City of Portland
Board of Assessment Review - August 17, 2026

Board Chair Eric Larsson

Board Members Dale Knapp, Lee Lowry, Samuel Rains

Monday, August 17, 2026 at 1:00 PM Room 24, Portland City Hall, 389 Congress St., Portland, Maine

To submit written public comment on an agenda item, email ajames@portlandmaine.gov. Submissions must be received by 12:00 pm the day before the Board of Assessment Review meeting to guarantee their inclusion in the agenda packet. All submissions must include the commenter's name and legal address. To help ensure your comment is submitted for the correct item, please include the name of the agenda item (see below).

The Board of Assessment Review will conduct this meeting in-person in Room 24 at Portland City Hall. If you are not able to attend in person, a recording will be available in the Agenda Center following the meeting.

1. **Approve Minutes of the August 4, 2026 Board of Assessment Review Hearing**

    a. Draft August 4, 2026 Board of Assessment Review meeting minutes attached.

2. **Appeal of Assessment of 1 Bay Avenue, CBL: 083A R001001, Owners Peter & Diana Harris, Filed by John J. Harris Trustee & Authorized Representative**

    a. 1 Bay Avenue Application for Appeal to Board of Assessment Review attached

    b. Assessor's Response re 1 Bay Avenue attached

3. **New Bussiness (if necessary)**

4. **Adjournment**

Board of Assessment Review

Tuesday, August 4, 2026, 9:00 AM

Meeting Minutes

Eric Larsson, Chair
Dale Knapp
Lee Lowry

The meeting convened at 9:13 a.m. on August 4, 2026 in Room 24 at Portland City Hall, 389 Congress Street, Portland, Maine.

Attendees: Board members Eric Larsson, Chair, Dale Knapp, Attorney Stephen Wagner representing the board, City Assessor Elisa Marr, Attorney for the city Michael Goldman, appellants Kathleen Barron and Peter Dedych, and board assistant Annie James.

No members of the public attended. Board attendance was taken by roll call. Board member Lee Lowry was not present.

Approve the Minutes of the July 30, 2026 Board of Assessment Review Meeting

Board Chair Larsson moved to approve the minutes of the July 30, 2026 Board of Assessment Review Meeting. Board member Dale Knapp seconded the motion, which was approved by a roll call vote of (2-0).

Continuation of Appeal of Assessment of 28 Meadow Avenue, 083A A005001, Owners Kathleen Barron and Peter Dedych

Board Chair Larsson opened the continuation of the appeal of the assessment of 28 Meadow Avenue, 083A A005001. Board Chair Larsson moved to find the Board had jurisdiction and Board member Knapp seconded, which was approved by a roll call vote of (2-0). The following individuals spoke: Eric Larsson, Attorney Goldman, Attorney Wagner.

Board Chair Larsson reviewed the meeting agenda and the submitted materials. Attorney Goldman requested that Assessor's Exhibit 13 be added to the agenda packet materials. There were no objections to that request or to any of the submitted materials. The following individuals spoke: Eric Larsson, Attorney Goldman.

Owners Kathleen Barron and Peter Dedych presented their argument and, when finished, answered questions. The following individuals spoke: Kathleen Barron, Attorney Goldman,

Peter Dedych, Eric Larsson, Dale Knapp.
The following Exhibits were displayed on the screen: Applicant's Exhibit 1, Assessor's Exhibits, 9, 5. Kathleen Barron distributed printed color copies of photographs provided in Applicant's Exhibit 1 to the Board.

Board Chair Larsson invited the Assessors to present their response, and when finished, answered questions. The following individuals spoke: Attorney Goldman, Elisa Marr, Kathleen Barron, Dale Knapp, Eric Larsson.
The following Exhibits were displayed on the screen: Assessor's Exhibit 1, Assessor's Response.

Board Chair Larsson invited the appellant to close their argument. The following individuals spoke: Kathleen Barron.
The following Exhibits were displayed on the screen: Assessor's Response.

Board Chair Larsson invited the Assessors to close their argument. The following individuals spoke: Attorney Goldman.

Board Chair Larsson invited the appellant to rebut. The following individuals spoke: Kathleen Barron.

Attorney Wagner provided a summary of the Board's role as the decision-making body. The following individuals spoke: Attorney Wagner, Eric Larsson.

A break was called at 10:36 a.m.

The meeting resumed at 10:43 a.m.

Board Chair Larsson opened the hearing to public comment. No members of the public were present.

The Board closed the public portion of the meeting and began their deliberations. The following individuals spoke: Eric Larsson, Dale Knapp.

Board Chair Larsson moved to deny the appeal based on the finding that the Applicant did not meet their burden under Maine Law in showing manifest error in the Assessor's computation of fair market or just value. The motion was seconded by Board member Knapp and approved by a roll call vote of (2-0).

The Board continued discussing the factual findings of the appeal. The following individuals spoke: Dale Knapp, Eric Larsson, Attorney Wagner.

Kathleen Barron and Peter Dedych departed the meeting at 11:05 a.m.

Board member Knapp motioned to authorize the Board's Attorney to prepare a written decision to be reviewed and signed within 10 days. Board Chair Larsson seconded the motion, which passed by a roll call vote of (2-0).

Elisa Marr and Michael Goldman departed the meeting at 11:06 a.m.

New Business (If Necessary)

The Board discussed upcoming term expirations. The following individuals spoke: Annie James, Dale Knapp, Eric Larsson.

Adjournment

Board Chair Larsson moved and Board member Knapp seconded the motion to adjourn, which passed by a roll call vote of (2-0). The meeting concluded at 11:09 a.m.

John J. Harris
Trustee / Authorized Representative
40 Anderson Road
Windham, ME 04062

June 2, 2026

City of Portland Board of Assessment Review
389 Congress Street
Portland, ME 04101

Re: Appeal of FY2026 Property Assessment
Property: 1 Bay Avenue, Great Diamond Island
Parcel ID: 083A R001001

Dear Members of the Board of Assessment Review:

I respectfully submit this appeal requesting further review of the FY2026 assessed valuation of my seasonal cottage located at 1 Bay Avenue on Great Diamond Island. The property was built by my grandfather and has remained in my family as a seasonal island cottage, with its use and character remaining consistent over generations.

I appreciate the time and consideration provided by the Assessor's Office during the initial abatement review process. Following review of my application and supporting information, the Assessor granted a partial abatement on April 6, 2026, reducing the assessed value by $67,500 to a revised assessment of $620,600. The decision letter indicated that the adjustment reflected a correction to property information data.

While I appreciate this correction, I respectfully believe that the revised assessment remains above the property's fair market value and results in inequitable assessment treatment when compared with similar seasonal island properties.

As part of the original review process, I provided information requested by the Assessor under 36 M.R.S. §706A, including comparable sales information and assessment comparison analysis. The supporting materials included with this appeal demonstrate:

1. **Comparable Sales Evidence**
   Recent sales of seasonal island cottages, including properties on Peaks Island and Long Island, indicate market values substantially below the current $620,600 assessment. A comparable seasonal cottage on Long Island with similar access considerations and approximately 1,000 square feet of living area sold for approximately $460,000.
2. **Assessment Equity Concerns – Disproportionate Land and Building Valuation Compared to Similar Great Diamond Island Properties**

   A comparison with another Great Diamond Island seasonal property demonstrates that the subject property is assessed at materially higher valuation rates on both land and building components despite being substantially smaller and having lower functional utility.

   The assessment appears disproportionate when compared to other Great Diamond Island properties. As shown in **Exhibit A**, my smaller seasonal cottage is assessed at approximately **$23.22 per square foot of land and $200 per square foot of building area**, while a substantially larger nearby Great Diamond Island property is assessed at only **$15.82 per square foot of land and $150.25 per square foot of building area**.

   Applying similar assessment treatment to the subject property produces an indicated valuation significantly closer to the requested value than the current revised assessment.

3. **Property Characteristics and Island Limitations**
   The subject property is a small seasonal cottage of approximately 910 square feet located on Great Diamond Island, which does not have vehicle ferry service and has limited seasonal infrastructure. The cottage has no basement, no finished attic space, and limited storage utility. These characteristics reduce functional utility and ease of ownership compared with properties located on islands with greater access and year-round support services.

   Therefore, comparable seasonal cottages located on islands with improved accessibility and infrastructure would generally be expected to command equal or higher market values, making their lower sale prices particularly relevant when evaluating the subject property's assessment.

Based upon the attached comparable sales evidence, assessment equity analysis, and property characteristics, I respectfully request that the Board reduce the FY2026 assessed value to a value more consistent with the evidence presented, approximately **$460,000**, which I believe better reflects fair market value and equitable assessment treatment.

Attached Materials

The following documents are included in support of this appeal:

1. **Board of Assessment Review Application Form**
   - Formal appeal application identifying the property, current assessment, requested value adjustment, and basis for review.
2. **February 12, 2026 Assessor Request for Additional Information (36 M.R.S. §706A)**
   - Documentation of the Assessor's formal request for supporting information during the abatement review process and the applicant's cooperation in providing property information, comparable sales data, and valuation analysis.
3. **April 6, 2026 Assessor Decision Letter – Notice of Action on Abatement Application**
   - Documentation of the Assessor's partial abatement decision reducing the FY2026 assessed value by $67,500 to a revised assessment of $620,600.
4. **Section 5 Narrative – Statement in Support of Application for Abatement**
   - Detailed explanation of property characteristics, comparable sales evidence, island access considerations, assessment equity concerns, and requested correction.
   - Note: This document is the original response to Section 5 of the Assessor's request for information.
5. **Exhibit A – Assessment Equity Analysis (Great Diamond Island Comparison)**
   - Analysis comparing the subject property assessment with another Great Diamond Island seasonal property, including land and building assessment rates. This comparison identifies significant valuation differences and evaluates the indicated assessment that would result from applying comparable Great Diamond Island assessment treatment to the subject property.
   - The analysis supports the conclusion that the current assessment remains disproportionate relative to comparable Great Diamond Island assessment evidence.
6. **Exhibit B – Comparable Sales Summary**
   - Summary of relevant seasonal island property sales supporting the requested valuation.

Thank you for your time and consideration.

Respectfully submitted,

John J. Harris

John J. Harris

Trustee / Authorized Representative

1 Bay Avenue, Great Diamond Island

Parcel ID: 083A R001001

BOARD OF ASSESSMENT REVIEW
APPLICATION FOR APPEAL OF
ASSESSOR'S DECISION ON
ABATEMENT OF MUNICIPAL PROPERTY TAXES
(36 M.R.S.A. Section 843)

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

1. Name: John J. Harris, Trustee/Authorized Representative
2. Mailing address: 40 Anderson Rd., Windham, ME 04062
3. Physical address (if different than mailing address): 1 Bay Avenue, Great Diamond Island Portland, ME Parcel ID: 083A R001001
4. Phone: 207-415-3299 Email: jjharrisme@gmail.com
5. Tax year for abatement: FY2026
6. Assessed value of real estate: .... $ 620,600
7. Reduction of real estate value requested: .... $ 160,600
8. Assessed value of personal property: .... $ 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. Please see the instructions on the following page.): Please see attached Cover Letter, Section 5 narrative – Statement in Support of Application for Abatement, Exhibit A – Assessment Equity Analysis (Great Diamond Island Comparison), Exhibit B – comparable Sales Summary, incorporated herein by reference.

    The applicant respectfully requests further reduction of the FY2026 assessment based upon comparable sales evidence, assessment equity, analysis, and property characteristics supporting an indicated value of approximately $460,000.

APPLICATION FOR ABATEMENT AND CERTIFICATE OF COMPLIANCE WITH 36 M.R.S.A. § 843(4) Pursuant to 36 M.R.S.A. § 843(4), the applicant hereby certifies that he or she has paid, by the due date, either the amount of taxes not in dispute for the current tax year or an amount equal to the amount of taxes paid in the previous tax year, whichever is greater. The statements contained in this application are correct to the best of my knowledge and belief.

John J. Harris, Trustee/Authorized Representative 6/2/2026

Signature of applicant Date

Assessor's Office
Elisa A. Marr, CMA- 2
City Assessor

City of portland

February 12, 2026

HARRIS PETER C &
DIANA F HARRIS TRUSTEES
40 ANDERSON RD
WINDHAM, ME 04062

Re: § 706A Request for Additional Information: 1 Bay Ave; 083A R001001

Dear OWNER NAME:

The purpose of this letter is to request additional information related to the Board of Assessment Review Application for the property referenced above. *Under Maine law, Title 36, M.S.R.A. § 706A the property owner is required to respond in writing to "all proper inquiries as to the nature, situation and value of the taxpayer's property," including by providing all financial information requested by the Assessor reasonably calculated to assist in valuing the property. Refusal or neglect to answer such inquiry and subscribe same will bar any abatement appeal under Title 36, M.S.R.A.§ 841*. This request is being made pursuant to § 706A.

Please submit the following information:

1. Unedited copies, including any drafts, of any and all appraisals or other opinions of value done on the Property. This includes any appraisal or other valuation that was done, in whole or in part, for or in connection with the acquisition of the Property.
2. Evidence of hazard/property insurance coverage details for the Property including the amount of coverage in the event of loss.
3. Any and all other information that indicates or is relevant to determining the fair market value of the property as of April 1, 2025.
4. Copies of any analysis and market studies that have been conducted or obtained regarding the Property.
5. Please contact this Office to schedule a walkthrough of the Property before 04/01/26.

I appreciate your assistance and cooperation in this process. I ask that you provide this information to me no later than **March 16, 2026**. Failure to provide this information may bar this application and any appeal pursuant to 36 M.R.S.A. § 706A.

Very truly yours,

Elisa A. Marr

Elisa A. Marr, CMA-2
City Assessor

Assessor's Office
Elisa A. Marr, CMA- 2

APRIL 6, 2026

HARRIS PETER C &
DIANA F HARRIS TRUSTEES
16 PENWOOD DR
PORTLAND, ME 04102

NOTICE OF ACTION ON ABATEMENT OF REAL ESTATE TAX

Re: 1 Bay Ave, GDI Portland Maine – Real Estate Parcel ID: 083A R001001

Dear Sir/Madam:

Your request/application for abatement of property taxes for **FY2026** on the above-described property has been granted on April 6, 2026. The value adjustment reflects a correction to the property information data. Your total value has been reduced (abated) by **$67,500**. Where an abatement has been granted in whole or in part, we have included a computation showing your new valuation and tax liability below:

Total Revised Value:	$620,600	Original Tax Due:	$8,243.44
Exemptions:	- $	Revised Tax Due:	-$7,434.79
Total Taxable Value:	$620,600	Abated Tax (Difference):	$ 808.65
(Total Revised Value – Exemptions)			

Please deduct the abated tax amount from your FY26 tax bill. Due dates are October 17, 2025 and March 20, 2026. If you have already made your payments, your credit will stay on the account. Please contact the Treasury Division to discuss payments or refunds at 207-874-8490 or treasury@portlandmaine.gov.

If you wish to further appeal this decision, you have 60 days from the date you receive this notice to do so. To request an application, please call 207-874-8480 or write to Portland Board of Assessment Review, 389 Congress St, Room 211, Portland, ME 04101.

