld
						6,280
						Outbuilding Total
						6,280
Acpt Land		205,500		Accepted Bldg		92,100
				Total		297,600

Harrison

Name: PEAVEY, JONATHAN D.

PEAVEY, CAROLYN K.

Account: 461

Valuation Report

06/30/2025

Page 2

Map/Lot:

59-0024

Location:

153 TEMPLE HILL RD

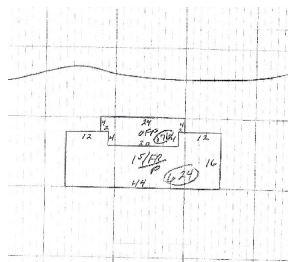


EXHIBIT 1.d (purchased together)

Harrison

Valuation Report

06/30/2025

Name: PEAVEY, JONATHAN D

Page 1

PEAVEY, CAROLYN K

Map/Lot:

59-0024-A

Account: 462 Card: 1 of 1

Location:

173 TEMPLE HILL RD

Neighborhood 6 Island Pond

Zoning/Use Shoreland
Topography RollingTopo
Utilities No Utilities
Street Paved

Sale Data	
Sale Date	07/02/2021
Sale Price	338,000
Sale Type	Land Only
Financing	Unknown
Verified	Public Record
Validity	Other Non-Valid

Reference 1

Reference 2

Tran/Land/Bldg 2 1 0

Shore Ft Frnt 300 Subdivision 0

Exemption(s) Land Schedule 6

Land Description

Units	Method - Description	Price/Unit	Total	Fctr	Influence	Value
1.34	Acres-Baselot UnImp (Fract)	107,984	144,698	80%	Size/Shape	115,758
Total Acres 1.34				Land Total		115,758
Accpt Land	115,800	Accepted Bldg	0	Total		115,800

EXHIBIT 1.e

Harrison

Valuation Report

06/30/2025

Name: MORIN, DONALD

Page 1

MORIN, JOHN COTE

Map/Lot:

59-0007

Account: 808

Card: 1 of 1

Location:

186 TEMPLE HILL RD

Neighborhood 1 Paved

Sale Data

Sale Date 06/16/2020
Sale Price 220,000
Sale Type Land & Buildings
Financing Unknown
Verified Buyer
Validity Arms Length Sale

Zoning/Use Standard Land Use
Topography RollingTopo
Utilities Drilled WellSeptic System
Street Paved

Reference 1

Reference 2

Tran/Land/Bldg 2 1 2

Shore Ft Frnt 0 Subdivision 0

Exemption(s) Land Schedule 1

Land Description

Units	Method - Description	Price/Unit	Total	Fctr	Influence	Value
1.00	Acres-Baselot Imp (Fract)	80,000.00	80,000	100%		80,000
0.50	Acres-Rear Land 2+	6,000.00	3,000	100%		3,000
Total Acres 1.50			Land Total			83,000

Dwelling Description

Replacement Cost New

Ranch	One Story	496 Sqft	Grade C 100	Base	139,958
Exterior	Clapboard	Masonry Trim	None	Trim	0
Dwelling Units	1 OTHER Units-0	Roof Cover	Metal Roofing	Roof	0
					0
					0
Foundation	Concrete Block	Basement	Dry Full Bmt	Basement	0
Fin. Basement Area	None	Basement Gar	1 CAR	Fin Bsmt	4,494
Heating	100% Hot Water BB	Cooling	0% None	Heat	0
Rooms	5				
Bedrooms	2	Add Fixtures	0		
Baths	1	Half Baths	0	Plumbing	0
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
1955	1990	Typical	Typical	Average	Typical	144,452
Functional Obsolescence	Economic Obsolescence	Phys. %	Func. %	Econ. %	Value(Rcnld)	
Basement	None	65%	95%	100%	89,199	

Outbuildings/Additions/Improvements

Description	Year	Units	Grade	RCN	Cond	Phy	Func	Econ	Value Rcnld
1SFr Overhang	1976	44	C 100	8,250	Avq	65%	95%	100%	5,095
One Story Frame	1976	484	C 130	65,808	Avq	71%	100%	100%	46,724
Encl Frame Porch	1955	160	C 100	13,500	Avq	65%	95%	100%	8,336
Frame Shed	2003	140	C 100	6,461	Avq	86%	80%	100%	4,445
Outbuilding Total									64,600

Acpt Land

83,000

Accepted Bldg

153,800

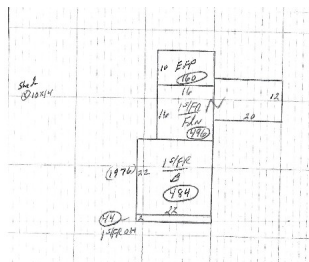
Total

236,800

Name: MORIN, DONALD
MORIN, JOHN COTE
Account: 808

Map/Lot:
Location:

