

**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: Michael F. & Patricia McDonough
2. ADDRESS OF APPLICANT: 27 Argonne Rd., Billerica MA 01821
3. TELEPHONE NUMBER: 978-764-3883 / 978-761-5388
4. NAME, ADDRESS AND TELEPHONE NUMBER OF ATTORNEY/AUTHORIZED AGENT, IF ANY: N/A
5. STREET ADDRESS OF PROPERTY: 27 Zakelo Island Rd MAP/LOT: 21-0106-09
6. MUNICIPALITY IN WHICH PROPERTY IS LOCATED: HARRISON
7. ASSESSED VALUATION:

(a)	LAND:	\$ <u>853,800</u>
(b)	BUILDING:	\$ <u>323,800</u>
(c)	TOTAL:	\$ <u>1,177,600</u>
8. OWNER'S OPINION OF CURRENT VALUE:

(a)	LAND:	\$ <u>337,000.</u>
(b)	BUILDING:	\$ <u>200,000</u>
(c)	TOTAL:	\$ <u>537,000</u>
9. ABATEMENT REQUESTED (VALUATION AMOUNT): \$640,000
(#7(c) minus #8(c) = #9)
10. TAX YEAR FOR WHICH ABATEMENT REQUESTED: 2024/2025
11. AMOUNT OF ANY ABATEMENT(S) PREVIOUSLY GRANTED BY THE ASSESSOR FOR THE ASSESSMENT IN QUESTION: N/A
12. DATE OF ASSESSOR'S DECISION: N/A
13. A BRIEF STATEMENT OF ALL PRIOR PROCEEDINGS BEFORE THE ASSESSOR CONCERNING THE DISPUTED ASSESSMENT: We were ignored when we approached the town in January 2025. Property can only be accessed Mid-April through September. over the past 30 years the only impact to the Town of Harrison budget has been the envelopes and stamps. Any + All services that the town provides its residents cannot be accessed by the non-residents on Zakelo Island i.e. safe streets and sidewalks, clean water and sanitation, paved roads, trash pick up, libraries, police and fire protection, ambulance etc. and our children cannot access the town schools!

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.

⊗ please see additional

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

The fast flowing Long Lake waters, where slowed to a trickle via Zakelo Island makes 100% of the Shoreline a soft black mud that produces vegetation, milfoil and ticks. No one enters the water from the northern side across the eastern to the southern shorelines.

We believe the assessor is only concerned with the Shoreline footage, acreage, home values.

They will not discuss the overall quality of the Island vs. typical lake front properties that are available year-round, can be driven onto, and have access to all the town services.

The bottom line - For 35+ years we have had no impact on the town budget. Our property can only be accessed less than 6 months each year. We are unable to be considered Residents because we cannot meet the 183 days per year Maine minimum requirements.

15. ESTIMATED TIME FOR PRESENTATION AT HEARING: _____

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.

3-4-2025
Date

Michael J. McDonough
Signature of Applicant
Patricia M. McDonough

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."

From: Michael McDonough, 27 Zakelo Island Rd, Harrison ME - Map/Lot: 21-0106-09

[1] The homeowners on Zakelo Island accept the need to support the town of Harrison, Maine; we have been doing that since the island's inception in the mid-1980s. I feel that the town needs to accept the fact that our properties cannot be accessed from mid-October through April, this is less than six months of each year. Maine has a minimum of 183 days each year to become a resident, we cannot meet the minimum requirements.

[2] The Town of Harrison provides its residents and their children with a good education system, safe streets and sidewalks, trash pickup, clean water and sanitation, paved roads, libraries, police and fire protection, etc. However, the Town of Harrison provides none of these services to the non-resident families or their children on Zakelo Island.

[3] Since the town provides absolutely no services to the island homeowners, or their children, why are we being taxed at the same 100% rate that the town residents, that do receive those services, pay?

[4] Since 1984, the only town officials that have been on Zakelo Island are the town assessors. They call every few years, needing a ride to and from the island, to assess the island properties - at the inconvenience of the island homeowner that is tasked with the burden. The fire department has also visited a few times and has always stated that should a fire break out in a Zakelo home or on the land itself, there would be a high probability that the homes could not be saved, but the fire would be contained on the island.

[5] We have made several attempts with the town's assessors and other town officials to at least acknowledge the unfairness of our property taxes vs the town property taxes. The year-round residents use 100% of the town's budget, while the non-resident Zakelo Island families use none. We add absolutely no cost to the town budget, factor in that our properties are limited to less than six months of use each year. This is clearly a case of taxation without representation.

[6] We would prefer to work this out within the Town of Harrison. We are aware that the Maine courts are noted for their fairness. We also know that Harrison is noted for being "friendly village", hence our decision to invest in a family property there. For over 35 years we have contributed to the town budget. The recent tax assessment raised issues within the town and the island. Sadly, the town officials would not even consider our request for a fair complaint review - not even when the island's taxes exceeded \$65,000, really? We are hopeful that we can navigate a fair solution. Fry Island gives us hope.



