

4/15/2026

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

Cumberland County Commission
27 Northport Drive
Portland, ME, 04103

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

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

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

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

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

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



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

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

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

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

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

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



Town Of
Harrison *Maine*

March 26, 2025

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

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

Dear Mr. and Mrs. Moynihan,

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

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

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

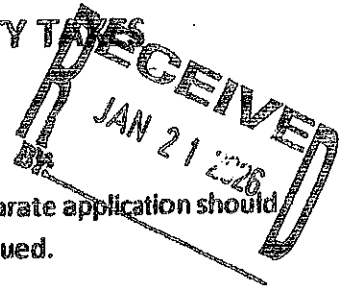
If you wish to appeal this decision, your next step would be to appeal to the Cumberland County Commission at 27 Northport Drive, Portland, ME 04103, no later than 60 days from the date this notice is received.

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

Sincerely,

Board of Assessors
Town of Harrison

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



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

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

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

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

To the assessing authority of the Municipality of HARRISON

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

1/16/2026
Date

[Signature]
Signature of Applicant

INSTRUCTIONS:

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

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

Application should be filed in duplicate.

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

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

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

Question 1: Print full name.

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

Question 3: Property address or MAP/LOT.

Question 4: Telephone number for applicant.

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

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

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

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

Question 9: See above, under Question 8.

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

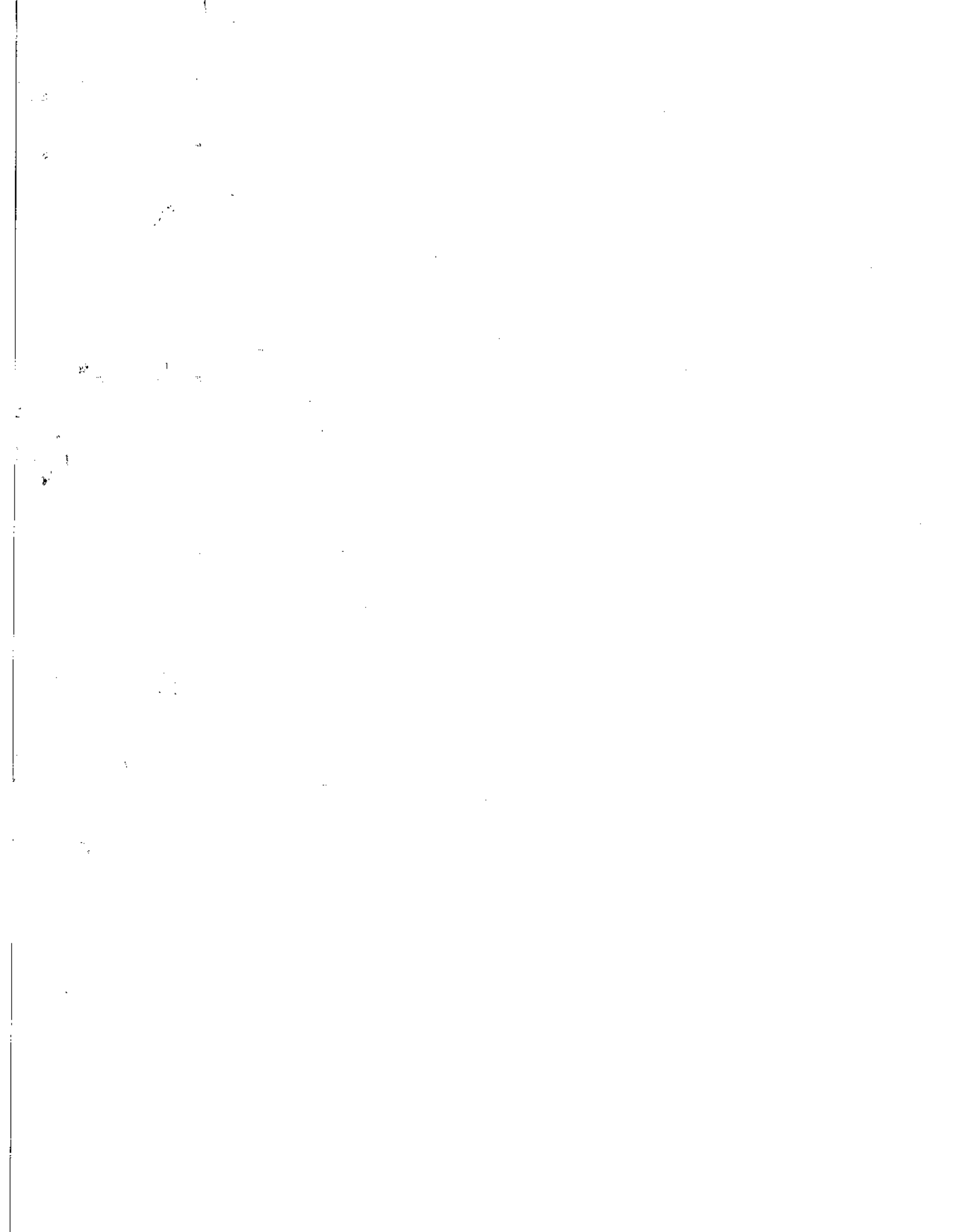
The abatement requested is allowed in the amount of \$ _____ valuation.

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

3/26/26
Date

[Handwritten signatures]

Assessors,
Municipality of
Harrison, Maine



Account: 72 Card: 1 of 1

Map/Lot:

Location:

457 CAPE MONDAY RD

Neighborhood 3 Long Lake

Sale Data

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

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

Reference 1 Harrison Shores Subdivision - Lot 22 & 23

Reference 2

Tran/Land/Bldg 1 1 10

Shore Ft Frnt 100 Subdivision Y

Exemption(s) Land Schedule 3

Land Description

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

Dwelling Description

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

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

Dwelling Condition

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

Outbuildings/Additions/Improvements

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

Acpt Land

912,400

Accepted Bldg

499,300

Total

1,411,700

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

Valuation Report

12/09/2025

Page 1

Account: 33 Card: 1 of 2

Map/Lot:
 Location:

13-0029

7 LOVEJOY ISLAND WAY

Neighborhood 3 Long Lake

Sale Data

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

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

Reference 1
 Reference 2

Tran/Land/Bldg 2 1 8

Shore Ft Frnt 170 Subdivision 0

Exemption(s) Land Schedule 3

Land Description

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

Dwelling Description

Replacement Cost New

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

Dwelling Condition

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

Outbuildings/Additions/Improvements

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

Acpt Land

1,054,900

Accepted Bldg

186,400 **Total**

1,241,300

Harrison
Name: SHINNECOCK PROPERTIES LLC

Valuation Report

04/16/2026

Page 1

Map/Lot: 13-0043

Account: 1625 Card: 1 of 1

Location: 539 CAPE MONDAY ROAD

Neighborhood 3 Long Lake

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

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

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

Land Description

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

Dwelling Description

Replacement Cost New

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

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

Dwelling Condition

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

Outbuildings/Additions/Improvements

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

Acpt Land

1,013,700

Accepted Bldg

706,800

Total

1,720,500