186 TEMPLE HILL RD



Harrison
9:09 PM**Land Schedule**

6 Island Pond

06/29/2025

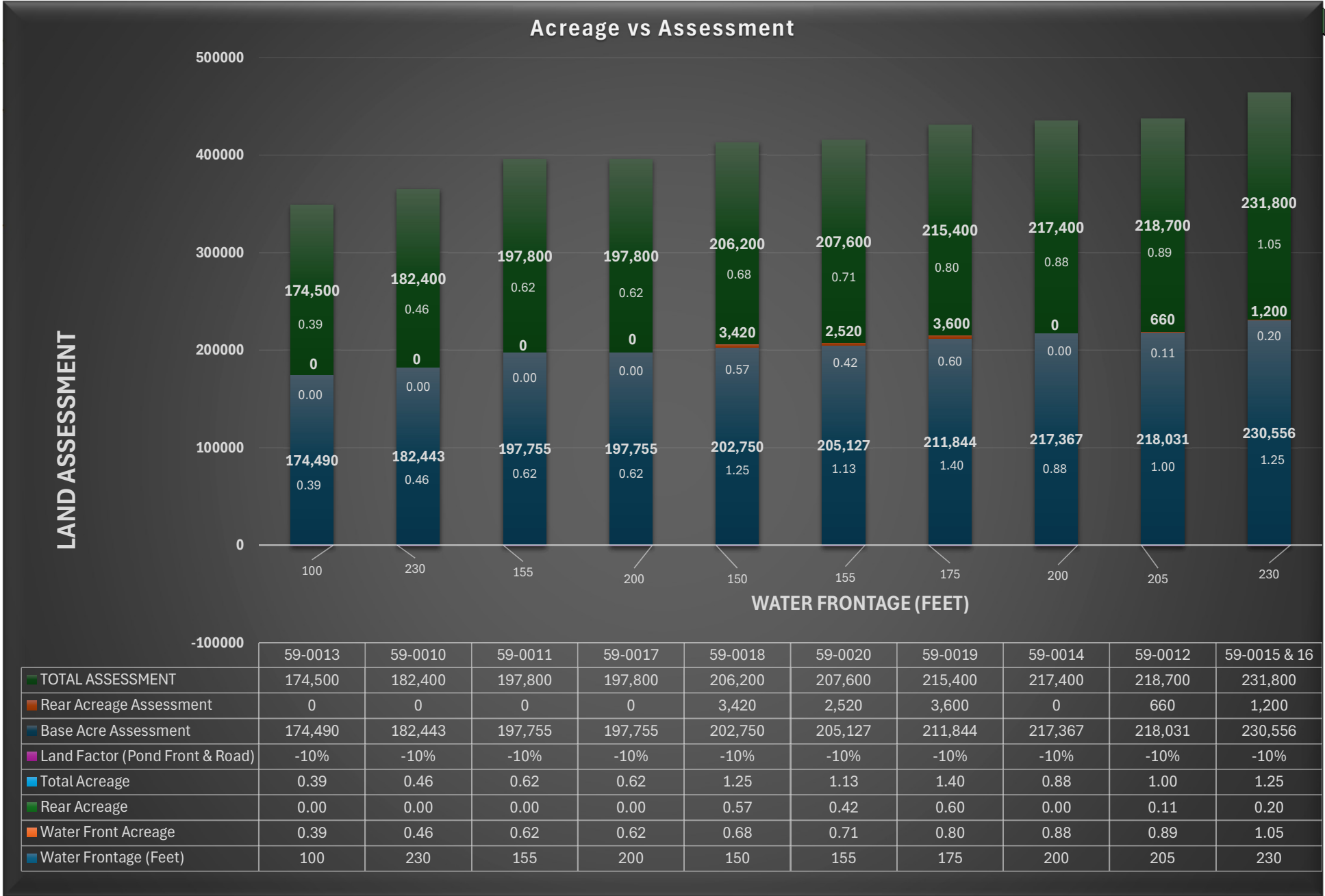
Page 1

Code	Type	Description	Amount	Exponents			
				<= Std	> Std	<= Wid	> Wid
21	Fractional Acres	Baselot Imp (Fract)	250,000.00	0.27	0.50	1.00	1.00
22	Fractional Acres	Baselot UnImp (Fract)	125,000.00	0.27	0.50	1.00	1.00
28	Acres	Rear Land 2+	6,000.00	0.50	0.50	1.00	1.00
29	Acres	Rear Land 12+	2,000.00	0.50	0.50	1.00	1.00
30	Acres	Water Frontage	0.00	0.50	0.50	0.50	0.50
31	Acres	Tillable	1,000.00	0.50	0.50	0.50	0.50
32	Acres	Pasture	2,000.00	0.50	0.50	0.50	0.50
33	Acres	Orchard	5,000.00	0.50	0.50	0.50	0.50
34	Acres	FarmLand-Hardwood	381.00	0.50	0.50	0.50	0.50
35	Acres	FarmLand-Softwood	435.00	0.50	0.50	0.50	0.50
36	Acres	FarmLand-Mixedwood	454.00	0.50	0.50	0.50	0.50
37	Acres	TreeGrowth-Softwood	435.00	0.50	0.50	1.00	1.00
38	Acres	TreeGrowth-Mixwood	454.00	0.50	0.50	1.00	1.00
39	Acres	TreeGrowth-Hardwood	381.00	0.50	0.50	1.00	1.00
40	Acres	Wasteland	500.00	0.50	0.50	1.00	1.00
41	Site	Tower Site	344.00	0.50	0.50	0.50	0.50
42	Site	Mobile Home Sites	10,000.00	0.50	0.50	1.00	1.00
43	Site	Condo Sites	0.00	0.50	0.50	0.50	0.50
45	Site	Camp Sites	5,000.00	0.50	0.50	1.00	1.00
46	Acres	Gravel Pit	15,000.00	0.50	0.50	1.00	1.00
47	Acres	Airstrip	5,000.00	0.50	0.50	0.50	0.50