For further assessing questions, please contact the Assessor's Office. For any tax payment questions, please contact the Treasury Division at 207-874-8490 or treasury@portlandmaine.gov. A refund is issued only when a credit exists on the full-year tax amount; otherwise, a credit will be applied towards the next payment due.

Sincerely,

Elisa A. Marr

Elisa A. Marr, CMA-2
City Assessor

1 Bay Ave Section 5 Narrative – FINAL--Submitted

Section 5 – Statement in Support of Application for Abatement

I respectfully request an abatement of the assessed value of my property located on Great Diamond Island on the grounds that the assessment is manifestly wrong, results in valuation outside accepted tolerance ranges, and produces substantial overvaluation and inequitable treatment, as contemplated under 36 M.R.S. §§ 841–849.

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1. Property Description and Use

The subject property is a small, seasonal island cottage containing approximately 910 square feet of living area. The structure is elevated on piers with no enclosed basement or usable crawlspace. While limited miscellaneous lumber is stored beneath the structure, the area is partially open and exposed to weather and animals and is not suitable for protected storage or habitation. There is no finished attic or habitable upper level; the space above the ceiling consists of exposed rafters with only limited informal storage capacity and no finished living area.

These structural and seasonal limitations place the property within the lower functional utility tier of island cottages.

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2. Substantial Overvaluation Relative to Fair Market Value

Recent sales of comparable seasonal island cottages occurring within the 24 months preceding April 1 demonstrate market values substantially below the current assessed value of $688,100. Comparable sales were identified through Multiple Listing Service (MLS) data with assistance from a licensed real estate broker.

These transactions reflect actual buyer behavior for small seasonal-use island properties and indicate a market value materially below the current assessment. Maine assessment standards recognize that property assessments should reasonably approximate probable selling price and should not materially exceed market-supported value levels. The current assessment exceeds this tolerance by a substantial margin and therefore does not reflect just value.

3. Comparable Sales and Island Access Considerations

Meaningful differences exist between Casco Bay islands that affect market desirability and ease of seasonal ownership. Peaks Island benefits from frequent car ferry service, allowing routine vehicle access without advance coordination, as well as year-round commercial activity that simplifies supply and maintenance logistics for seasonal owners.

By contrast, Great Diamond Island has no car ferry service. Vehicle access requires pre-planned coordination with ferry management, and commercial activity on the island is very limited and primarily seasonal.

A recent sale on Long Island, which shares similar ferry access limitations with Great Diamond Island, involved a small seasonal cottage containing approximately 1,000 square feet of living area that sold for approximately $460,000. While individual property characteristics vary, this sale is consistent with the value range indicated for the subject property and does not support the current assessment.

Because Peaks Island provides substantially easier vehicle access and greater year-round support infrastructure, properties located there typically enjoy broader buyer demand and greater market liquidity than similarly sized seasonal properties located on islands with more limited access. Accordingly, Peaks Island seasonal cottages would generally be expected to sell at equal or higher price levels than comparable properties on Great Diamond Island. The fact that multiple Peaks Island seasonal cottages sold at prices materially below the subject property's assessed value further supports the conclusion that the current assessment exceeds fair market value.

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4. Inequitable Assessment Demonstrated by Per-Square-Foot Analysis

While this appeal concerns the total assessed value of the property, a review of the assessment components on a per-square-foot basis demonstrates that the subject property is assessed disproportionately relative to comparable seasonal properties located on Great Diamond Island.

As summarized in Exhibit A, the subject property's building is assessed at approximately $200 per square foot, while a substantially larger seasonal cottage located at 108 Crescent Avenue on Great Diamond Island is assessed at approximately $150 per square foot. This represents an approximately 33 percent higher building assessment rate applied to the subject property despite its significantly smaller size and reduced functional utility.

The inequity is even more pronounced when examining land assessments. The subject property land is assessed at approximately $23.22 per square foot, while the comparison property land is assessed at approximately $15.82 per square foot, representing an approximately 47 percent higher land assessment rate for the subject property.

Additionally, the comparison property contains approximately 0.772 acres of land, which is roughly 54 percent larger than the subject property's 0.500-acre parcel, yet its total land assessment is only modestly higher than that of the subject property. This indicates that the subject property is assigned a materially higher land valuation intensity despite having significantly less land area.

This inversion is inconsistent with accepted assessment practice, as properties with greater land area, larger structures, and greater functional utility would generally be expected to carry higher valuation rates. These disparities are inconsistent with typical mass appraisal outcomes and demonstrate that the subject property bears a disproportionate share of assessed value relative to similarly situated seasonal island properties.

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5. Prior Assessment Context

For additional context, the subject property was previously assessed at approximately $407,600. While prior assessments are not determinative of current value, this prior assessment is broadly consistent with the value range indicated by recent comparable sales, whereas the current assessment represents a substantial departure from both market evidence and assessment equity. The magnitude of this increase is not supported by documented market appreciation for comparable seasonal island properties during the same period.

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6. Requested Correction

Based on recent comparable sales, assessment equity considerations, and statutory standards, a fair market value for the subject property is approximately $460,000. I respectfully request that the assessed value be reduced accordingly to reflect just value and to eliminate the current overvaluation and inequity.

Exhibit A — Assessment Equity Analysis (Great Diamond Island Comparison)

Subject Property: 1 Bay Avenue, Great Diamond Island Parcel ID: 083A R001001

Property	Map/Lot	Address	Island	Land SF	Building SF	Land Assessment ($)	Building Assessment ($)	Land $/SF	Building $/SF	Notes
Subject Property	083A R001001	1 Bay Ave	Great Diamond Island	21,800	910	$506,100.00	$182,000.00	$23.22	$200.00	Small seasonal cottage; 910 sq ft
Larger Seasonal Property on GDI	083B G007001	108 Crescent Ave	Great Diamond Island	33,628	2,607	$531,900.00	$391,700.00	$15.82	$150.25	Much larger seasonal property; 2,607 sq ft

Indicated Assessment Using Comparable Great Diamond Island Assessment Treatment

Component	Calculation	Indicated Assessment
Land	21,800 sq ft x $15.82/sq ft	$344,876
Building	910 sq ft x $150.25/sq ft	$136,728
Total Indicated Assessment		**$481,604**

Conclusion:

--The subject property is a smaller seasonal cottage yet is assessed at materially higher per-square-foot rates for both land and building components than a substantially larger seasonal property on the same island.

--Applying the assessment rates used for the larger Great Diamond Island comparison property results in an indicated assessment of approximately $482,000. While individual property differences may justify some variation, this result is substantially closer to the applicant's requested value of approximately $460,000 than the current revised assessment of $620,600.

Exhibit B — Comparable Sales Summary (Seasonal Island Properties)

Market Evidence Supporting Requested Valuation

Island	Map/Lot (Parcel ID)	Address	Land (ac)	Building SF	Sale Price	Sale Date	Notes
Peaks Island	085 B009001	40 Meridian St	0.1148	640	$441,000	3/31/23	Seasonal cottage
Peaks Island	087 I005001	112 Pleasant Ave	0.112	663	$430,000	4/12/23	Seasonal cottage
Long Island	N/A (Town of Long Island)	37 Messalonskee Rd	0.15	1,000	$460,000	8/31/23	Seasonal cottage; similar ferry access limitations as GDI; larger dwelling; MLS #1565395
Great Diamond Island	083B G007001	108 Crescent Ave	0.772	2,607	$975,000	11/9/23	Larger seasonal property on GDI; included for assessment and market context

• Comparable sales demonstrate that recent seasonal island cottage transactions occurred materially below the subject property's revised FY2026 assessment of $620,600.

• These sales support the applicant's requested valuation of approximately $460,000.

Assessor's Office
Elisa A. Marr, CMA-2
City Assessor

DATE: August 5, 2026

TO: City of Portland Board of Assessment Review

FROM: Elisa Marr, City Assessor

RE: FY26 Abatement Appeal – August 17, 2026
Peter & Diana Harris; 1 Bay Avenue
Parcel ID 083A R001001

The mission of the Assessor's Office is defined by the Maine Constitution, which states: "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." This memorandum, accompanied by the attached exhibits, is submitted for the Board of Assessment Review's consideration of the above-referenced abatement appeal filed by **Peter and Diana Harris** ("Appellants"), regarding the property located at **1 Bay Avenue, Great Diamond Island** (the "Property"), a hearing for which is scheduled for **August 17, 2026**.

For the reasons set forth in this memorandum and its attachments, the City Assessor respectfully requests that the Board of Assessment Review:

A. Conclude that the property is assessed at its fair market value and at a relatively uniform rate with comparable properties;

B. Rule that the Appellant has failed to meet its burden of proving that the property is substantially overvalued, that the assessment was based on unjust discrimination, fraud, dishonesty, illegality or that the assessment was otherwise manifestly wrong; and

C. Deny the Appellant's application.

This submission is organized into the following sections:

1. Timeline

2. Exhibits / List of Attachments
3. City Assessor's Response
4. Legal References

TIMELINE

4/1/2025 Assessed value for the April 1, 2025 assessment date (FY26) was as follows:
$506,100 Land; 0.50 acre lot
$182,000 Building; single family dwelling with 910 sq. ft. living area
$688,100 Total Assessed Value **[Assessor's Exhibit 1].**

6/10/2025 Appellant had an informal appeal with Tyler Technologies (Tyler). **[Assessor's Exhibit 2].**

A representative at Tyler noted in the Hearing Notes that: "THE COMPS AREN'T REALLY COMPARABLE SINCE THEY ARE FAR BIGGER IN SQFT, BEDROOM COUNT, AND THEY ARE ALL YEAR-ROUND HOUSES. THIS HOUSE IS A SEASONAL COTTAGE."

"ASKED TO SUBMIT THE COMPARABLES THAT HE BELIEVES IS BETTER
CP- OWNER SUBMITTED COMPARABLES PREDOMINATELY FROM PEAKS ISLAND."

Recommendation: NO CHANGE

2/3/2026 The Appellant submitted an Application for Abatement of Assessed Value with the Assessor's Office. **[Assessor's Exhibit 3].**

2/12/2026 The Assessor mailed a 706-A request for additional information. **[Assessor's Exhibit 4].**

3/12/2026 The Appellant responded to the 706-A request for additional information. **[Assessor's Exhibit 5].**

4/6/2026 The Assessor issued an abatement for $67,500 in value resulted in an abated tax amount of $808.65. **[Assessor's Exhibit 6].**

6/2/2026 The Appellant filed an Application for Appeal of Assessor's Decision with the Board of Assessment Review.

LIST OF ATTACHMENTS

Appellant's Submissions:

- Application for Abatement of Property Taxes packet, received by Corporation Council on behalf of the Board of Assessment Review.

City Assessor's Exhibits:

- Current Property Record Card for 083A R001001 **[Assessor's Exhibit 1]**
- Tyler Technologies informal hearing notes. **[Assessor's Exhibit 2]**
- Application for Abatement of Assessed Value filed with the Assessor's Office. **[Assessor's Exhibit 3].**
- Assessor's 706-A request for additional information. **[Assessor's Exhibit 4].**
- Appellant's response to 706-A request for additional information including Hazard / property insurance indicating a dwelling coverage of $254,000. **[Assessor's Exhibit 5].**
- Letter from Assessor reflecting abatement for $67,500 and revised property record card. **[Assessor's Exhibit 6].**
- Property record cards for Appellant's comparable sales at 108 Crescent Ave.; 40 Meridian St.; and 112 Pleasant Ave. **[Assessor's Exhibit 7]**
- Recent Sales of Similar Properties. **[Exhibit 8]**
- Aerial images. [**Exhibit 9**]

CITY ASSESSOR'S RESPONSE

Appellant has not met the burden to prove the assessment is "manifestly wrong." The burden of proof is upon the taxpayer to demonstrate through credible evidence that the assessment was "manifestly wrong" by proving indisputably that:

A. The property was substantially overvalued and an injustice resulted from the overvaluation;
B. That there was unjust discrimination in the valuation of the property; or
C. That the assessment was fraudulent, dishonest, or illegal.

A taxpayer must provide affirmative evidence of the property's "just value" (i.e., its market value) in the form of an appraisal, actual comparable sales data, or the opinion of a properly qualified expert. The City Assessor's Response is set out in the following numbered paragraphs:

1. The Property is a **waterfront** seasonal one story, 910 square foot cottage built in 1940. It has two bedrooms, one full bathroom and is assessed as a grade C- or average- with a

rating of good for condition, desirability and utility.

The Appellant offers references to various sales but only provides four sales in Exhibit B of their appeal to the Board.

The Long Island sale referenced in Appellant's Exhibit B is located outside the City of Portland and was not considered in the 2025 revaluation.

In the Application, Appellant asserts that the November 2023 sale of the property at 108 Crescent Avenue on Great Diamond Island, which sold in 2023 for $975,000 and is assessed at $923,600, demonstrates that the Property is overvalued. The Appellant points out that the land at 108 Crescent, which has a lot size of 33,628 square feet, is valued at $531,900 or $15.82 per square foot, and that the land at the Property, which has a lot size of 20,000 square feet, is valued at $438,600 or $23.22 per square foot. As explained in more detail below, assessors do not base property valuations solely on a standard price per foot of land. The differences in the square foot value of the land are related to an economy of scale based on size as well as location and other factors.

With regard to the building at 108 Crescent, the Appellant points out in their application that it is valued at $391,700, or approximately $150.00 per square foot, and the Property is valued at $182,000, or approximately $200.00 per square foot. **[Assessor's Exhibits 6, 7].** Again, as is the case with land valuation, and as explained below, assessors do not determine the value of a residential building based solely on a price per square foot. Building values vary based on economies of scale and are based on complex algorithms that take into consideration differences in size, grade, condition, style, desirability, age, utility and other factors.

2. In addition to 108 Crescent, Appellant's comparable properties in Exhibit B include two lots on Peaks Island, 40 Meridian Street and 112 Pleasant Street, which are much smaller than Appellant's lot and are <u>**not waterfront**</u> lots. Accordingly, those properties have land values that are substantially lower than the Property's. **[Assessor's Exhibit 7].** The buildings on the Peaks Island properties are also much smaller at 640 and 663 sq. ft. of living space. Both buildings are older than the subject Property; and the subject Property has a higher grade designation for quality of construction. **[Assessor's Exhibits 6, 7].**

3. Appellant's response to 706-A request for additional information included Hazard / property insurance indicating a dwelling coverage of $254,000. The replacement cost number for insurance purposes indicates the cost to rebuild the improvements on the

property in the event of a catastrophic loss and does not take into account the value of the land. One of the methodologies used for residential properties in the revaluation is the Cost Approach method, described below, which uses a replacement cost less depreciation formula. The building value is currently assessed at $182,000. The hazard/property insurance coverage for the property is $254,000 a difference of $72,000 from the assessed building value. The insurance certificate supports the Assessor's valuation of the Property. **[Assessor's Exhibit 5]**.

