

John E. O'Donnell and Associates, Municipal Mapping and Assessing

632 Bald Hill Rd New Gloucester, Maine 04260

Phone 207 926-4044 Fax 207 926-4037

May 28, 2026

Cumberland County Board of Assessment Review
205 Newbury Street
Portland, ME 04105

RE: Naples, ME- Joseph & Denise Chisari appeal R05-005-006

Dear Cumberland County Board of Assessment Review:

Our Company assists the Town of Naples with their assessing work. We are representing the Naples Assessors in their decision to set the assessed value of Joseph & Denise Chisari parcels located on Naples Tax Map R05-005-006.

The total assessment is **\$1,492,035** and the taxpayer(s) believe it should be assessed at **\$1,382,641** (\$109,394 less). These values are within **8%** of each other.

Mr. & Mrs. Chisari purchased this parcel along with the abutting vacant parcel on July 1, 2021 for **\$2,390,000**. The combined assessments for both properties is **\$1,973,243**. The 2025 certified assessment ratio is **95%**.

We submit the following for the Board to review.

- Initial abatement response dated March 9, 2026
- Copy of Assessors card
- Copy of tax map showing neighborhood raw land assessments
- Photographs of the subject home and the neighbor's home that are cited as being the same by the appellant

Mr. & Mrs. Chisari have not presented a credible alternative value that persuaded the Naples Assessors to lower the assessment.

Please feel free to contact me if you have any questions or concerns regarding this submission.

Sincerely, 

Paul L. Binette CMA
John E. O'Donnell & Associates
Naples Assessors' Agents

CC: Joseph & Denise Chisari

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,

Naples Assessors

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 R05-005-007
Acct RE 3664

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 **\$490,192** and you believe it should be assessed at **\$392,412** (\$98,000 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%**.

Your email compares average depth levels to your neighbor. It is the Assessor's discretion to determine when adjustments of this type are necessary to prevent overvaluation. We do not believe that your parcel is overvalued therefore we did not increase adjustments when compared to your neighbor.

A successful tax abatement request must demonstrate that the property has been overvalued. This must be done by providing a credible alternative value that differs by more than 10% from the assessed value. You have not presented a credible alternative value and therefore you have not met your burden of proof.

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,

Naples Assessors

OWNER NAME	ADDRESS	DATE	BOOK	PAGE	SALE PRICE	DATE	PURPOSE	RESULT	INDIVIDUAL
CHISARI, JOSEPH	41 MAYBERRY LANDING, NAPLES, ME 04055	07/01/21	38439	302	\$2,390,000	7/13/2022	Reval review	Reprice	Paul Binette
CHISARI, DENISE						11/19/2021	Equalization	Measure	Greg Clifford
						2/18/2009	Building Permit	Completion	Carol Colby
						3/31/2008	Building Permit	See 2009	Carol Colby

COMMENTS	CATEGORY	SCHEDULE	UNITS	ADJUSTMENTS	VALUE
Please call owner before entering property. 207-890-9192 (c) or 207-935-3500 (o)	Primary Lot	Additional 8	1.22 AC	Topography: 65%	\$19,825
	Primary Lot	Trickey Pond	505 LF	Topography: 65%	\$253,906
	Primary Lot	Table 8	1 AC	Topography: 65%	\$243,750

PICTURE



SITE IMPROVEMENTS:

SI Grade 5 75,000

ROAD FRONTAGE: ft.