48	Acres	CMP	10,000.00	0.50	0.50	0.50	0.50
49	Improvements	Water Rights (\$/1M Gals)	20,000.00	0.50	0.50	0.50	0.50
50	Linear Feet	Trans Lines (Miles)	1,225,000.00	0.50	0.50	0.50	0.50
51	Acres	OpenSpace - Baselot UnImp (Fract)	125,000.00	0.27	0.50	0.50	0.50
52	Acres	OpenSpace - Rear 2+	6,000.00	0.50	0.50	0.50	0.50
53	Acres	OpenSpace - Rear 12+	2,000.00	0.50	0.50	0.50	0.50
54	Acres	OpenSpace - Water Frontage	0.00	0.50	0.50	0.50	0.50
55	Acres	OpenSpace - Wasteland	500.00	0.50	0.50	0.50	0.50
56	Acres	OpenSpace - TreeGrowth (Soft)	435.00	0.50	0.50	0.50	0.50
57	Acres	OpenSpace - TreeGrowth (Mixed)	454.00	0.50	0.50	0.50	0.50
58	Acres	OpenSpace - TreeGrowth (Hard)	381.00	0.50	0.50	0.50	0.50
61	Acres	WorkingWaterfront - Baselot Imp (Fract)	250,000.00	0.27	0.50	0.50	0.50
62	Acres	WorkingWaterfront - Baselot UnImp	125,000.00	0.27	0.50	0.50	0.50
63	Acres	WorkingWaterfront - Rear 2+	6,000.00	0.50	0.50	0.50	0.50
64	Acres	WorkingWaterfront - Rear 12+	2,000.00	0.50	0.50	0.50	0.50
65	Acres	WorkingWaterfront - WaterFrontage	0.00	0.50	0.50	0.50	0.50
66	Acres	WorkingWaterfront - Wasteland	500.00	0.50	0.50	0.50	0.50
70	Linear Feet	24" Pipeline	0.00	0.50	0.50	0.50	0.50
98	Site	Leased Lot	0.00	0.50	0.50	0.50	0.50
		Standard Depth	100.00				
		Standard Lot	1.00				
		Standard Width	0.00				

