

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

03/17/2026

Dear Cumberland County Board of Assessment Review,

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

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

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

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

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

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

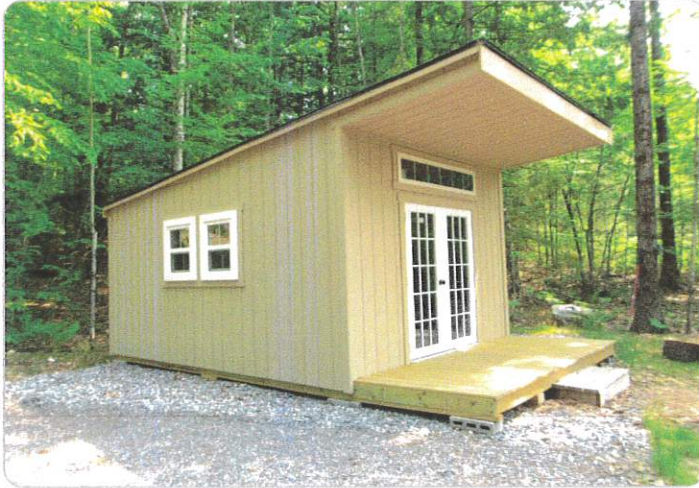
I request that you take this evidence into account and accept my appeal.

Sincerely,

Dr. Joseph Chisari



41 Mayberry Landing, Naples, ME 04055



NAPLES

274 LAKE HOUSE ROAD

PROPERTY INFORMATION

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

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

OWNER INFORMATION

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

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

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

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

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

Trio Account #: **3673**

LAND INFORMATION

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

SITE IMPROVEMENT

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

DESCRIPTION	SI VALUE
SI Grade 1	\$10,000
	\$10,000

BUILDING DATA

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



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

VISIT HISTORY

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

EXEMPTIONS

TYPE	VALUE
No exemptions listed for this property.	

**APPLICATION FOR
ABATEMENT OF MUNICIPAL PROPERTY TAXES**

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

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

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

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

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

Town of Naples, Maine

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

March 9, 2026

TAX ABATEMENT

Joseph Chisari
Denise Chisari
41 Mayberry Lane
Naples, ME 04055

Parcel R05-005-006
Acct RE 3663

Dear Mr. & Mrs. Chisari,

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

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

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

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

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

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

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

Sincerely,

Jul Sherry

Albert

Stephen LaDomb

Naples Assessors