4. The Assessor issued an abatement for $67,500 in value resulted in an abated tax amount of $808.65. The abatement was issued to restore the influence factor on the land to what it had been in the prior year which was an adjustment from -25% to -35%. **[Assessor's Exhibit 6].**

5. Recent sales of similar seasonal island properties **[Assessor's Exhibit 8]**:

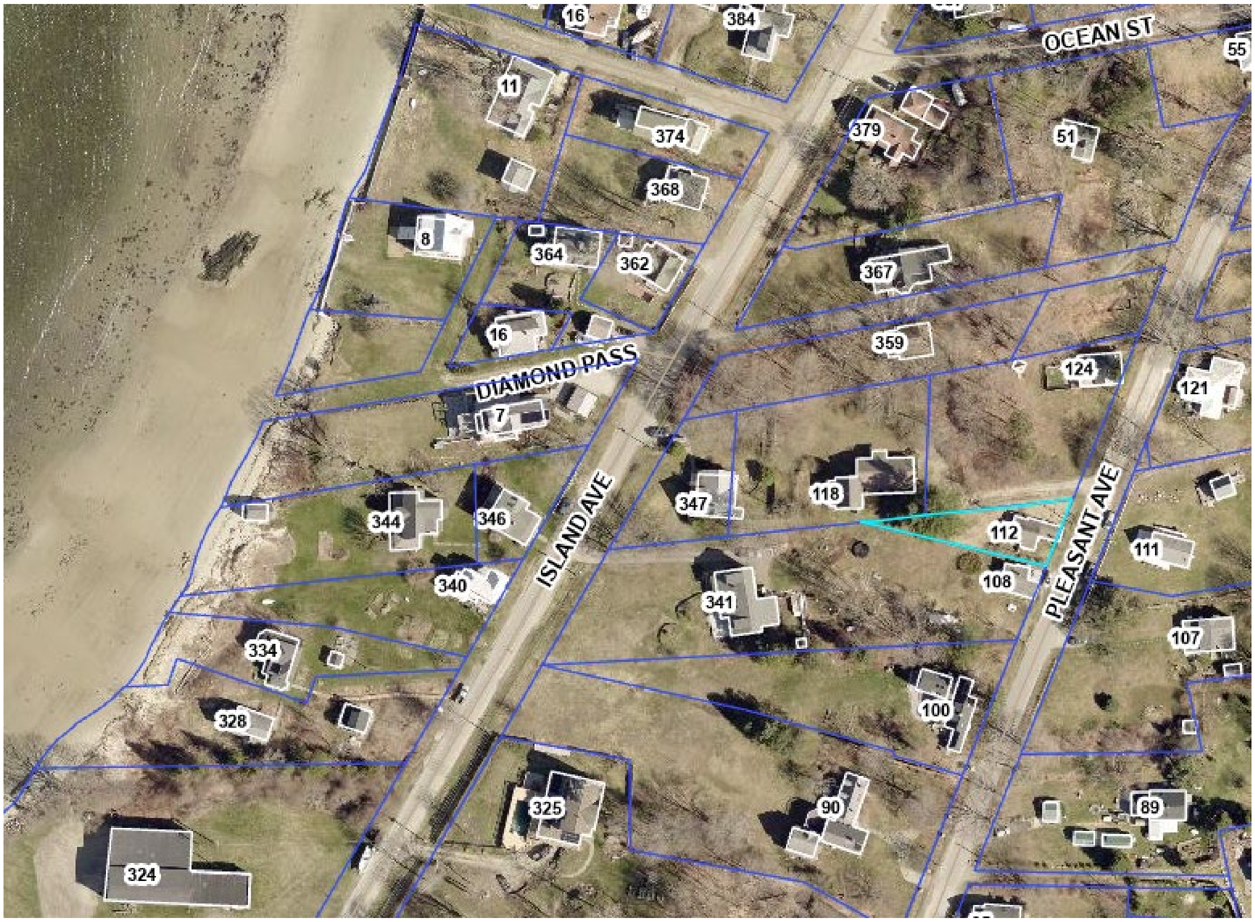
PARCEL ID	ADRNO	LOCATION	LOT ACRES	SALE DATE	SALE PRICE	ASSESSMENT
084 N020001	52	OAK AVE	0.1395	4/28/2023	$325,000	$461,800
087 II021001	7	UPPER A ST	0.1356	10/13/2023	$360,000	$332,100
087 I005001	112	PLEASANT AVE PI	0.112	4/12/2023	$430,000	$445,900
092 E018001	621	ISLAND AVE	0.091	9/12/2023	$436,420	$490,800
092 F049001	20	KNICKERBOCKER LN	0.1303	7/24/2024	$500,000	$464,500
084 N033001	18	HADLOCK COVE	0.0951	10/16/2024	$850,000	$816,900
083B G007001	108	CRESCENT AVE	0.772	11/9/2023	$975,000	$923,600
091 M003001	835	SEASHORE AVE	0.4936	6/28/2023	$1,220,000	$1,262,900

6. Aerial images **[Assessor's Exhibit 9]**:

1 Bay Avenue

1 Bay Avenue

40 Meridian Street



112 Pleasant Avenue

7. There are three recognized approaches that assessors use to value properties, which include the Cost Approach, the Sales Approach, and the Income and Expense Approach.[1] In the 2025 revaluation for this type of property the Sales Approach was used, supported by the Cost Approach. The Income and Expense Approach does not apply in this case as that is typically applied for income producing or commercial properties.

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[1] The IAAO (International Association of Assessing Officers) Income Approach defines property value by converting its expected future income into a present worth, treating it as an investment by analyzing potential gross income, subtracting vacancy/expenses to get Net Operating Income (NOI), then dividing NOI by a market-derived capitalization rate (Cap Rate) to find value, a core method for income-producing properties like apartments or offices.

- The Sales Comparison Approach (SCA) in International Association of Assessing Officers (IAAO) appraisal is a core method comparing a subject property to recently sold, similar properties (comparable) in the same market, making adjustments for differences (location, size, features) to find the most probable value, relying on principles like substitution and contribution, and involves steps like data collection, analysis, and reconciliation to arrive at an accurate market value for mass appraisal or individual property valuation.

- The Cost Approach is viewed by the IAAO (International Association of Assessing Officers) as a core valuation method, estimating property value by calculating the current cost to build a new equivalent structure, subtracting all forms of depreciation (physical, functional, external), and then adding the value of the land.

8. The City uses mass appraisal to develop pricing schedules.

Explanation of Mass Appraisal and Residential Value Methodology

Mass appraisal is the systematic valuation of large groups of properties (like all homes in a county) at once, using common data, standardized methods, and statistical models (like regression) to determine values, primarily for property tax assessment, making it efficient and equitable where individual appraisals are impractical. Instead of valuing one home at a time, it uses Computer Assisted Mass Appraisal (CAMA) systems, market data, and algorithms to adjust for features like size, age, and location, creating consistent valuations for thousands of parcels.

Residential Value Methodology

The local construction cost index is the ratio of the cost to construct a dwelling **in** one location compared with the cost to construct the same dwelling in another location at a given date. The cost schedules will be calibrated to closely reflect the region encompassing the City of Portland as of the April 1st date of value for the respective year of the reassessment.

A. The cost index is developed from an analysis of sales of newly constructed, average quality dwellings located within the City of Portland and/or sales of "relatively" new, average quality dwellings which have been properly adjusted for time. This is a four-step process that is completed in the following order:

1. Develop a market trend based on re-sales of improved residential properties within the City of Portland.
2. Trend the construction costs for each new dwelling to be used in the index study to the April 1st date of value for the respective year of

the reassessment.

3. Calculate a cost ratio for each new dwelling by comparing the Enterprise Assessment replacement cost new ("RCN") to actual construction costs.
4. Analyze the individual cost ratios and correlate an overall local construction index.

In the event that an insufficient number of newly constructed, average quality dwellings are available to adequately document the local index, supplemental sources such as an accepted cost indexing service, will be used.

Index Calculation

The calculation process to establish the local index is as follows:

1. Trend all sales to be used in the index study to the April 1st date of value for the respective year of the reassessment using the monthly trending factor established in the market trend analysis.
2. Subtract the land value estimate from each adjusted sales price. The result is the indicated dwelling or building residual value.
3. Obtain the RCN for each dwelling through Enterprise Assessment.
4. For each sample, divide the indicated dwelling residual value (found in step 2) by the Enterprise Assessment "Base Value." The result is the index factor for the improvements.

Calibrating the Residential Depreciation Tables Methodology

The Enterprise Assessment residential accrued depreciation or percent good tables are a matrix which is set up by the "Year Built" and the "Condition, Desirability, and Usefulness" ("CDU") rating of the dwelling. The tables are calibrated to reflect the local market conditions for the City of Portland. The calibration process is completed by analyzing verified sales which are contained in the sales history file.

Residential Sales Comparison Approach

During this step of the valuation process, the City of Portland's market modeling module is fully deployed for residential improved parcels, where possible, so both the cost and comparable sales approach will be considered when arriving at the final appraised value. If applicable, up to five comparable sales for each subject will be available for review. These comparable sales will be determined by both the Enterprise Assessment as well as values developed using AI technology.

A market model is a statistical picture of the elements affecting sale price within the market area. By determining the relative effect of specified property characteristics on sale price, market models will be constructed and used to predict value for unsold properties.

9. The fact that a property is seasonal versus year-round does not by itself require a different assessment. In tax assessment, the objective is to determine market value. The City of Portland identified certain characteristics that classified a property as seasonal, such as: a seasonal water supply, winterization, insulation, heating system and its legal capability of having year-round occupancy. Once the Property was determined to be seasonal and the dwelling data was collected, an adjustment factor was applied in the pricing schedules (roughly 10%) to help recognize its lack of utility.

10. In determining the land value for the Property, the Assessor applied a formula that starts with a base lot size of 20,000 square feet, which is the median lot size for properties like the Property, at a price of $33.20/sq. ft. In this case, the Plaintiff's primary lot happens to be the same size as the base lot-- 20,000 square feet.[2] The total is then adjusted by an influence factor, which, in the case of the Property, is a reduction of 35%. The influence factor varies between properties based on variables such as location and amenities. The Property also has a residual lot of 1,800 square feet. For the residual land, the price per square foot is calculated at $5.98/square foot, subject to the same 35% influence factor. Accordingly, the Assessor determined the value of the Plaintiff's land as follows:

    Primary Lot: 20,000 x $33.20 = $664,000
    Residual land: 1,800 x $5.98 = $10,764
    $664,000 + $10,764 = $674,764 base value
    $674,764 x 0.65 *(-35% influence factor*) = $438,596 (Rounded to $**438,600**)

11. The value of the building on the Property is determined using mass appraisal and the sales approach and cost approach as set forth above. The assessed value of the building at $182,000 is described in detail on the second page of the property record card. [Assesor Exhibit 6]. The value of the building in the hazard/property insurance coverage for the property, which is $254,000 more than supports the assessed value of the building.

12. The assessed valuation of the Property demonstrates that it is assessed at its fair market value and that it is assessed at a relatively uniform rate with comparable properties in the district. Appellant has not submitted any evidence to satisfy its burden to demonstrate that the assessment was substantially overvalued, based on an unjust discrimination or subject to fraud, dishonesty or an illegality:

    A. The Appellant has not submitted an appraisal or other credible opinion of value for the Property.

[2] When a lot is larger than the base lot size, the Assessor increases the price by the difference between the base lot and the actual lot multiplied by $3.32/sq. ft. When a parcel in this neighborhood is smaller than the 20,000 square foot average, the land value is decreased at a rate of $5.98 per square foot less than the base lot size.

B. In asserting that the Property is overvalued, the Appellant relies primarily on the price per square foot of another property, which, in an of itself, is not an accepted mass appraisal method.
C. The assessed building value is in line with the casualty insurance replacement cost of the building; and
D. The comparable sales list submitted by the City Assessor supports the assessed value.

13. For the reasons set forth in this memorandum and its attachments, the City Assessor respectfully requests that the Board of Assessment Review (a) conclude that the property is assessed at its fair market value and at a relatively uniform rate with comparable properties, (b) rule that the Appellant has failed to meet its burden of proving that the property is substantially overvalued, that the assessment was based on unjust discrimination, fraud, dishonesty, illegality or that the assessment was otherwise manifestly wrong, and (c) deny the Appellant's application.

LEGAL REFERENCES

- Article IX, § 8 of the Maine Constitution provides that "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." According to the Maine Supreme Judicial Court, "Just value means market value." *Weekley v. Town of Scarborough*, 676 A.2d 932, 934 (Me. 1996); see also *Terfloth v. Town of Scarborough*, 2014 ME 57, ¶ 11, 90 A.3d 1131 ("fair market value").

- Assessments must be supported by two findings: 1) the property must be assessed at its fair market value, and 2) the property must be assessed at a relatively uniform rate with comparable property in the district. *Terfloth v. Town of Scarborough*, 2014 ME 57, ¶ 11, 90 A.3d 1131.

- The City Assessor's assessment of the Property is presumed to be valid. *Petrin v. Town of Scarborough*, 2016 ME 136, ¶ 14, 147 A.3d 842, 849. The Appellant has the burden of proving to the Board of Assessment Review that "the assessed value of the property is 'manifestly wrong.'" In order to do so, it must be demonstrated "(1) that [the] 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.*; see also *City of Waterville v. Waterville Homes*, 655 A.2d 365 (Me. 1995); *Yusem v. Raymond*, 2001 ME 61, 769 A.2d 865; *Weekley v. Town of Scarborough*, 676 A.2d 932 (Me. 1996); Southwest Harbor v. Harwood, 763 A.2d 115 (Me. 2000); *Northeast Empire Limited Partnership #2 v. Ashland*, 2003 ME 28, 818 A.2d 1021 ; *Terfloth v. Town of Scarborough*, 2014 ME 57, 90 A.3d 1131.