EXHIBIT 2.b

Island Pond Base Acre (Fractional)	250,000
Rear Acreage	6,000

Standard Frontage:	200
Standard Depth:	150



Comparison Chart for Land & Buildings

	59-0017		59-0013		59-0014		59-0012		59-0007		59-0024 & 0024-A	
SALE DATA	SUBJECT PROPERTY		10/13/2021	\$175,000	NOT A SALE		NOT A SALE		6/16/2020	\$220,000	7/1/2021	\$338,000
Land												
Total Acreage	0.62		0.39		0.88		1.00		1.50		2.27	
Frontage	200'		100'		200'		205'		No Water Front		400'	
Base Acre	0.62	\$ 197,800	0.39	\$ 174,490	0.88	\$ 217,400	0.89	\$ 218,000	1.00	\$ 80,000	1.80	\$ 318,472
Rear Acreage	0.00	\$ -	0.00	\$ -	0.00	\$ -	0.11	\$ 660	0.50	\$ 3,000	0.47	\$ 2,820
TOTAL ASSESSMENT	0.62	\$ 197,800	0.39	\$ 174,490	0.88	\$ 217,400	1.00	\$ 218,660	1.50	\$ 83,000	2.27	\$ 321,292
Structure												
Style	Cape Cod	\$ 136,825	Camp	\$ 96,208	Camp	\$ 122,663	Camp	\$ 128,563	Ranch	\$ 139,958	Conventional	\$ 139,958
Stories	1.5	\$ -	1	\$ -	1	\$ -	1	\$ -	1	\$ -	1	\$ -
Square Foot	480	\$ -	308	\$ -	576	\$ -	520	\$ -	496	\$ -	624	\$ -
Grade	C/090	\$ -	D/100	\$ -	D/100	\$ -	C/090	\$ -	C/100	\$ -	C/090	\$ -
Condition	Below Average	\$ -	Below Average	\$ -	Fair	\$ -	Average	\$ -	Average	\$ -	Above Average	\$ -
Basement	Piers	\$ (8,062)	Concrete Slab	\$ (7,203)	Piers	\$ (10,378)	Concrete Block (1/2 Basement)	\$ (2,947)	Full (Concrete Block)	\$ -	Piers	\$ (12,015)
Basement Garage	None	\$ -	None	\$ -	0	\$ -	None	\$ -	1 Car	\$ 4,494	None	\$ -
Heating	Radiator & Heat Pump	\$ (647)	HWBB	\$ -	Not Heated	\$ (1,889)	Not Heated	\$ (1,872)	HWBB	\$ -	100% Heat Pump	\$ 4,049
Bedrooms	2	\$ -	1	\$ -	1	\$ -	2	\$ -	2	\$ -	2	\$ -
Bathroom (Full)	1	\$ -	(3 Fixtures)	\$ -	0	\$ (3,685)	1 (+ extra fixture)	\$ 2,022	1	\$ -	1	\$ -
Bathroom (Half)	0	\$ -	0	\$ -	0	\$ -	0	\$ -	0	\$ -	0	\$ -
Attic	0	\$ -	1/2 Unfin	\$ 4,035	0	\$ -	0	\$ -	0	\$ -	None	\$ -
Insulation	Full	\$ -	None	\$ (253)	None	\$ (472)	Minimal	\$ (257)	Full	\$ -	Full	\$ -
Fireplace	0	\$ -	0	\$ -	1	\$ 3,948	1	\$ 4,334	0	\$ -	1	\$ 4,334
Funtional Obsolescence	None	0%	Incomplete & Heat	50%	Incomplete & Heat	50%	Heat	15%	None	0%	Basement	10%
Year (Depreciation) Age, Grade, Condition	1950 (Reno 1993)	\$ (68,222)	1945	\$ (67,271)	1950	\$ (85,395)	1958	\$ (58,105)	1955 (Reno 1990)	\$ (55,253)	1960	\$ (50,393)
Additional Components												
Wood Deck	84 sqft (1950)	\$ 1,243	120 sqft (2018)	\$ 796	N/A	\$ -	132 sqft (1958)	\$ 1,852	N/A	\$ -	N/A	\$ -
1sFr Overhang	N/A	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$ -	44 sqft (1976)	\$ 5,095	N/A	\$ -
One Story Frame	N/A	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$ -	484 sqft (1976) w/ Basement	\$ 46,724	N/A	\$ -
One 3/4 Story Frame	600 sqft (1996)	\$ 38,155	N/A	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$ -
Open Frame Porch	84 sqft (1950)	\$ 3,107	160 sqft (1945)	\$ 2,352	N/A	\$ -	80 sqft (1958)	\$ 3,592	N/A	\$ -	176 sqft (1960)	\$ 6,280
Enclosed Frame Porch	(2) 160 & 128 Sqft (1950)	\$ 10,563	N/A	\$ -	N/A	\$ -	N/A	\$ -	160 sqft (1955)	\$ 8,336	N/A	\$ -
Frame Shed	(2) 128 sqft (1960) 84 sqft (2010)	\$ 3,015	N/A	\$ -	N/A	\$ -	160 sqft (1960)	\$ 3,840	140 sqft (2003)	\$ 4,445	N/A	\$ -
Canopy	72 sqft (2010)	\$ 1,811	N/A	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$ -
	\$ 117,788		\$ 28,665		\$ 24,793		\$ 81,022		\$ 153,799		\$ 92,213	
TOTAL LAND	\$ 197,800		\$ 174,490		\$ 217,400		\$ 218,660		\$ 83,000		\$ 321,292	
TOTAL BUILDINGS	\$ 117,800		\$ 28,700		\$ 24,800		\$ 81,000		\$ 153,800		\$ 92,200	
TOTAL ASSESSMENT	\$ 197,800		\$ 203,200		\$ 242,200		\$ 299,700		\$ 236,800		\$ 413,500	

Exhibit 3.b

Harrison
Name: ALLEN, CORRINNE

Valuation Report

06/29/2025

Page 1

Map/Lot:

59-0017

Account: 21 Card: 1 of 1

Location:

46 ISLAND POND RD

Neighborhood 6 Island Pond

Zoning/Use Shoreland Subdivision
Topography RollingTopo
Utilities Drilled WellSeptic System
Street Semi Improved

Reference 1 Jacob Gilson Farm Subdivision - Lot 13

Reference 2

Tran/Land/Bldg 1 1 10

Shore Ft Frnt 125 Subdivision Y

Exemption(s) Land Schedule 6

Land Description

Units	Method - Description	Price/Unit	Total	Fctr	Influence	Value
0.62	Acres-Baselot Imp (Fract)	354,400	219,728	90%		197,755
Total Acres 0.62					Land Total	197,755