TOWN OF HARRISON

P.O. Box 300

20 Front Street

Harrison, ME 04040

Tel: 207-583-2241 * Fax: 207-583-6240

www.harrisonmaine.org

January 10, 2025

Michael McDonough, Sr.
Patricia McDonough
27 Argonne Road
Billerica, MA 01821

Re: Abatement Request
Zakelo Island Road
Map 21 Lot 0106-09

Dear Mr. & Mrs. McDonough;

The Board of Assessors is requesting a 14-day extension (January 23, 2025) to review your Abatement request. *NOT A PROBLEM*

If you have any further questions, I can be reached at 207-583-0923.

Thank you,

John Wentworth
Assessor's Agent

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: Michael & Patricia McDonough
2. Mailing Address: 27 Argonne Road, Billerica, MA 01821
3. Property Address or Map/Lot: 27 Zakelo Island Road, 21-0106-09
4. Telephone number for applicant: (978) 761-5388
5. Tax year for which abatement is requested: 2024
6. Assessed valuation of real estate: \$ 1,177,600.00
7. Assessed valuation of personal property: _____
8. Abatement requested in real estate valuation: \$ 469,920.00
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): Due to the information provided by the Zakelo Island Owner's Association in this presentation, I believe that my property value in the 2024 Revaluation Process has been greatly exaggerated. Due to accessibility issues (never can be full-time residence, only available 6-7 mos, limited services available), excessive costs (building maintenance), inconvenience (everything has to be hauled by boat, lack of potable water), obtaining cost of insurance, restriction (can do nothing w/in 100 feet of water) greatly affect the salability of these properties. Reduce the land assessment from \$853,800 to \$383,880. Assoc. completed analysis. To the assessing authority of the Municipality of HARRISON w/ comps dated 10/26/24.

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.

11-4-2024

Date

Michael & Patricia McDonough
Signature of Applicant

INSTRUCTIONS:

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

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

Application should be filed in duplicate.

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

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

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

Question 1: Print full name.

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

Question 3: Property address or MAP/LOT.

Question 4: Telephone number for applicant.

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

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

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

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

Question 9: See above, under Question 8.

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

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

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

January 23, 2025
Date

Ally J. Derlin
Scott Sessions
Debra M. Kane

Assessors,
Municipality of

Harrison, Maine



Town Of Harrison Maine

Michael McDonough
Patricia McDonough
27 Argonne Road
Billerica, MA 01821

RE: Abatement Application for 27 Zakelo Island Rd (Tax Map 21-0106-09)

Dear Mrs. and Mr. McDonough,

The Town of Harrison received your application for an abatement for 27 Zakelo Island Rd (Tax Map 21-0106-09) for the 2024/2025 tax year. Your application was seeking an abatement for \$469,920. The packet of personally gathered information was also included.

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 comparisons are a property at 7 Zakelo Island Rd (Tax map 21-0106-04) which sold for \$1,250,000 in June of 2021, which is currently assessed at \$1,172,200. The other comparison is 5 Zakelo Island Rd (Tax Map 21-0106-05) which was recently listed for \$2,450,000 in October of 2024, which the Town currently has an assessment of \$1,435,200. Your property currently has a reduced land factor of 25% to compensate for the ability to access the island. 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 2007. A factoring process did not take place to adjust land values. They were reset to zero and new values were set based on current market information. An increase factor method cannot be used for comparisons.

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, no later than 60 days from the date of this letter.

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

Sincerely,
Board of Assessors
Town of Harrison

Matthew Frank

Philip Devlin

Nathan Sessions

Colleen Densmore

Debora Kane

Date: _____



Town Of Harrison Maine

[Home](#) [Contact](#)[Admin](#)

Last Updated 02/26/2025

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Map/Lot 21-0106-09
Book 40471
Page 205
Account 1225
Location 27 ZAKALO ISLAND RD
Owner MCDONOUGH, MICHAEL
27 ARGONNE RD
BILLERICA MA 01821

Assessment

Land	853,800
Building	323,800
Taxable	1,177,600

**Property Information**

Type	Residential
Acreage	1.60
Zone	Shoreland

Neighborhood	Long Lake
Street Type	Semi Improved
Topography	Rolling
Utilities	Dug Well
Utilities	Septic System

Land

Description	Type	Units	Value
Baselot Imp (Fract)	Fractional Acreage	1.60	853,815
		1.60	853,800

Building

Type	Colonial
Value	256,465
Year Built	1995
Area	2600
Rooms	7
Bedrooms	4
Full Baths	2
Type	Open Frame Porch
Area	408
Type	Two Story Frame
Area	104
Type	Wood Deck
Area	128
Type	Encl Frame Porch
Area	120
Type	Encl Frame Porch
Area	200
Type	Frame Shed
Area	128
Type	Canopy
Area	64
Type	Wood Deck
Area	192

Tax Detail as of 02/26/2025

Year	Mil Rate	Original	Remaining
2024	7.7	9,067.52	0.00
2023	12.95	7,593.88	0.00
2022	11.9	6,525.96	0.00
2021	11.7	6,416.28	0.00
2020	11.9	6,525.96	0.00
2019	11.2	5,717.60	0.00
2018	10.8	5,513.40	0.00
2017	10.65	5,436.83	0.00
2016	10.95	5,589.98	0.00
2015	11.15	5,692.08	0.00
		64,079.49	0.00