- It is the total assessment that controls under Maine law. If either the land or building value is too high or too low, so long as the total assessment is not "manifestly wrong," the taxpayer has not met his burden of proof. *Roberts v. Town of Southwest Harbor*, 2004 ME 132, 861 A.2d 617

EXHIBIT 1

RESIDENTIAL PROPERTY RECORD CARD 2025

CITY OF PORTLAND

Situs : 1 BAY AVE | **Parcel ID: 083A R001001** | **Class: SEASONAL** | Card: 1 of 1 | Printed: July 14, 2026

CURRENT OWNER

HARRIS PETER C &
DIANA F HARRIS TRUSTEES
16 PENWOOD DR
PORTLAND ME 04102

GENERAL INFORMATION

Living Units	1
Neighborhood	1001
Alternate ID	14252
Vol / Pg	28562/164
District	16
Zoning	IR2
Class	RI

Property Notes

83A-R-1-2
VALLEY AVE
BAY AVE 1
GR DIA ISLAND 21800 SF

Land Information

Type		Size	Influence Factors	Influence %	Value
Primary	SF	20,000		-25	498,000
Residual	SF	1,800	Location	-25	8,070

Total Acres: .5004
Spot: Location:

Assessment Information

	Assessed	Appraised	Cost	Income	Market
Land	506,100	506,100	506,100	0	0
Building	182,000	182,000	182,000	0	0
Total	688,100	688,100	688,100	0	0

Manual Override Reason
Base Date of Value APRIL 1, 2021
Value Flag COST APPROACH **Effective Date of Value** APRIL 1, 2021
Gross Building:

Entrance Information

Date	ID	Entry Code	Source
06/07/19	DB	Measure Only	Data Collector
07/19/89	JS	No One At Home	Other

Permit Information

Date Issued	Number	Price	Purpose	% Complete

Sales/Ownership History

Transfer Date	Price	Type	Validity	Deed Reference	Deed Type	Grantee
03/03/11		Land & Building	Relative Sale	28562/164		HARRIS PETER C &
05/15/01		Land & Building		16301/122		HARRIS PETER C &
05/15/01	5,000	Land & Building		16301/120		HARRIS PETER C # ETAL
05/15/01	5,000	Land & Building		16301/118		HARRIS PETER C & ETAL
12/06/96	1	Land & Building		12851/186		HARRIS PETER C & ETAL

RESIDENTIAL PROPERTY RECORD CARD 2025

CITY OF PORTLAND

Situs : 1 BAY AVE	Parcel Id: 083A R001001	Class: SEASONAL	Card: 1 of 1	Printed: July 14, 2026

Dwelling Information

Style	Cottage	Year Built	1940
Story height	1	Eff Year Built	
Attic	None	Year Remodeled	
Exterior Walls	Al/Vinyl	Amenities	
Masonry Trim	x		
Color	Blue	In-law Apt	No

Basement

Basement	None	# Car Bsmt Gar	
FBLA Size	x	FBLA Type	
Rec Rm Size	x	Rec Rm Type	

Heating & Cooling / Fireplaces

Heat Type	Basic	Stacks	
Fuel Type	Oil	Openings	
System Type	Monitor	Pre-Fab	

Room Detail

Bedrooms	2	Full Baths	1
Family Rooms		Half Baths	
Kitchens		Extra Fixtures	
Total Rooms	4		
Kitchen Type		Bath Type	
Kitchen Remod	No	Bath Remod	No

Adjustments

Int vs Ext	Same	Unfinished Area	
Cathedral Ceiling	x	Unheated Area	

Grade & Depreciation

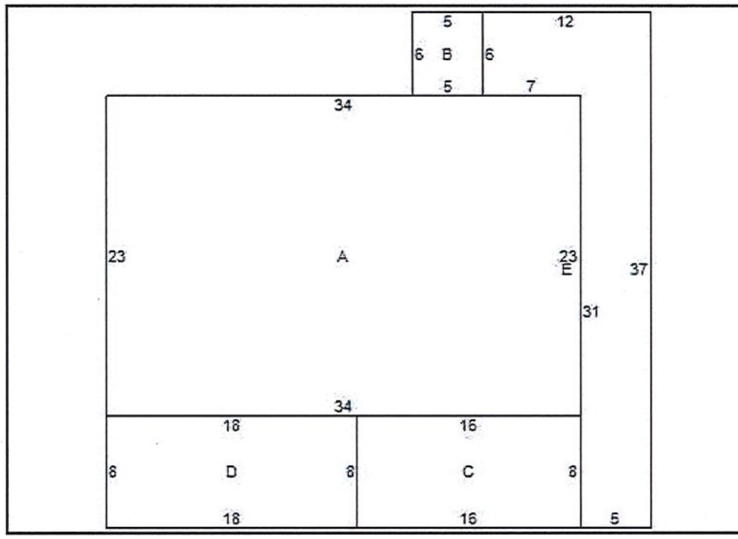
Grade	C-	Market Adj		
Condition	Good	Functional		
CDU	GOOD	Economic		Univers Mktadj
Cost & Design	0	% Good Ovr		
% Complete				

Dwelling Computations

Base Price	214,439	% Good	91
Plumbing		% Good Override	
Basement	-30,590	Functional	
Heating	0	Economic	
Attic	0	% Complete	
Other Features	0	C&D Factor	
		Adj Factor	.9
Subtotal	183,850	Additions	33,800
Ground Floor Area	782		
Total Living Area	910	Dwelling Value	180,990

Building Notes

11/22/2002



ID	Code	Description	Area
A		Main Building	782
B	11	OFP OPEN FRAME PO...	30
C	10	1sFR FRAME	128
D	31	WD WOOD DECKS	144
E	31	WD WOOD DECKS	227
F	RS1	FRAME UTILITY SHED	72*

Outbuilding Data

Type	Size 1	Size 2	Area	Qty	Yr Blt	Grade	Condition	Value
Frame Shed	8 x 9		72	1	2011	C	A	1,040

Condominium / Mobile Home Information

Complex Name	
Condo Model	
Unit Number	
Unit Level	Unit Location
Unit Parking	Unit View
Model (MH)	Model Make (MH)

Comparable Sales Summary

Parcel ID	Sale Date	Sale Price	TLA	Style	Yr Built	Grade

EXHIBIT 2

PRIOR YEAR - 2025

The data in this transaction is locked for jurisdiction ME003 and tax year 2025 for the Assessor role.

Parcel | Values | Asmt | **Hearings** | Counter Complaints | Hearing Values | Notices

Subkey	Status	Type	Case #	Tax Year	Who	When	Record	Status
1		I		2025	CMARSHALL	07/20/2025 07:36 AM	Current	

Hearing

Type: I * INFOR

Filing Date: 06/10/2025

Roll Type: REAL   SELECT ASMT RECORD

Subkey: 1

Reason Notes: THE COMPS ARENT REALLY COMPARABLE SINCE THEY ARE FAR BIGGER IN SQFT, BEDROOM COUNT, AND THEY ARE ALL YEAR-ROUND HOUSES. THIS HOUSE IS A SEASONAL COTTAGE

Reviewer Notes: ASKED TO SUBMIT THE COMPARABLES THAT HE BELIEVES IS BETTER
CP- OWNER SUBMITTED COMPARABLES PREDOMINATELY FROM PEAKS ISLAND.

Documentation Submitted: Y: Yes

Recommendation: 1: NO CHANGE

Reconciliation: 2: VALUE CHANGE

Reconciliation Date: 07/08/2025

Opinion of Value $: 0

HEARING SCHEDULE

Date: 06/17/2025   SCHEDULE

Start Time: 1130

Length (min):

Officer: RES 3

Location: REMOTE

EXHIBIT 3

assessor's office

APPLICATION FOR ABATEMENT OF ASSESSED VALUE

1. PROPERTY IDENTIFICATION

(a) Parcel Location: 1 Bay Ave, Great Diamond Map/Lot #: 083A R001001

(b) Owner(s): Harris Peter C & Diana F. Harris Trustees
(Print Name)

RECEIVED
FEB 04 2026
Assessors Dept, Portland, ME

(c) Mailing Address for all correspondence relating to appeal:

Street Address: 40 Anderson Rd.

City, State, ZIP: Windham, ME, 04062

60 days
April 5

(d) Daytime Phone #: 207-415-3299 Email: jjharrisme@gmail.com

(e) Name of Petitioner or Authorized Agent: John J. Harris (Trustee)

2. ESTIMATE OF FAIR VALUE

(a) Assessor's Estimate of Fair Market Value	(b) Your Estimate of Fair Market Value	(c) Reduction of Value Requested: (a) - (b) = (c)
Real Prop. $ 688,100	Real Prop. $ 460,000	Real Prop. $ 228,100
Bus. Pers. Prop. $ 0	Bus. Pers. Prop. $ 0	Bus. Pers. Prop. $ 0

3. GENERAL PROPERTY INFORMATION

(a) Lot Size (acres): .5004 acres (21,800 sq/ft)
(b) Zoning or Permitted Use: IR-2(Island)
(c) Description of Building: COTTAGE
(d) Waterfront or Waterview ☑ Yes ☐ No

4. PURCHASE & REMODELING INFORMATION

(a) Purchase price of property: N/A Family Built in 1940

(b) Date of purchase: N/A

(c) Remodeled or improved since purchase ☐ Yes ☑ No | If yes, cost? ______

(d) Has the property been recently appraised ☐ Yes ☑ No
If yes, then appraisal date: ______ By whom? ______
Appraised value: ______ Purpose of the appraisal: ______
(It may be helpful to submit a copy of the appraisal.)

John Harris - 1 Bay Ave
pg. 1 of 9

4-5-2026

assessor's office

APPLICATION FOR ABATEMENT OF ASSESSED VALUE

1. PROPERTY IDENTIFICATION

(a) Parcel Location: 1 Bay Ave, Great Diamond Map/Lot #: 083A R001001

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Bus. Pers. Prop. $ 0	Bus. Pers. Prop. $ 0	Bus. Pers. Prop. $ 0

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4. PURCHASE & REMODELING INFORMATION

(a) Purchase price of property: N/A Family Built in 194

(b) Date of purchase: N/A

(c) Remodeled or improved since purchase ☐ Yes ☑ No

(d) Has the property been recently appraised ☐ Yes ☑ N
If yes, then appraisal date: ______ By whom? ___
Appraised value: ______ Purpose of the appraisal: ______
(It may be helpful to submit a copy of the appraisal.)

John Harris - 1 Bay Ave
Pg. 1 of 9

5. REASONS FOR REQUESTING ABATEMENT

For a thorough explanation of the abatement and appeal process, see Maine Revenue Services Property Tax Division's Bulletin No. 10, Property Tax Abatement and Appeals Procedures (online at https://www.portlandmaine.gov/238/Property-Tax-Bulletins).

Assessments and the assessor's judgment are presumed valid. To overcome these presumptions, a taxpayer must prove the assessment is "manifestly wrong". To prove manifest error the taxpayer has the burden of proof to demonstrate one or more of the following (please check the box applicable to your appeal):

- ☑ 1. That the judgment of the assessor was so irrational or so unreasonable in light of the circumstances that the property was substantially over-valued and an injustice resulted; or
- ☑ 2. That there was unjust discrimination; or
- ☐ 3. That the assessment was fraudulent, dishonest or illegal; or
- ☐ 4. That there was an error or mistake in the description, acreage, category of ownership or other irregularity regarding the parcel.

State the reason(s) for requesting an abatement. Please be specific, stating the grounds for belief that assessment is "manifestly wrong" for assessment purposes. If this appeal concerns income producing property, please attach a statement of income and expenses for the past three years as well as copies of any leases or rental agreements. (Attach documents / evidence supporting your appeal, as necessary.)

—See attached Section 5 narrative and supporting Exhibits A and B, incorporated herein by reference.

John Harris 1 Bay Ave
Pg 2 of 9

6. DOCUMENTARY EVIDENCE WORKSHEET

Most recent sales of comparable property (within 24 months preceding April 1st):

	Map / Lot	Address	Land Size	Sale Price	Sale Date
a.	085 B009001	40 Meridian St (PI)	0.1148	$441,000	3/31/23
b.	087I005001	112 Pleasnt Ave (PI)	0.112	$430,000	4/12/23
c.					
d.					
e.					

interior lot
No view

7. CONTACT INFORMATION

Applicant: John J. Harris

Mailing Address: 40 Anderson Rd.

City, State, ZIP: Windham, ME 04062

Daytime Phone #: 207-415-3299 Email: jjharrisme@gmail.com

8. CERTIFICATION STATEMENT AND SIGNATURE OF APPLICANT / OWNER

***** THIS APPLICATION MUST BE SIGNED. *****

NOTE: A separate application form should be filed for each separately assessed parcel of real property claimed to be "manifestly wrong."

I UNDERSTAND and AGREE that pursuant to 36 M.R.S. § 706A the Assessor may ask questions and/or request additional information and I shall answer such questions in writing and provide the necessary information and documentation, including:

1. A copy of your current insurance rider that indicates the replacement cost of all structures.
2. A copy of any and all real estate appraisals within the last two (2) years.

John Harris – 2 Bay Ave
pg 3 of 9

3. Commercial Properties - income and expense data along with vacancy and collection loss data for the previous two (2) years, plus copies of all lease agreements and rent rolls. If desired, such data and documentation should be labelled "Proprietary & Confidential".
4. Such other relevant information the Assessor deems necessary or appropriate to grant an abatement of taxes including, but not limited to, an exterior and interior inspection (or reinspection) of the property. The Assessor may dismiss the appeal if the taxpayer does not permit the inspection.

To the Assessor of the City of Portland, Maine:

DECLARATION(S) UNDER THE PENALTIES OF PERJURY. In accordance with the provisions of 36 MRS § 841, I hereby make a written application for abatement and certify that the above statements are true, correct, and complete to the best of my knowledge and belief.

I further understand that failure to answer the Assessor's questions in writing and/or to provide the Assessor with additional information and documentation, as requested, shall bar me from appealing the Assessor's decision.

Applicant / Owner Signature John J. Harris Date: 2/3/2026

*****SIGNATURE OF AUTHORIZED REPRESENTATIVE*****

NOTE: If signed by an authorized representative, please submit a copy of written authorization to act on behalf of the owner / taxpayer.

Name of Agent / Representative (print or type): John J. Harris

Signature of Agent / Representative: John J. Harris Date: 2/3/2026

Title / Relationship: Trustee/Authorized Representative
(i.e., president, attorney, tax consultant, relative, etc.)

Mailing Address: 40 Anderson Rd.

City, State, ZIP: Windham, ME 04062

Daytime Phone #: 207-415-3299 Email: jjharrisme@gmail.com

John Harris - 1 Bay Ave
Pg 4 of 9

Section 5 Narrative – FINAL--Submitted

Section 5 – Statement in Support of Application for Abatement

I respectfully request an abatement of the assessed value of my property located on Great Diamond Island on the grounds that the assessment is manifestly wrong, results in valuation outside accepted tolerance ranges, and produces substantial overvaluation and inequitable treatment, as contemplated under 36 M.R.S. §§ 841–849.

1. Property Description and Use

The subject property is a small, seasonal island cottage containing approximately 910 square feet of living area. The structure is elevated on piers with no enclosed basement or usable crawlspace. While limited miscellaneous lumber is stored beneath the structure, the area is partially open and exposed to weather and animals and is not suitable for protected storage or habitation. There is no finished attic or habitable upper level; the space above the ceiling consists of exposed rafters with only limited informal storage capacity and no finished living area.

These structural and seasonal limitations place the property within the lower functional utility tier of island cottages.

2. Substantial Overvaluation Relative to Fair Market Value

Recent sales of comparable seasonal island cottages occurring within the 24 months preceding April 1 demonstrate market values substantially below the current assessed value of $688,100. Comparable sales were identified through Multiple Listing Service (MLS) data with assistance from a licensed real estate broker.

These transactions reflect actual buyer behavior for small seasonal-use island properties and indicate a market value materially below the current assessment. Maine assessment standards recognize that property assessments should reasonably approximate probable selling price and should not materially exceed market-supported value levels. The current assessment exceeds this tolerance by a substantial margin and therefore does not reflect just value.

John Harris 1-Bay Ave
Pg. 5 of 9

3. Comparable Sales and Island Access Considerations

Meaningful differences exist between Casco Bay islands that affect market desirability and ease of seasonal ownership. Peaks Island benefits from frequent car ferry service, allowing routine vehicle access without advance coordination, as well as year-round commercial activity that simplifies supply and maintenance logistics for seasonal owners.

By contrast, Great Diamond Island has no car ferry service. Vehicle access requires pre-planned coordination with ferry management, and commercial activity on the island is very limited and primarily seasonal.