Dwelling Description

Replacement Cost New

Cape Cod	One & 1/2 Story	320 Sqft	Grade C 90	Base	136,825
Exterior	T111/Drop	Masonry Trim	None	Trim	0
Dwelling Units	1 OTHER Units-0	Roof Cover	Asphalt Shingles	Roof	0
					0
Foundation	Piers	Basement	No Bsmt Pier	Basement	-8,062
Fin. Basement Area	None	Basement Gar	None	Fin Bsmt	0
Heating	100% Floor/Wall	Cooling	25% Heat Pump	Heat	-647
Rooms	5				
Bedrooms	2	Add Fixtures	0		
Baths	1	Half Baths	0	Plumbing	0
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
1950	1993	Typical	Typical	Below Average	Typical	128,116
Functional Obsolescence	Economic Obsolescence	Phys. %	Func. %	Econ. %	Value(Rcnld)	
Heat	None	55%	85%	100%	59,894	

Outbuildings/Additions/Improvements

Description	Year	Units	Grade	RCN	Cond	Phy	Func	Econ	Value Rcnld
Encl Frame Porch	1950	160	C 90	12,150	Avq-	55%	85%	100%	5,681
Encl Frame Porch	1950	128	C 90	10,443	Avq-	55%	85%	100%	4,882
Wood Deck	1950	84	C 90	2,658	Avq-	55%	85%	100%	1,243
Open Frame Porch	1950	84	C 90	6,645	Avq-	55%	85%	100%	3,107
1 & 3/4 Story Frm	1996	600	C 90	81,614	Avq-	55%	85%	100%	38,155
Frame Shed	2010	84	E 100	1,938	Avq-	82%	80%	100%	1,271
Canopy	2010	72	C 100	2,761	Avq-	82%	80%	100%	1,811
Frame Shed	1960	128	D 100	4,844	Fair	45%	80%	100%	1,744

Outbuilding Total 57,894

Acpt Land

197,800

Accepted Bldg

117,800

Total

315,600

Account: 21

Valuation Report

06/29/2025

Page 2

Map/Lot:

59-0017

Location:

46 ISLAND POND RD

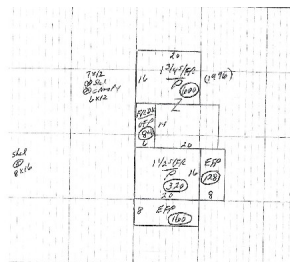


Exhibit 3.c

Harrison

Valuation Report

06/29/2025

Name: QUALEY, BENJAMIN P

Page 1

QUALEY, PATRICIA L

Map/Lot:

59-0013

Account: 1546 Card: 1 of 1

Location:

26 ISLAND POND RD

Neighborhood 6 Island Pond

Zoning/Use Standard Land Use
 Topography RollingTopo
 Utilities Lake/River WaterSeptic System
 Street Semi Improved

Sale Data
 Sale Date 10/13/2021
 Sale Price 175,000
 Sale Type Land & Buildings
 Financing Unknown
 Verified Public Record
 Validity Arms Length Sale

Reference 1 Jacob Gilson Farm - Lot 08

Reference 2

Tran/Land/Bldg 1 1 8

Shore Ft Frnt 100 Subdivision 0

Exemption(s) Land Schedule 6

Land Description

Units	Method - Description	Price/Unit	Total	Fctr	Influence	Value
0.39	Acres-Baselot Imp (Fract)	497,122	193,878	90%		174,490
Total Acres 0.39						Land Total 174,490

Dwelling Description

Replacement Cost New

Conventional	One Story	308 Sqft	Grade D 100	Base	96,208
Exterior	T111/Drop	Masonry Trim	None	Trim	0
Dwelling Units	1 OTHER Units-0	Roof Cover	Metal Roofing	Roof	0
					0
Foundation	Concrete Slab	Basement	No Bsmt Pier	Basement	-7,203
Fin. Basement Area	None	Basement Gar	None	Fin Bsmt	0
Heating	100% Hot Water BB	Cooling	0% None	Heat	0
Rooms	2				
Bedrooms	1	Add Fixtures	3		
Baths	0	Half Baths	0	Plumbing	0
Attic	1/2 Unfinished			Attic	4,035
FirePlaces	0			Fireplace	0
Insulation	None			Insulation	-253
Unfin. Living Area	NONE			Unfinished	0

Dwelling Condition

Built	Renovated	Kitchens	Baths	Condition	Layout	Total
1945	0	Typical	Old Type	Below Average	Typical	92,787
Functional Obsolescence		Economic Obsolescence		Phys. %	Func. %	Econ. %
Incomplete		None		55%	50%	100%
						25,516
Outbuildings/Additions/Improvements						
Description	Year	Units	Grade	RCN	Cond	Phy
Wood Deck	2018	120	D 100	2,895	Avq-	55%
Open Frame Porch	1945	160	D 100	8,555	Avq-	55%
Percent Good						Value
						Rcnld
						796
						2,352
Outbuilding Total						3,148
Acpt Land		174,500	Accepted Bldg		28,700	Total
						203,200