LUMP SUM ADJUSTMENT \$0

TOTAL LAND (2.22 acres) \$592,481

TOTAL BUILDING VALUE \$899,554

TOTAL LAND & BUILDING VALUE \$1,492,035

GRADE		CONSTRUCTION DETAILS		BUILDING STYLE	AREA	GRADE	Cond.	F. Obs.	E. Obs.	BUILDING VALUE
FOUNDATION	Material:	Floor:	Headroom:	1 1/2-Story Frame	2380	6.0	0.95	1.00	1.00	\$777,343
BASEMENT	Type:	Studs:	Rafters:	Open Porch	234	6.0	0.95	1.00	1.00	\$13,210
FRAMING	Joists:	Cover:	Windows:	Open Porch Deck	90	6.0	0.95	1.00	1.00	\$5,107
ROOF	Exterior Type:	Insulation:	Kitchen Rating:	Open Porch	622	6.0	0.95	1.00	1.00	\$22,218
EXTERIOR	Interior Material	Softwood <input type="checkbox"/> Hardwood <input type="checkbox"/> Carpet <input type="checkbox"/> Lino <input type="checkbox"/> Tile <input type="checkbox"/> Other <input type="checkbox"/>	Fuel:		24	6.0	0.95	1.00	1.00	\$1,365
INTERIOR	System:	Number of Baths:	Amper:							
FLOORS	Wiring Type:	Quality of Fixtures:	Finished Attic Area:							
HEATING	Basement Entry	Overhead Door	Unfinished Attic Area:							
PLUMBING	Basement Entry	Overhead Door	Non-Basement Area:							
ELECTRIC	Basement Entry	Overhead Door	Fireplace							
TOTAL	6.0	0.95	720							
CONDITION	0.95									
COMMENTS				TOTAL ADJUSTMENT	\$79,031					

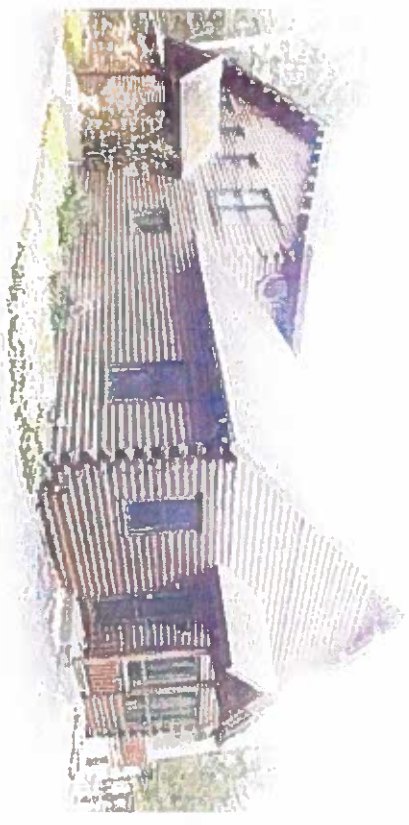
OUTBUILDING	Grade	Area	Type	Adjusted Replacement Cost	Add Outbuildings	Total Building Value
Gazebo	0	100				
Unadjusted cost	\$1,600					
Grade	3					
Functional Obs.	1.00					
Economic Obs.	1.00					
Condition	0.80					
Adjusted Cost	\$1,280					



OWNER NAME	ADDRESS	DATE	BOOK	PAGE	SALE PRICE	DATE	PURPOSE	VISIT HISTORY	RESULT	INDIVIDUAL
MILLER, HARRIET TRUSTEE	622 NORTH FLAGLER DRIVE, APT #1201, WEST PALM BEACH, FL 33401	05/26/17	34306	125	\$350,000	7/13/2022	Reval review	Reprice	Reprice	Paul Binette
						11/19/2021	Equalization	Measure	Measure	Greg Clifford
						5/17/2017	Review	Reprice	Reprice	Paul Binette
						4/7/2008	Callback	Measure	Measure	Carol Colby
						4/18/2007	Building Permit	See 2008		Dana Berube