A recent sale on Long Island, which shares similar ferry access limitations with Great Diamond Island, involved a small seasonal cottage containing approximately 1,000 square feet of living area that sold for approximately $460,000. While individual property characteristics vary, this sale is consistent with the value range indicated for the subject property and does not support the current assessment.

Because Peaks Island provides substantially easier vehicle access and greater year-round support infrastructure, properties located there typically enjoy broader buyer demand and greater market liquidity than similarly sized seasonal properties located on islands with more limited access. Accordingly, Peaks Island seasonal cottages would generally be expected to sell at equal or higher price levels than comparable properties on Great Diamond Island. The fact that multiple Peaks Island seasonal cottages sold at prices materially below the subject property's assessed value further supports the conclusion that the current assessment exceeds fair market value.

4. Inequitable Assessment Demonstrated by Per-Square-Foot Analysis

While this appeal concerns the total assessed value of the property, a review of the assessment components on a per-square-foot basis demonstrates that the subject property is assessed disproportionately relative to comparable seasonal properties located on Great Diamond Island.

As summarized in Exhibit A, the subject property's building is assessed at approximately $200 per square foot, while a substantially larger seasonal cottage located at 108 Crescent Avenue on Great Diamond Island is assessed at approximately $150 per square foot. This represents an approximately 33 percent higher building assessment rate applied to the subject property despite its significantly smaller size and reduced functional utility.

The inequity is even more pronounced when examining land assessments. The subject property land is assessed at approximately $23.22 per square foot, while the comparison

John Harris 1 Bay Ave
Pg. 6 of 9

property land is assessed at approximately $15.82 per square foot, representing an approximately 47 percent higher land assessment rate for the subject property.

Additionally, the comparison property contains approximately 0.772 acres of land, which is roughly 54 percent larger than the subject property's 0.500-acre parcel, yet its total land assessment is only modestly higher than that of the subject property. This indicates that the subject property is assigned a materially higher land valuation intensity despite having significantly less land area.

This inversion is inconsistent with accepted assessment practice, as properties with greater land area, larger structures, and greater functional utility would generally be expected to carry higher valuation rates. These disparities are inconsistent with typical mass appraisal outcomes and demonstrate that the subject property bears a disproportionate share of assessed value relative to similarly situated seasonal island properties.

5. Prior Assessment Context

For additional context, the subject property was previously assessed at approximately $407,600. While prior assessments are not determinative of current value, this prior assessment is broadly consistent with the value range indicated by recent comparable sales, whereas the current assessment represents a substantial departure from both market evidence and assessment equity. The magnitude of this increase is not supported by documented market appreciation for comparable seasonal island properties during the same period.

6. Requested Correction

Based on recent comparable sales, assessment equity considerations, and statutory standards, a fair market value for the subject property is approximately $460,000. I respectfully request that the assessed value be reduced accordingly to reflect just value and to eliminate the current overvaluation and inequity.

John Harris 1-Bay Ave
pg 7 of 9

Exhibit A — Assessment Per Square Foot Comparison (Great Diamond Island Seasonal Properties)

Subject Property: 1 Bay Avenue, Great Diamond Island

Property	Map/Lot	Address	Island	Land SF	Building SF	Land Assessment ($)	Building Assessment ($)	Land $/SF	Building $/SF	Notes
Subject Property	083 AR001001	1 Bay Ave	Great Diamond Island	21,800	910	$506,100.00	$182,000.00	$23.22	$200.00	Seasonal cottage
Larger Seasonal Structure on GDI (for context only)	0838 G007001	108 Crescent Ave	Great Diamond Island	33,628	2,607	$531,900.00	$391,700.00	$15.82	$150.25	Much larger seasonal structure

The subject property is a smaller seasonal cottage and it is assessed at materially higher per-square-foot rates for both land and building than a substantially larger seasonal property on the same island, demonstrating inequitable assessment.

John Harris 1 Bay Ave
pg. 8 of 9

John Harris's 1 Bay Ave
pg. 9 of 9

Exhibit B — Comparable Sales Summary (Seasonal Island Cottages, 24-Month Period)

Includes Reference Property for Context

Island	Map/Lot (Parcel ID)	Address	Land (ac)	Building SF	Sale Price	Sale Date	Notes
Peaks Island	085 B009001	40 Meridian St	0.1148	640	$441,000	3/31/23	Seasonal cottage
Peaks Island	087 I005001	112 Pleasant Ave	0.112	663	$430,000	4/12/23	Seasonal cottage
Long Island	N/A (Town of Long Island)	37 Messalonskee Rd	0.15	1,000	$460,000	8/31/23	Seasonal; Same ferry constraints as GDI; larger dwelling; MLS#:1565395
Great Diamond Island	083B G007001	108 Crescent Ave	0.772	2,607	$975,000	11/9/23	Larger seasonal structure on GDI (context only)

Table Contains all comps from Section 6, with "additional" details.
It also contains a couple other parcels for context

City of portland

Assessors Office <assessors@portlandmaine.gov>

Abatement Application Submission – 1 Bay Avenue, Great Diamond Island (Map/Lot 083A R001001)

1 message

John Harris <jjharrisme@gmail.com> Wed, Feb 4, 2026 at 2:27 AM
To: assessors@portlandmaine.gov

Dear Assessor's Office,

Please find attached my completed Application for Abatement of Assessed Value for the property located at 1 Bay Avenue, Great Diamond Island (Map/Lot 083A R001001).

The submission includes the completed application form, Section 5 narrative, and supporting Exhibits A and B.

Please confirm receipt of this submission. If any additional information or documentation is required, I would be happy to provide it.

Thank you for your time and consideration.

Sincerely,

John J. Harris
Trustee
40 Anderson Rd.
Windham, ME 04062
207-415-3299
jjharrisme@gmail.com

6-Harris_Abatement_1_Bay_Ave_GDI_2026 2.pdf
2099K

City of portland

Assessors Office <assessors@portlandmaine.gov>

Availability Note – Abatement Application – 1 Bay Avenue

1 message

John Harris <jjharrisme@gmail.com> Wed, Feb 4, 2026 at 2:32 AM
To: assessors@portlandmaine.gov

Dear Assessor's Office,

I wanted to note that I will be traveling out of state from approximately the third week of February through mid-March. I will still have access to email during that time.

If any meetings or scheduling matters arise related to my abatement application, I would be happy to coordinate accordingly.

Thank you again for your consideration.

Sincerely,
John J. Harris

207-415-3299

3-16-26

EXHIBIT 4

Assessor's Office
Elisa A. Marr, CMA- 2
City Assessor

-35
Abstx

City of portland

February 12, 2026

HARRIS PETER C &
DIANA F HARRIS TRUSTEES
40 ANDERSON RD
WINDHAM, ME 04062

Re: <u>§ 706A Request for Additional Information: 1 Bay Ave; 083A R001001</u>

Dear OWNER NAME:

The purpose of this letter is to request additional information related to the Board of Assessment Review Application for the property referenced above. *Under Maine law, Title 36, M.S.R.A. § 706A the property owner is required to respond in writing to "all proper inquiries as to the nature, situation and value of the taxpayer's property," including by providing all financial information requested by the Assessor reasonably calculated to assist in valuing the property. Refusal or neglect to answer such inquiry and subscribe same will bar any abatement appeal under Title 36, M.S.R.A.§ 841.* This request is being made pursuant to § 706A.

Please submit the following information:

1. Unedited copies, including any drafts, of any and all appraisals or other opinions of value done on the Property. This includes any appraisal or other valuation that was done, in whole or in part, for or in connection with the acquisition of the Property.
2. Evidence of hazard/property insurance coverage details for the Property including the amount of coverage in the event of loss.
3. Any and all other information that indicates or is relevant to determining the fair market value of the property as of April 1, 2025.
4. Copies of any analysis and market studies that have been conducted or obtained regarding the Property.
5. Please contact this Office to schedule a walkthrough of the Property before 04/01/26.

I appreciate your assistance and cooperation in this process. I ask that you provide this information to me no later than **<u>March 16, 2026</u>**. Failure to provide this information may bar this application and any appeal pursuant to 36 M.R.S.A. § 706A.

Very truly yours,

Elisa A. Marr

Elisa A. Marr, CMA-2
City Assessor

389 Congress Street, Room 115 • Portland, Maine 04101 • 207-874-8486
assessors@portlandmaine.gov • www.portlandmaine.gov

Hello Ms. Marr,

Attached please find my response to the §706-A information request regarding the property located at 1 Bay Avenue on Great Diamond Island.

The following documents are included with this submission:
1. Response Letter
2. Homeowners Insurance Declaration Page
3. Section 5 Narrative – Statement in Support of Application for Abatement
4. Exhibit A – Assessment Comparison Analysis
5. Exhibit B – Comparable Sales Summary

Please let me know if any additional information would be helpful. I would also be glad to coordinate scheduling of the property walkthrough at the earliest date island inspections are conducted.

Thank you for your time and consideration.

Best regards,
John J. Harris

---

5 attachments

1--1 Bay Ave--Response to 706A Information Request--March 11 2026.pdf
109K

2--1 Bay Ave--Home Owners Insurance Declaration Page--March 11 2026.pdf
79K

3--1 Bay Ave--Section 5 Narrative – Statement in Support of Application for Abatement.pdf
51K

4--1 Bay Ave--Exhibit A--Assessment--Square-Foot--Comparison Analysis.pdf
22K

5--1 Bay Ave--Exhibit-B-Table--Comps and Additional Parcels for Context.pdf
16K

Brad Saucier <bjs@portlandmaine.gov> Thu, Mar 12, 2026 at 8:53 AM
To: Elisa Marr <emarr@portlandmaine.gov>
Cc: Jim Merrill <jom@portlandmaine.gov>

I will once I'm in the office.
[Quoted text hidden]
--
Brad Saucier
Office Assistant
Assessor's Office
City of Portland
207-874-8486

John J. Harris
Trustee
40 Anderson Road
Windham, ME 04062
207-415-3299
jjharrisme@gmail.com

March 11, 2026

Elisa A. Marr, CMA-2
City Assessor
City of Portland Assessor's Office
389 Congress Street
Portland, ME 04101

Re: Response to §706-A Information Request
Property: **1 Bay Avenue – Great Diamond Island**
Map/Lot: **083A R001001**

Dear Ms. Marr,

I am writing in response to the request for additional information pursuant to **36 M.R.S. §706-A** regarding my application for abatement of the assessed value of the above-referenced property.

My responses to the requested items are provided below.

---

1. Appraisals or Other Opinions of Value

The property located at **1 Bay Avenue on Great Diamond Island** has been owned by the Harris family since it was constructed by my grandfather in approximately **1940** and has never been purchased on the open market.

Accordingly, **no appraisal or valuation was performed in connection with acquisition of the property**, and none exist to provide in response to this request.

---

2. Evidence of Property / Hazard Insurance

Attached is a copy of the **current homeowner's insurance declarations page** showing the applicable dwelling coverage for the property.

3. Information Relevant to Fair Market Value as of April 1, 2025

Information relevant to determining the fair market value of the property as of **April 1, 2025**, was included in the original abatement submission.

For convenience, copies of the previously submitted **Section 5 Narrative and supporting exhibits** are included again with this response.

4. Market Studies or Analyses

Comparable sales referenced in the submission were obtained through **Multiple Listing Service (MLS) data with assistance from a licensed Maine real estate broker.**

No additional market studies or analyses have been prepared or obtained beyond those previously submitted.

5. Property Walkthrough

On **March 10, 2026**, I contacted the Assessor's Office to schedule the walkthrough inspection referenced in the February 12 letter. I spoke with Joe.

I was advised that **island property inspections are not typically conducted prior to April 1.** I remain fully available to accommodate an inspection of the property at the earliest date the office conducts island walkthrough inspections.

Attachments

The following documents are attached in response to the request for additional information:

1. Homeowner's Insurance Declaration Page
2. Section 5 Narrative – Statement in Support of Application for Abatement
3. Exhibit A – Assessment Comparison Analysis
4. Exhibit B – Comparable Sales Summary

I appreciate the Assessor's review of the information submitted and remain available to provide any additional materials that may assist in confirming the fair market value of the property as of April 1, 2025.

Thank you for your time and consideration.

Sincerely,

John J. Harris
Trustee

The Hanover Insurance Group®

08

RENEWAL DECLARATION

RENEWAL OF POLICY HNP H034293

H O M E O W N E R S P O L I C Y

POLICY NUMBER	POLICY PERIOD	COVERAGE IS PROVIDED IN THE	AGENCY CODE
HNP H034293	08/20/2025 - 08/20/2026	THE HANOVER INSURANCE COMPANY 440 LINCOLN ST WORCESTER MA 01653	360789800

NAMED INSURED AND MAILING ADDRESS

DIANA HARRIS
16 PENWOOD DR
PORTLAND, ME 04102

AGENT

UNITED INSURANCE
470 FOREST AVE
PORTLAND, ME 04101

TELEPHONE: 207-797-9400

POLICY PERIOD- 12:01 A.M. STANDARD TIME AT THE RESIDENCE PREMISES

THE RESIDENCE PREMISES COVERED BY THIS POLICY IS LOCATED AT:
1 BAY AVENUE, GREAT DIAMOND ISLAND, ME 04106.

CONSTRUCTION	TERR.	YR. CONST.	SECTION I LOSS DEDUCTIBLE	OCCUPANCY
FRAME	AJL	1937	$1000 PER OCCURRENCE	SECONDARY

COVERAGE INFORMATION

SECTION I COVERAGE	LIMIT OF LIABILITY	PREMIUMS
A. DWELLING	$254,000	$955.00
B. OTHER STRUCTURES	$25,400	
C. PERSONAL PROPERTY	$190,500	
D. LOSS OF USE	$76,200	
SECTION II COVERAGE		
E. PERSONAL LIABILITY	$300,000 EACH OCCURRENCE	
F. MEDICAL PAY TO OTHERS	$1,000 EACH PERSON	$17.00
STANDARD POLICY PREMIUM		$972.00
OPTIONAL COVERAGES		
OWNERS SELECT PLUS TRIM		$103.00
TOTAL OPTIONAL COVERAGES PREMIUM		$103.00
TOTAL POLICY PREMIUM		$1,075.00

CONTINUED ON NEXT PAGE
2121461187
ORIGINAL/INSURED

DIRECT BILLED

07/06/25
231-6240 05 16

00644
006 of 0007

1 Bay Ave Section 5 Narrative – FINAL-- Submitted

Section 5 – Statement in Support of Application for Abatement

I respectfully request an abatement of the assessed value of my property located on Great Diamond Island on the grounds that the assessment is manifestly wrong, results in valuation outside accepted tolerance ranges, and produces substantial overvaluation and inequitable treatment, as contemplated under 36 M.R.S. §§ 841–849.

---

1. Property Description and Use

The subject property is a small, seasonal island cottage containing approximately 910 square feet of living area. The structure is elevated on piers with no enclosed basement or usable crawlspace. While limited miscellaneous lumber is stored beneath the structure, the area is partially open and exposed to weather and animals and is not suitable for protected storage or habitation. There is no finished attic or habitable upper level; the space above the ceiling consists of exposed rafters with only limited informal storage capacity and no finished living area.

These structural and seasonal limitations place the property within the lower functional utility tier of island cottages.