Harrison
Name: QUALEY, BENJAMIN P
QUALEY, PATRICIA L
Account: 1546

Valuation Report

06/29/2025
Page 2
Map/Lot:
59-0013
Location:
26 ISLAND POND RD

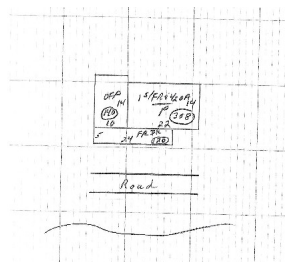


Exhibit 3.d

Harrison

Valuation Report

06/29/2025

Name: QUALEY, PATRICIA L

Page 1

QUALEY, BENJAMIN

Map/Lot:

59-0014

Account: 994 Card: 1 of 1

Location:

30 ISLAND POND RD

Neighborhood 6	Island Pond					Sale Data
Zoning/Use	Shoreland Subdivision				Sale Date	09/23/2020
Topography	RollingTopo				Sale Price	0
Utilities	Lake/River WaterSeptic System				Sale Type	Land & Buildings
Street	Semi Improved				Financing	Unknown
					Verified	Public Record
					Validity	Related Parties

Reference 1 Jacob Gilson Farm Subdivision - Lot 09 & 10

Reference 2

Tran/Land/Bldg 2 1 8

Shore Ft Frnt 200 Subdivision Y

Exemption(s) Land Schedule 6

Land Description						
Units	Method - Description	Price/Unit	Total	Fctr	Influence	Value
0.88	Acres-Baslot Imp (Fract)	274,453	241,519	90%		217,367
Total Acres 0.88				Land Total		217,367

Dwelling Description				Replacement Cost New	
Conventional	One Story	576 Sqft	Grade D 100	Base	122,663
Exterior	T111/Drop	Masonry Trim	None	Trim	0
Dwelling Units	1 OTHER Units-0	Roof Cover	Metal Roofing	Roof	0
					0
Foundation	Piers	Basement	No Bsmt Pier	Basement	-10,378
Fin. Basement Area	None	Basement Gar	None	Fin Bsmt	0
Heating	100% Not Heated	Cooling	0% None	Heat	-1,889
Rooms	2				
Bedrooms	1	Add Fixtures	1		
Baths	0	Half Baths	0	Plumbing	-3,685
Attic	None			Attic	0
FirePlaces	1			Fireplace	3,948
Insulation	None	SFLA	576	Insulation	-472
Unfin. Living Area	NONE			Unfinished	0

Dwelling Condition						
Built	Renovated	Kitchens	Baths	Condition	Layout	Total
1950	0	Typical	Typical	Fair	Typical	110,187
Functional Obsolescence		Economic Obsolescence		Phys. %	Func. %	Econ. %
Incomplete		None		45%	50%	100%
						24,792

Acpt Land	217,400	Accepted Bldg	24,800	Total	242,200
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Harrison
Name: QUALEY, PATRICIA L
QUALEY, BENJAMIN
Account: 994

Valuation Report

06/29/2025

Page 2

Map/Lot:

59-0014

Location:

30 ISLAND POND RD

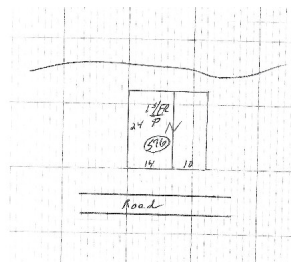


Exhibit 3.e

Harrison

Valuation Report

06/29/2025

Name: GAUTHIER, JAMES P

Page 1

GAUTHIER, CHARLOTTE M

Map/Lot:

59-0012

Account: 737

Card: 1 of 1

Location:

16 ISLAND POND RD

Neighborhood 6 Island Pond

Zoning/Use Standard Land Use Subdivision
 Topography RollingTopo
 Utilities Lake/River WaterSeptic System
 Street Semi Improved

Sale Data
 Sale Date 01/23/2015
 Sale Price 105,000
 Sale Type Land & Buildings
 Financing Unknown
 Verified Public Record
 Validity Arms Length Sale

Reference 1 Jacob Gilson Farm Subdivision - Lot 06 & 07

Reference 2

Tran/Land/Bldg 2 1 8

Shore Ft Frnt 205 Subdivision Y

Exemption(s) Land Schedule 6

Land Description

Units	Method - Description	Price/Unit	Total	Fctr	Influence	Value
0.89	Acres-Baslot Imp (Fract)	272,198	242,256	90%		218,031
0.11	Acres-Rear Land 2+	6,000.00	660	100%		660
Total Acres 1.00					Land Total	218,691