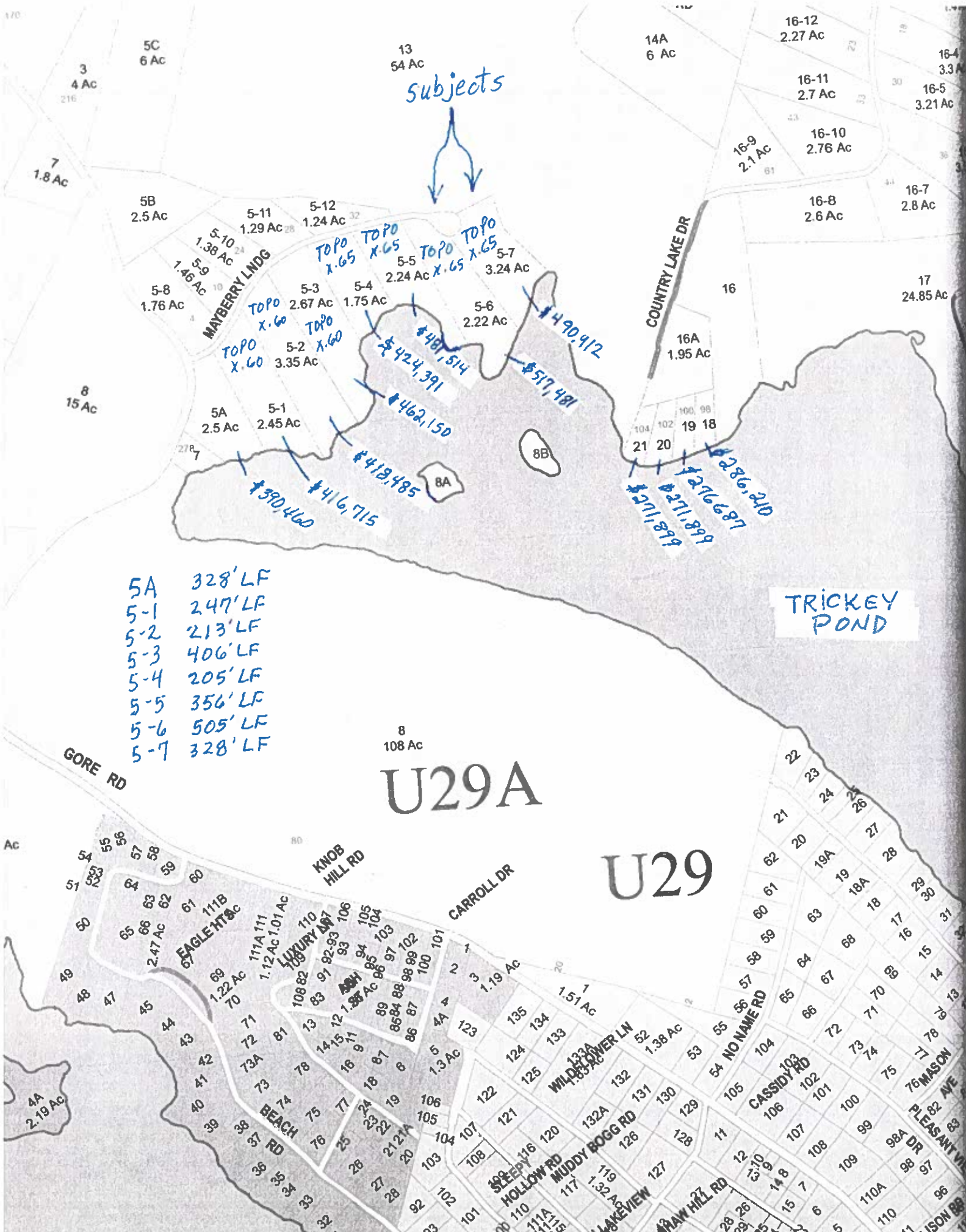
COMMENTS		LAND		
CATEGORY	SCHEDULE	UNITS	ADJUSTMENTS	VALUE
Primary Lot	Additional 8	1.24 AC	Topography: 65%	\$20,150
Primary Lot	Trickey Pond	356.11 LF	Topography: 65%	\$217,614
Primary Lot	Table 8	1 AC	Topography: 65%	\$243,750

PICTURE



SITE IMPROVEMENTS:
SI Grade 5 75,000

ROAD FRONTAGE: ft.
LUMP SUM ADJUSTMENT \$0
TOTAL LAND (2.24 acres) \$556,514
TOTAL BUILDING VALUE \$925,817
TOTAL LAND & BUILDING VALUE \$1,482,331



subjects

5A	328' LF
5-1	247' LF
5-2	213' LF
5-3	406' LF
5-4	205' LF
5-5	356' LF
5-6	505' LF
5-7	328' LF

TRICKEY POND

U29A

U29