---

2. Substantial Overvaluation Relative to Fair Market Value

Recent sales of comparable seasonal island cottages occurring within the 24 months preceding April 1 demonstrate market values substantially below the current assessed value of $688,100. Comparable sales were identified through Multiple Listing Service (MLS) data with assistance from a licensed real estate broker.

These transactions reflect actual buyer behavior for small seasonal-use island properties and indicate a market value materially below the current assessment. Maine assessment standards recognize that property assessments should reasonably approximate probable selling price and should not materially exceed market-supported value levels. The current assessment exceeds this tolerance by a substantial margin and therefore does not reflect just value.

3. Comparable Sales and Island Access Considerations

Meaningful differences exist between Casco Bay islands that affect market desirability and ease of seasonal ownership. Peaks Island benefits from frequent car ferry service, allowing routine vehicle access without advance coordination, as well as year-round commercial activity that simplifies supply and maintenance logistics for seasonal owners.

By contrast, Great Diamond Island has no car ferry service. Vehicle access requires pre-planned coordination with ferry management, and commercial activity on the island is very limited and primarily seasonal.

A recent sale on Long Island, which shares similar ferry access limitations with Great Diamond Island, involved a small seasonal cottage containing approximately 1,000 square feet of living area that sold for approximately $460,000. While individual property characteristics vary, this sale is consistent with the value range indicated for the subject property and does not support the current assessment.

Because Peaks Island provides substantially easier vehicle access and greater year-round support infrastructure, properties located there typically enjoy broader buyer demand and greater market liquidity than similarly sized seasonal properties located on islands with more limited access. Accordingly, Peaks Island seasonal cottages would generally be expected to sell at equal or higher price levels than comparable properties on Great Diamond Island. The fact that multiple Peaks Island seasonal cottages sold at prices materially below the subject property's assessed value further supports the conclusion that the current assessment exceeds fair market value.

4. Inequitable Assessment Demonstrated by Per-Square-Foot Analysis

While this appeal concerns the total assessed value of the property, a review of the assessment components on a per-square-foot basis demonstrates that the subject property is assessed disproportionately relative to comparable seasonal properties located on Great Diamond Island.

As summarized in Exhibit A, the subject property's building is assessed at approximately $200 per square foot, while a substantially larger seasonal cottage located at 108 Crescent Avenue on Great Diamond Island is assessed at approximately $150 per square foot. This represents an approximately 33 percent higher building assessment rate applied to the subject property despite its significantly smaller size and reduced functional utility.

The inequity is even more pronounced when examining land assessments. The subject property land is assessed at approximately $23.22 per square foot, while the comparison property land is assessed at approximately $15.82 per square foot, representing an approximately 47 percent higher land assessment rate for the subject property.

Additionally, the comparison property contains approximately 0.772 acres of land, which is roughly 54 percent larger than the subject property's 0.500-acre parcel, yet its total land assessment is only modestly higher than that of the subject property. This indicates that the subject property is assigned a materially higher land valuation intensity despite having significantly less land area.

This inversion is inconsistent with accepted assessment practice, as properties with greater land area, larger structures, and greater functional utility would generally be expected to carry higher valuation rates. These disparities are inconsistent with typical mass appraisal outcomes and demonstrate that the subject property bears a disproportionate share of assessed value relative to similarly situated seasonal island properties.

5. Prior Assessment Context

For additional context, the subject property was previously assessed at approximately $407,600. While prior assessments are not determinative of current value, this prior assessment is broadly consistent with the value range indicated by recent comparable sales, whereas the current assessment represents a substantial departure from both market evidence and assessment equity. The magnitude of this increase is not supported by documented market appreciation for comparable seasonal island properties during the same period.

6. Requested Correction

Based on recent comparable sales, assessment equity considerations, and statutory standards, a fair market value for the subject property is approximately $460,000. I respectfully request that the assessed value be reduced accordingly to reflect just value and to eliminate the current overvaluation and inequity.

Property	Map/Lot	Address	Island	Land SF	Building SF	Land Assessment ($)	Building Assessment ($)	Land $/SF	Building $/SF	Notes
Subject Property	083 AR001001	1 Bay Ave	Great Diamond Island	21,800	910	$506,100.00	$182,000.00	$23.22	$200.00	Seasonal cottage
Larger Seasonal Structure on GDI (context only)	083B G007001	108 Crescent Ave	Great Diamond Island	33,628	2,607	$531,900.00	$391,700.00	$15.82	$150.25	Much larger seasonal structure

The subject property is a smaller seasonal cottage and it is assessed at materially higher per-square-foot rates for both land and building than a substantially larger seasonal property on the same island, demonstrating inequitable assessment.

Map/Lot (Parcel ID)	Address	Land (ac)	Building SF	Sale Price	Sale Date	Notes
085 B009001	40 Meridian St	0.1148	640	$441,000	3/31/23	Seasonal cottage
087 I005001	112 Pleasant Ave	0.112	663	$430,000	4/12/23	Seasonal cottage
N/A (Town of Long Island)	37 Messalonskee Rd	0.15	1,000	$460,000	8/31/23	Seasonal; Same ferry constraints as GDI; larger dwelling; MLS#:1565395
083B G007001	108 Crescent Ave	0.772	2,607	$975,000	11/9/23	Larger seasonal structure on GDI (context only)

Assessor's Office
Elisa A. Marr, CMA- 2

City of portland

APRIL 6, 2026

HARRIS PETER C &
DIANA F HARRIS TRUSTEES
16 PENWOOD DR
PORTLAND, ME 04102

NOTICE OF ACTION ON ABATEMENT OF REAL ESTATE TAX

Re: 1 Bay Ave, GDI Portland Maine – Real Estate Parcel ID: 083A R001001

Dear Sir/Madam:

Your request/application for abatement of property taxes for **FY2026** on the above-described property has been granted on April 6, 2026. The value adjustment reflects a correction to the property information data. Your total value has been reduced (abated) by **$67,500**. Where an abatement has been granted in whole or in part, we have included a computation showing your new valuation and tax liability below:

Total Revised Value:	$620,600	Original Tax Due:	$8,243.44
Exemptions:	- $	Revised Tax Due:	-$7,434.79
Total Taxable Value:	$620,600	Abated Tax (Difference):	$ 808.65
(Total Revised Value – Exemptions)			

Please deduct the abated tax amount from your FY26 tax bill. Due dates are October 17, 2025 and March 20, 2026. If you have already made your payments, your credit will stay on the account. Please contact the Treasury Division to discuss payments or refunds at 207-874-8490 or treasury@portlandmaine.gov.

If you wish to further appeal this decision, you have 60 days from the date you receive this notice to do so. To request an application, please call 207-874-8480 or write to Portland Board of Assessment Review, 389 Congress St, Room 211, Portland, ME 04101.

For further assessing questions, please contact the Assessor's Office. For any tax payment questions, please contact the Treasury Division at 207-874-8490 or treasury@portlandmaine.gov. A refund is issued only when a credit exists on the full-year tax amount; otherwise, a credit will be applied towards the next payment due.

Sincerely,

Elisa A. Marr

Elisa A. Marr, CMA-2
City Assessor

RESIDENTIAL PROPERTY RECORD CARD 2026

CITY OF PORTLAND

Situs : 1 BAY AVE	Parcel ID: 083A R001001	Class: SEASONAL	Card: 1 of 1	Printed: July 14, 2026

CURRENT OWNER

HARRIS PETER C &
DIANA F HARRIS TRUSTEES
16 PENWOOD DR
PORTLAND ME 04102

GENERAL INFORMATION

Living Units	1
Neighborhood	1001
Alternate ID	14252
Vol / Pg	28562/164
District	16
Zoning	IR2
Class	RI

Property Notes

83A-R-1-2
VALLEY AVE
BAY AVE 1
GR DIA ISLAND 21800 SF

Land Information

Type		Size	Influence Factors	Influence %	Value
Residual	SF	1,800	Location	-35	7,000
Primary	SF	20,000		-35	431,600

Total Acres: .5004
Spot: Location:

Assessment Information

	Assessed	Appraised	Cost	Income	Market
Land	438,600	438,600	438,600	0	0
Building	182,000	182,000	182,000	0	0
Total	620,600	620,600	620,600	0	0

Manual Override Reason
Base Date of Value APRIL 1, 2021
Value Flag COST APPROACH **Effective Date of Value** APRIL 1, 2021
Gross Building:

Entrance Information

Date	ID	Entry Code	Source
06/07/19	DB	Measure Only	Data Collector
07/19/89	JS	No One At Home	Other

Permit Information

Date Issued	Number	Price	Purpose	% Complete

Sales/Ownership History

Transfer Date	Price	Type	Validity	Deed Reference	Deed Type	Grantee
03/03/11		Land & Building	Relative Sale	28562/164		HARRIS PETER C &
05/15/01		Land & Building		16301/122		HARRIS PETER C &
05/15/01	5,000	Land & Building		16301/120		HARRIS PETER C # ETAL
05/15/01	5,000	Land & Building		16301/118		HARRIS PETER C & ETAL
12/06/96	1	Land & Building		12851/186		HARRIS PETER C & ETAL

tyler technologies

RESIDENTIAL PROPERTY RECORD CARD 2026

CITY OF PORTLAND

Situs : 1 BAY AVE	Parcel Id: 083A R001001	Class: SEASONAL	Card: 1 of 1	Printed: July 14, 2026

Dwelling Information

Style	Cottage	Year Built	1940
Story height	1	Eff Year Built	
Attic	None	Year Remodeled	
Exterior Walls	Al/Vinyl	Amenities	
Masonry Trim	x		
Color	Blue	In-law Apt	No

Basement

Basement	None	# Car Bsmt Gar	
FBLA Size	x	FBLA Type	
Rec Rm Size	x	Rec Rm Type	

Heating & Cooling / Fireplaces

Heat Type	Basic	Stacks	
Fuel Type	Oil	Openings	
System Type	Monitor	Pre-Fab	

Room Detail

Bedrooms	2	Full Baths	1
Family Rooms		Half Baths	
Kitchens		Extra Fixtures	
Total Rooms	4		
Kitchen Type		Bath Type	
Kitchen Remod	No	Bath Remod	No

Adjustments

Int vs Ext	Same	Unfinished Area	
Cathedral Ceiling	x	Unheated Area	

Grade & Depreciation

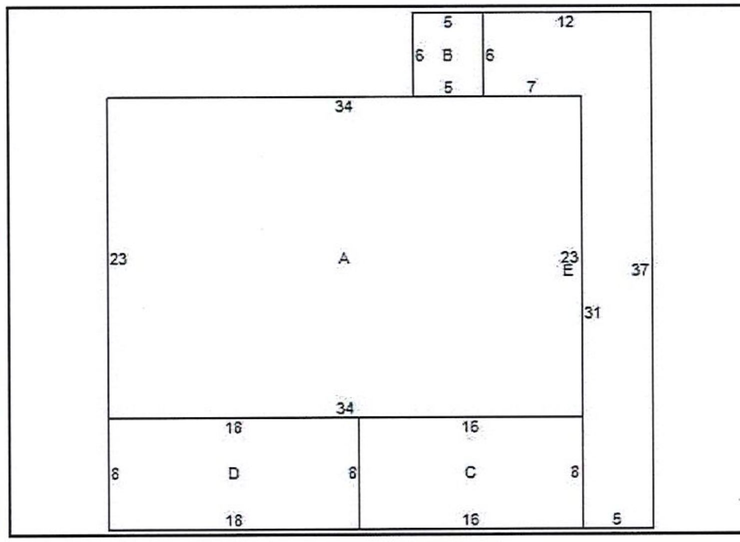
Grade	C-	Market Adj	
Condition	Good	Functional	
CDU	GOOD	Economic	Univers Mktadj
Cost & Design	0	% Good Ovr	
% Complete			

Dwelling Computations

Base Price	214,439	% Good	91
Plumbing		% Good Override	
Basement	-30,590	Functional	
Heating	0	Economic	
Attic	0	% Complete	
Other Features	0	C&D Factor	
		Adj Factor	.9
Subtotal	183,850	Additions	33,800
Ground Floor Area	782		
Total Living Area	910	Dwelling Value	180,990

Building Notes

11/22/2002



ID	Code	Description	Area
A		Main Building	782
B	11	OFP OPEN FRAME PO...	30
C	10	1sFR FRAME	128
D	31	WD WOOD DECKS	144
E	31	WD WOOD DECKS	227
F	RS1	FRAME UTILITY SHED	72*

Outbuilding Data

Type	Size 1	Size 2	Area	Qty	Yr Blt	Grade	Condition	Value
Frame Shed	8 x 9		72	1	2011	C	A	1,040

Condominium / Mobile Home Information

Complex Name	
Condo Model	
Unit Number	
Unit Level	Unit Location
Unit Parking	Unit View
Model (MH)	Model Make (MH)

Comparable Sales Summary

Parcel ID	Sale Date	Sale Price	TLA	Style	Yr Built	Grade

RESIDENTIAL PROPERTY RECORD CARD 2026

CITY OF PORTLAND

Situs : 108 CRESCENT AVE	Parcel ID: 083B G007001	Class: SEASONAL	Card: 1 of 1	Printed: July 15, 2026

CURRENT OWNER

HORAN JOHN JOSEPH &
SUZANNE KEATING HORAN JTS
320 S OCEAN BLVD # H
DELRAY BEACH FL 33483

GENERAL INFORMATION

Living Units	1
Neighborhood	1001
Alternate ID	14284
Vol / Pg	40475/217
District	16
Zoning	IR2
Class	RI

Property Notes

83B-G-7-8-9
CRESCENT AVE 108
TRELAWNY ST BAY AVE
GR DIA ISLAND 33628 SF

Land Information

Type		Size	Influence Factors	Influence %	Value
Primary	SF	33,628		-25	531,930

Total Acres: .772
Spot:
Location:

Assessment Information

	Assessed	Appraised	Cost	Income	Market
Land	531,900	531,900	531,900	0	0
Building	391,700	391,700	391,700	0	0
Total	923,600	923,600	923,600	0	0

Manual Override Reason
Base Date of Value APRIL 1, 2021
Effective Date of Value APRIL 1, 2021
Value Flag COST APPROACH
Gross Building:

Entrance Information

Date	ID	Entry Code	Source
07/19/89	JS	No One At Home	Other

Permit Information

Date Issued	Number	Price	Purpose	% Complete

Sales/Ownership History

Transfer Date	Price	Type	Validity	Deed Reference	Deed Type	Grantee
11/09/23	975,000	Land & Building	Valid Sale	40475/217		HORAN JOHN JOSEPH &
09/09/16		Land & Building	Relative Sale	33429/331		CHASSION ERIC JOSEPH &
10/21/03				20428/104		CHAISSON LOLA &
04/10/67				2992/416		HURLEY FRANK E &

EXHIBIT 7

tyler technologies

RESIDENTIAL PROPERTY RECORD CARD 2026

CITY OF PORTLAND

Situs : 108 CRESCENT AVE	Parcel Id: 083B G007001	Class: SEASONAL	Card: 1 of 1	Printed: July 15, 2026