Dwelling Description

Replacement Cost New

Dwelling Description				Replacement Cost New	
Conventional	One Story	520 Sqft	Grade C 90	Base	128,563
Exterior	Clapboard	Masonry Trim	None	Trim	0
Dwelling Units	1 OTHER Units-0	Roof Cover	Asphalt Shingles	Roof	0
					0
Foundation	Concrete Block	Basement	Damp 1/2 Bmt	Basement	-2,947
Fin. Basement Area	None	Basement Gar	None	Fin Bsmt	0
Heating	100% Not Heated	Cooling	0% None	Heat	-1,872
Rooms	3				
Bedrooms	2	Add Fixtures	1		
Baths	1	Half Baths	0	Plumbing	2,022
Attic	None			Attic	0
FirePlaces	1			Fireplace	4,334
Insulation	Minimal			Insulation	-257
Unfin. Living Area	NONE			Unfinished	0

Dwelling Condition

Built	Renovated	Kitchens	Baths	Condition	Layout	Total
1958	0	Typical	Typical	Average	Typical	129,843
Functional Obsolescence						Value(Rcnld)
Heat		None		Phys. % 65%	Func. % 85%	71,738

Outbuildings/Additions/Improvements				Percent Good			Value		
Description	Year	Units	Grade	RCN	Cond	Phy	Func	Econ	Rcnld
Open Frame Porch	1958	80	C 90	6,501	Avq	65%	85%	100%	3,592
Wood Deck	1958	132	C 90	3,352	Avq	65%	85%	100%	1,852
Frame Shed	1960	160	C 100	7,384	Avq	65%	80%	100%	3,840
Outbuilding Total									9,284

Acpt Land

218,700

Accepted Bldg

81,000

Total

299,700

Harrison

Name: GAUTHIER, JAMES P

GAUTHIER, CHARLOTTE M

Account: 737

Valuation Report

06/29/2025

Page 2

Map/Lot:

59-0012

Location:

16 ISLAND POND RD

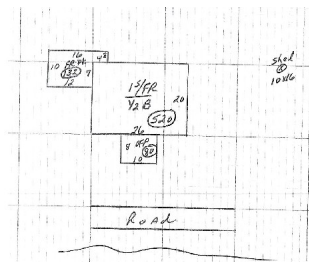


Exhibit 3.f

Harrison	Valuation Report		06/30/2025
Name: MORIN, DONALD			Page 1
MORIN, JOHN COTE	Map/Lot:	59-0007	
Account: 808	Card: 1 of 1	Location:	186 TEMPLE HILL RD

Neighborhood 1	Paved					Sale Data
Zoning/Use	Standard Land Use					Sale Date 06/16/2020
Topography	RollingTopo					Sale Price 220,000
Utilities	Drilled WellSeptic System					Sale Type Land & Buildings
Street	Paved					Financing Unknown
						Verified Buyer
						Validity Arms Length Sale

Reference 1

Reference 2

Tran/Land/Bldg 2 1 2

Shore Ft Frnt 0 Subdivision 0

Exemption(s) Land Schedule 1

Land Description						
Units	Method - Description	Price/Unit	Total	Fctr	Influence	Value
1.00	Acres-Baselot Imp (Fract)	80,000.00	80,000	100%		80,000
0.50	Acres-Rear Land 2+	6,000.00	3,000	100%		3,000
Total Acres 1.50				Land Total		83,000

Dwelling Description				Replacement Cost New	
Ranch	One Story	496 Sqft	Grade C 100	Base	139,958
Exterior	Clapboard	Masonry Trim	None	Trim	0
Dwelling Units	1 OTHER Units-0	Roof Cover	Metal Roofing	Roof	0
					0
Foundation	Concrete Block	Basement	Dry Full Bmt	Basement	0
Fin. Basement Area	None	Basement Gar	1 CAR	Fin Bsmt	4,494
Heating	100% Hot Water BB	Cooling	0% None	Heat	0
Rooms	5				
Bedrooms	2	Add Fixtures	0		
Baths	1	Half Baths	0	Plumbing	0
Attic	None			Attic	0
FirePlaces	0			Fireplace	0
Insulation	Full			Insulation	0
Unfin. Living Area	NONE			Unfinished	0

Built		Renovated	Kitchens		Baths		Condition		Layout		Total
1955		1990	Typical		Typical		Average		Typical		144,452
Functional Obsolescence			Economic Obsolescence			Phys. %		Func. %	Econ. %	Value(Rcnd)	
Basement			None			65%		95%	100%	89,199	
Outbuildings/Additions/Improvements											
Description		Year	Units	Grade	RCN	Cond	Phy	Func	Econ	Value Rcnd	
1SFr Overhang		1976	44	C 100	8,250	Avq	65%	95%	100%	5,095	
One Story Frame		1976	484	C 130	65,808	Avq	71%	100%	100%	46,724	
Encl Frame Porch		1955	160	C 100	13,500	Avq	65%	95%	100%	8,336	
Frame Shed		2003	140	C 100	6,461	Avq	86%	80%	100%	4,445	
Outbuilding Total										64,600	