Dwelling Information

Style	Cottage	Year Built	1895
Story height	2	Eff Year Built	
Attic	None	Year Remodeled	1983
Exterior Walls	Frame	Amenities	
Masonry Trim	x		
Color	Neutral	In-law Apt	No

Basement

Basement	None	# Car Bsmt Gar	
FBLA Size	x	FBLA Type	
Rec Rm Size	x	Rec Rm Type	

Heating & Cooling / Fireplaces

Heat Type	None	Stacks	1
Fuel Type	None	Openings	1
System Type	None	Pre-Fab	

Room Detail

Bedrooms	4	Full Baths	3
Family Rooms		Half Baths	
Kitchens		Extra Fixtures	
Total Rooms	8		
Kitchen Type		Bath Type	
Kitchen Remod	Yes	Bath Remod	Yes

Adjustments

Int vs Ext	Same	Unfinished Area	
Cathedral Ceiling	x	Unheated Area	

Grade & Depreciation

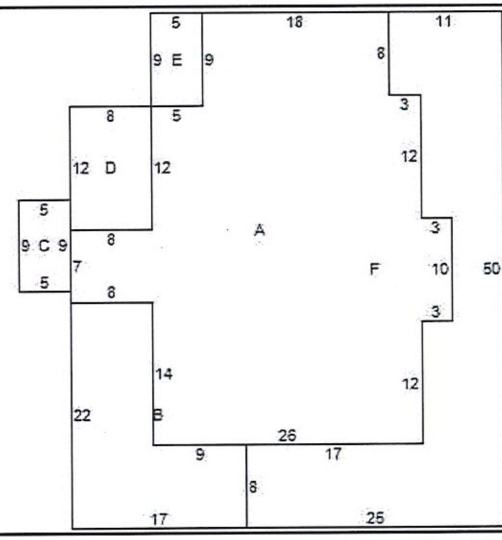
Grade	C	Market Adj	
Condition	Good	Functional	
CDU	GOOD	Economic	Univers Mktadj
Cost & Design	-20	% Good Ovr	
% Complete			

Dwelling Computations

Base Price	504,548	% Good	89
Plumbing	21,460	% Good Override	
Basement	-47,170	Functional	
Heating	-24,210	Economic	
Attic	0	% Complete	
Other Features	16,100	C&D Factor	-20
		Adj Factor	.9
Subtotal	470,730	Additions	100,100
Ground Floor Area	1,109		
Total Living Area	2,607	Dwelling Value	391,730

Building Notes

11/15/2002
CDPCT = OVERBUILT COTTAGE (20%)



ID	Code	Description	Area
A		Main Building	1109
B	10	1sFR FRAME	248
C	10	1sFR FRAME	45
D	10	1sFR FRAME	96
E	11	OFP OPEN FRAME PO...	45
F	11	OFP OPEN FRAME PO...	530

Outbuilding Data

Type	Size 1	Size 2	Area	Qty	Yr Blt	Grade	Condition	Value

Condominium / Mobile Home Information

Complex Name			
Condo Model			
Unit Number			
Unit Level		Unit Location	
Unit Parking		Unit View	
Model (MH)		Model Make (MH)	

Comparable Sales Summary

Parcel ID	Sale Date	Sale Price	TLA	Style	Yr Built	Grade

RESIDENTIAL PROPERTY RECORD CARD 2026

CITY OF PORTLAND

Situs : 40 MERIDIAN ST	Parcel ID: 085 B009001	Class: SEASONAL	Card: 1 of 1	Printed: July 15, 2026

CURRENT OWNER

WALKER LEMUEL III &
MIKELLA WALKER JTS
588 SHORE RD
CAPE ELIZABETH ME 04107

GENERAL INFORMATION

Living Units	1
Neighborhood	100
Alternate ID	3641
Vol / Pg	40050/302
District	17
Zoning	IR2
Class	RI

Property Notes

85-B-9
MERIDIAN ST 40
PEAKS ISLAND
5000 SF

Land Information

Type		Size	Influence Factors	Influence %	Value
Primary	SF	5,000		-70	202,730

Total Acres: .1148
Spot:

Location:

Assessment Information

	Assessed	Appraised	Cost	Income	Market
Land	202,700	202,700	202,700	0	0
Building	178,600	178,600	178,600	0	0
Total	381,300	381,300	381,300	0	0

Manual Override Reason
Base Date of Value APRIL 1, 2021
Effective Date of Value APRIL 1, 2021

Value Flag COST APPROACH
Gross Building:

Entrance Information

Date	ID	Entry Code	Source
08/02/89	SR	No One At Home	Other

Permit Information

Date Issued	Number	Price	Purpose		% Complete
07/31/23	SALE		OTHER	See Listing For 2023 Sale	

Sales/Ownership History

Transfer Date	Price	Type	Validity	Deed Reference	Deed Type	Grantee
03/31/23	441,000	Land & Building	Valid Sale	40050/302		WALKER LEMUEL III &
07/21/17	252,000	Land & Building	Reval Valid	34176/176		DAVIES NOELLYN K &
02/11/11		Land & Building	Relative Sale	28519/184		PATTON NANCY NORTEMAN &
01/11/00	67,500	Land & Building		15272/176		NORTEMAN NANCY L

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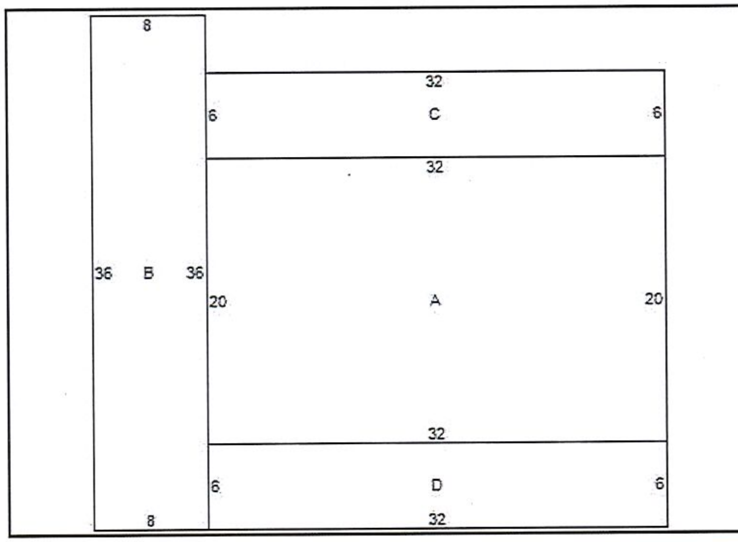
RESIDENTIAL PROPERTY RECORD CARD 2026

CITY OF PORTLAND

Situs : 40 MERIDIAN ST	Parcel Id: 085 B009001	Class: SEASONAL	Card: 1 of 1	Printed: July 15, 2026



ID	Code	Description	Area
A		Main Building	640
B	31	WD WOOD DECKS	288
C	12	EFP ENCL FRAME POR...	192
D	11	OFP OPEN FRAME PO...	192

Dwelling Information

Style	Cottage	Year Built	1900
Story height	1	Eff Year Built	
Attic	None	Year Remodeled	
Exterior Walls	Al/Vinyl	Amenities	
Masonry Trim	x		
Color	Neutral	In-law Apt	No

Basement

Basement	Crawl	# Car Bsmt Gar	
FBLA Size	x	FBLA Type	
Rec Rm Size	x	Rec Rm Type	

Heating & Cooling / Fireplaces

Heat Type	Basic	Stacks	
Fuel Type	Electric	Openings	
System Type	Hot Water	Pre-Fab	

Room Detail

Bedrooms	2	Full Baths	1
Family Rooms		Half Baths	
Kitchens		Extra Fixtures	
Total Rooms	6		
Kitchen Type		Bath Type	
Kitchen Remod	Yes	Bath Remod	Yes

Adjustments

Int vs Ext	Same	Unfinished Area	
Cathedral Ceiling	x	Unheated Area	

Grade & Depreciation

Grade	D+	Market Adj	
Condition	Good	Functional	
CDU	GOOD	Economic	
Cost & Design	0	% Good Ovr	
% Complete			

Dwelling Computations

Base Price	187,802	% Good	89
Plumbing		% Good Override	
Basement	-14,400	Functional	
Heating	0	Economic	
Attic	0	% Complete	
Other Features	0	C&D Factor	
		Adj Factor	.9
Subtotal	173,400	Additions	44,100
Ground Floor Area	640		
Total Living Area	640	Dwelling Value	178,590

Building Notes

11/7/2002
SEASONAL PROPERTY

Outbuilding Data

Type	Size 1	Size 2	Area	Qty	Yr Blt	Grade	Condition	Value

Condominium / Mobile Home Information

Complex Name	
Condo Model	
Unit Number	
Unit Level	Unit Location
Unit Parking	Unit View
Model (MH)	Model Make (MH)

Comparable Sales Summary

Parcel ID	Sale Date	Sale Price	TLA	Style	Yr Built	Grade

RESIDENTIAL PROPERTY RECORD CARD 2026

CITY OF PORTLAND

Situs : 112 PLEASANT AVE PI	Parcel ID: 087 I005001	Class: SEASONAL	Card: 1 of 1	Printed: July 15, 2026

CURRENT OWNER

KEITH DOUG
112 PLEASANT AVE
PEAKS ISLAND ME 04108

GENERAL INFORMATION

Living Units	1
Neighborhood	100
Alternate ID	92683
Vol / Pg	40071/130
District	17
Zoning	IR2
Class	RI

Property Notes

87-I-5
PLEASANT AVE 112
PEAKS ISLAND
4879 SF

Land Information

Type		Size	Influence Factors	Influence %		Value
Primary	SF	4,879		-45	-25	278,400

Total Acres: .112
Spot:
Location:

Assessment Information

	Assessed	Appraised	Cost	Income	Market
Land	278,400	278,400	278,400	0	0
Building	167,500	167,500	167,500	0	0
Total	445,900	445,900	445,900	0	0

Manual Override Reason
Base Date of Value APRIL 1, 2021
Value Flag COST APPROACH
Effective Date of Value APRIL 1, 2021
Gross Building:

Entrance Information

Date	ID	Entry Code	Source
08/02/90	BM	Entry & Sign	Owner

Permit Information

Date Issued	Number	Price	Purpose		% Complete
01/12/26	BLDR2025-	8,000	SHED	Adding A 10'X16' Shed To Our Bac	
12/13/23	SWDS2023		OTHER	Install A Subsurface Wastewater D	
06/14/23	HVAC2023-	3,000	OTHER	Install One 15k Mini Split Heat Pun	

Sales/Ownership History

Transfer Date	Price	Type	Validity	Deed Reference	Deed Type	Grantee
04/12/23	430,000	Land & Building	Valid Sale	40071/130		KEITH DOUG
03/01/16	200,000	Land & Building	Valid Sale	32947/200		BREWER DEBORAH G &
08/03/12	131,200	Land & Building		29809/127		MARCUM VERNON W
07/01/03				NCFY04/		JAHNES CHRISTINE ANN
04/15/90				9248/216		SWAIN CHRISTINE JAHNES

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RESIDENTIAL PROPERTY RECORD CARD 2026

CITY OF PORTLAND

Situs : 112 PLEASANT AVE PI	Parcel Id: 087 I005001	Class: SEASONAL	Card: 1 of 1	Printed: July 15, 2026

Dwelling Information

Style	Cottage	Year Built	1880
Story height	1	Eff Year Built	
Attic	Pt-Fin	Year Remodeled	
Exterior Walls	Frame	Amenities	
Masonry Trim	x		
Color	Neutral	In-law Apt	No

Basement

Basement	None	# Car Bsmt Gar	
FBLA Size	x	FBLA Type	
Rec Rm Size	x	Rec Rm Type	

Heating & Cooling / Fireplaces

Heat Type	Mini Split - Full	Stacks	
Fuel Type	Electric	Openings	
System Type	Warm Air	Pre-Fab	1

Room Detail

Bedrooms	2	Full Baths	1
Family Rooms		Half Baths	
Kitchens		Extra Fixtures	
Total Rooms	5		
Kitchen Type		Bath Type	
Kitchen Remod	No	Bath Remod	Yes

Adjustments

Int vs Ext	Same	Unfinished Area	
Cathedral Ceiling	x	Unheated Area	

Grade & Depreciation

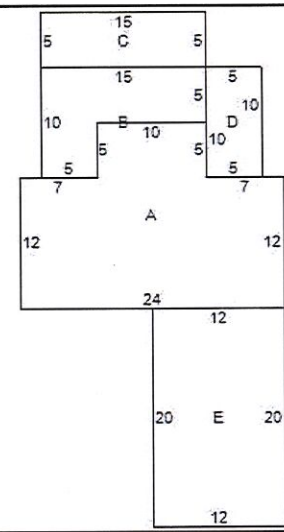
Grade	D+	Market Adj	
Condition	Good	Functional	
CDU	GOOD	Economic	
Cost & Design	0	% Good Ovr	
% Complete			

Dwelling Computations

Base Price	147,036	% Good	89
Plumbing		% Good Override	
Basement	-20,340	Functional	
Heating	3,900	Economic	
Attic	18,600	% Complete	
Other Features	8,370	C&D Factor	
		Adj Factor	.9
Subtotal	157,570	Additions	45,900
Ground Floor Area	338		
Total Living Area	663	Dwelling Value	167,530

Building Notes

5/2017: DATA UPDATED/SVF.