Acpt Land	83,000	Accepted Bldg	153,800	Total	236,800
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Harrison
Name: MORIN, DONALD
MORIN, JOHN COTE
Account: 808

Valuation Report

06/30/2025

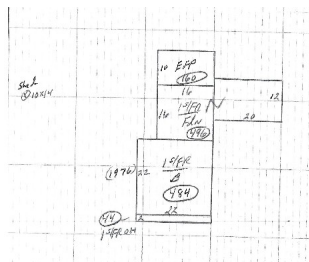
Page 2

Map/Lot:

59-0007

Location:

186 TEMPLE HILL RD



Harrison

Valuation Report

06/30/2025

Name: PEAVEY, JONATHAN D.

Page 1

PEAVEY, CAROLYN K.

Map/Lot:

59-0024

Account: 461 Card: 1 of 1

Location:

153 TEMPLE HILL RD

Neighborhood 6 Island Pond

Sale Date 07/02/2021

Sale Price 338,000

Sale Type Land & Buildings

Financing Unknown

Verified Public Record

Validity Arms Length Sale

Zoning/Use Shoreland
 Topography RollingTopo
 Utilities Drilled WellSeptic System
 Street Paved

Reference 1

Reference 2

Tran/Land/Bldg 2 1 8

Shore Ft Frnt 100 Subdivision 0

Exemption(s) Land Schedule 6

Land Description

Units	Method - Description	Price/Unit	Total	Fctr	Influence	Value
0.46	Acres-Baslot Imp (Fract)	440,683	202,714	100%		202,714
0.47	Acres-Rear Land 2+	6,000.00	2,820	100%		2,820
Total Acres 0.93			Land Total			205,534

Dwelling Description

Replacement Cost New

Conventional	One Story	624 Sqft	Grade C 90	Base	139,830
Exterior	T111/Drop	Masonry Trim	None	Trim	0
Dwelling Units	1 OTHER Units-0	Roof Cover	Asphalt Shingles	Roof	0
					0
					0
Foundation	Piers	Basement	No Bsmt Pier	Basement	-12,015
Fin. Basement Area	None	Basement Gar	None	Fin Bsmt	0
Heating	100% Heat Pump	Cooling	100% Heat Pump	Heat	4,049
Rooms	4				
Bedrooms	2	Add Fixtures	0		
Baths	1	Half Baths	0	Plumbing	0
Attic	None			Attic	0
FirePlaces	1			Fireplace	4,334
Insulation	Full			Insulation	0
Unfin. Living Area	NONE			Unfinished	0

Dwelling Condition

Built	Renovated	Kitchens	Baths	Condition	Layout	Total
1960	0	Typical	Typical	Above Average	Typical	136,198
Functional Obsolescence		Economic Obsolescence		Phys. %	Func. %	Econ. %
Basement		None		70%	90%	100%
						85,805
Outbuildings/Additions/Improvements						
Description	Year	Units	Grade	RCN	Cond	Phy
Open Frame Porch	1960	176	C 90	9,968	Avq+	70%
						Percent Good
						Func Econ
						90% 100%
Outbuilding Total						6,280
Acpt Land		205,500		Accepted Bldg		92,100
						Total
						297,600

Harrison

Name: PEAVEY, JONATHAN D.

PEAVEY, CAROLYN K.

Account: 461

Valuation Report

06/30/2025

Page 2

Map/Lot:

59-0024

Location:

153 TEMPLE HILL RD

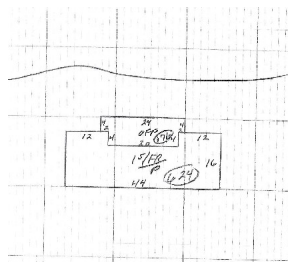


Exhibit 3.g (continuation of card)

Harrison

Valuation Report

06/30/2025

Name: PEAVEY, JONATHAN D

Page 1

PEAVEY, CAROLYN K

Map/Lot:

59-0024-A

Account: 462

Card: 1 of 1

Location:

173 TEMPLE HILL RD

Neighborhood 6 Island Pond

Zoning/Use Shoreland
Topography RollingTopo
Utilities No Utilities
Street Paved

Sale Data	
Sale Date	07/02/2021
Sale Price	338,000
Sale Type	Land Only
Financing	Unknown
Verified	Public Record
Validity	Other Non-Valid

Reference 1

Reference 2

Tran/Land/Bldg 2 1 0

Shore Ft Frnt 300 Subdivision 0

Exemption(s) Land Schedule 6

Land Description

Units	Method - Description	Price/Unit	Total	Fctr	Influence	Value
1.34	Acres-Baselot UnImp (Fract)	107,984	144,698	80%	Size/Shape	115,758
Total Acres 1.34				Land Total		115,758

Accpt Land	115,800	Accepted Bldg	0	Total	115,800
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