ID	Code	Description		Area
A		Main Building		338
B	11	OFP	OPEN FRAME PO...	100
C	31	WD	WOOD DECKS	75
D	14	FUB	FRAME UTILITY B...	50
E	10	1sFR	FRAME	240

Outbuilding Data

Type	Size 1	Size 2	Area	Qty	Yr Blt	Grade	Condition	Value

Condominium / Mobile Home Information

Complex Name			
Condo Model			
Unit Number			
Unit Level		Unit Location	
Unit Parking		Unit View	
Model (MH)		Model Make (MH)	

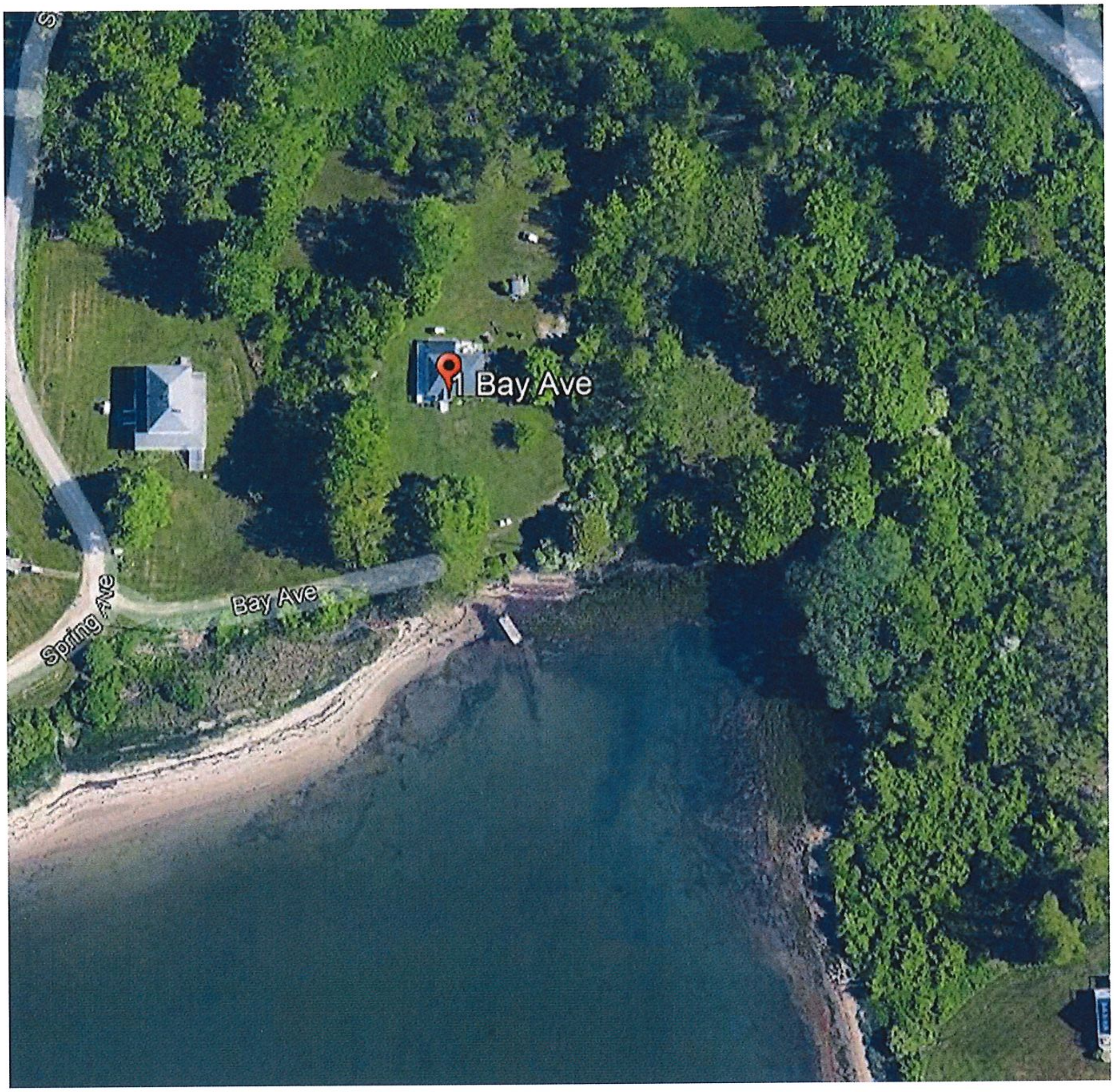
Comparable Sales Summary

Parcel ID	Sale Date	Sale Price	TLA	Style	Yr Built	Grade

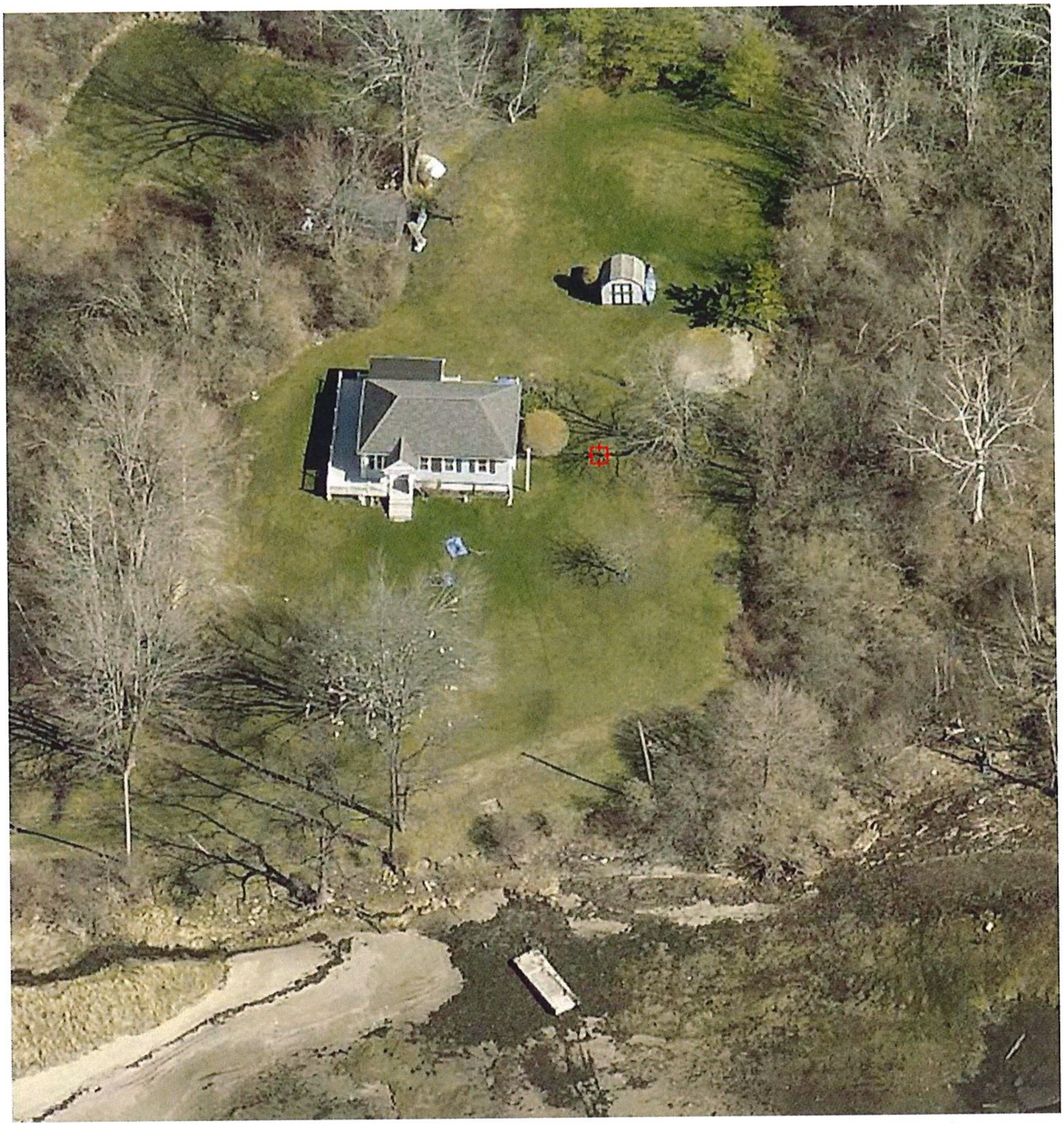
EXHIBIT 8

PARCEL ID	ADRNO	LOCATION	LOT ACRES	SALE DATE	SALE PRICE	ASSESSMENT
084 N020001	52	OAK AVE	0.1395	4/28/2023	$325,000	$461,800
087 II021001	7	UPPER A ST	0.1356	10/13/2023	$360,000	$332,100
087 I005001	112	PLEASANT AVE PI	0.112	4/12/2023	$430,000	$445,900
092 E018001	621	ISLAND AVE	0.091	9/12/2023	$436,420	$490,800
092 F049001	20	KNICKERBOCKER LN	0.1303	7/24/2024	$500,000	$464,500
084 N033001	18	HADLOCK COVE	0.0951	10/16/2024	$850,000	$816,900
083B G007001	108	CRESCENT AVE	0.772	11/9/2023	$975,000	$923,600
091 M003001	835	SEASHORE AVE	0.4936	6/28/2023	$1,220,000	$1,262,900

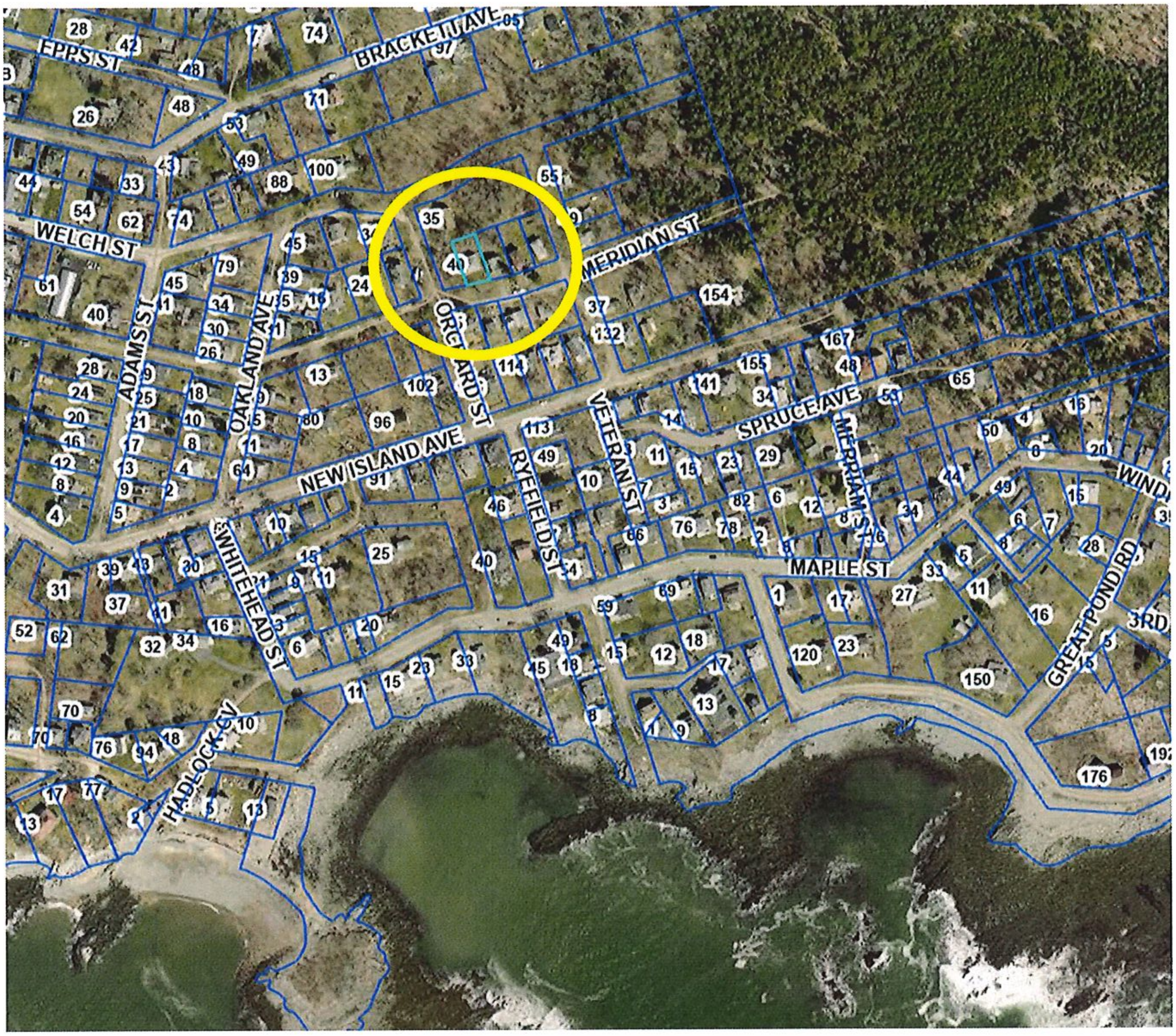
EXHIBIT 9



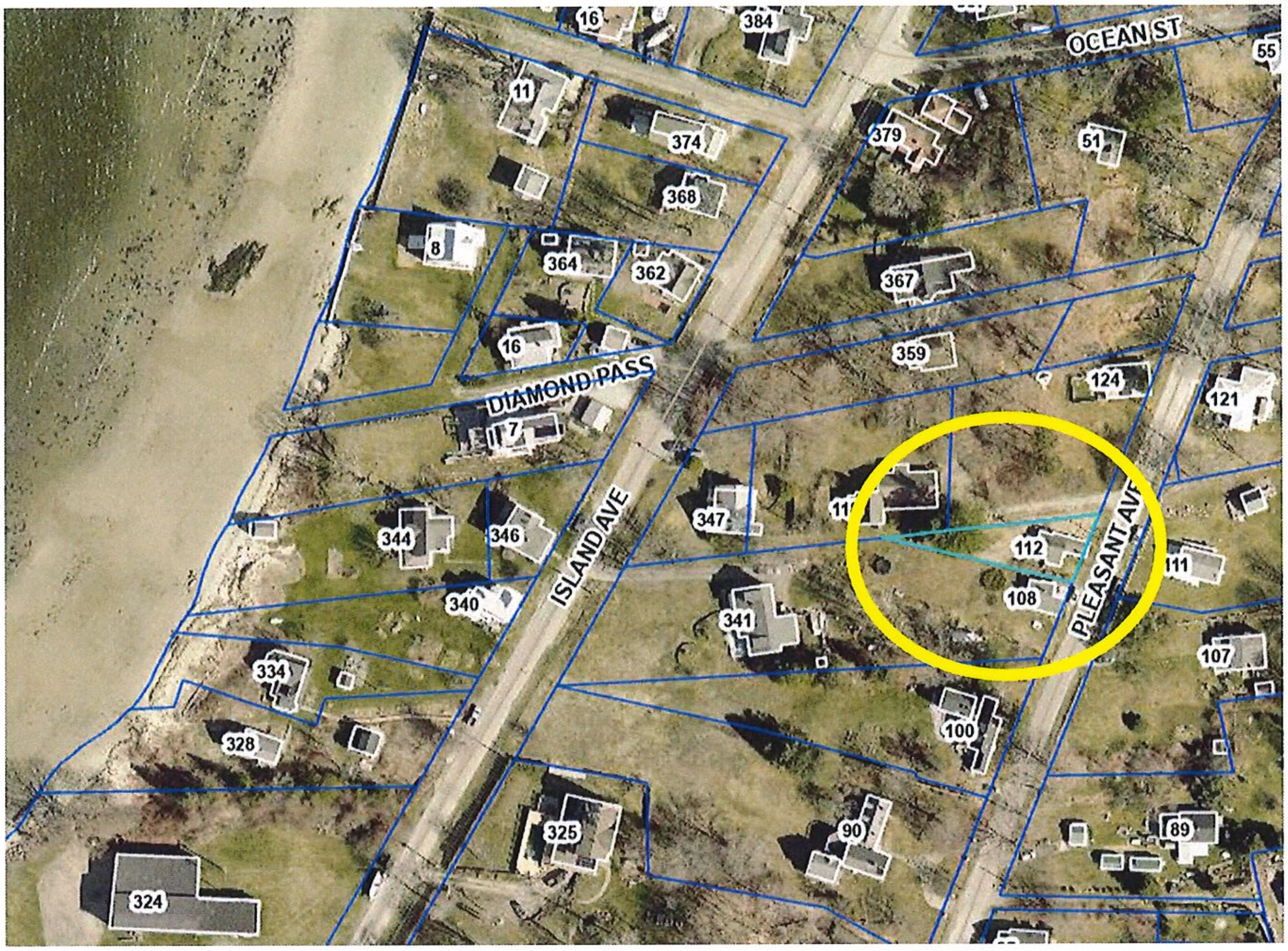
1 BAY AVENUE



1 BAY AVENUE



40 MERIDIAN STREET



112 PLEASANT AVENUE