

TOWN OF WESTPORT  
PETITION TO BOARD OF ASSESSMENT APPEALS

Office Use Only  
GL Year: 2020 7580  
List No: \_\_\_\_\_

**MUST BE FILED BY MONDAY, FEBRUARY 22, 2021  
EMAILED OR FAXED FORMS ARE NOT ACCEPTED**

**RECEIVED**

By authority of Connecticut State Statute 12-111

Please print or fill in on the computer the following information  
about each property being appealed. Print 3 copies ~~keep one~~  
for your records. **ASSESSOR'S OFFICE**

Two copies of the forms must be  
returned to:

WESTPORT TOWN HALL  
BOARD OF ASSESSMENT APPEALS  
110 MYRTLE AVENUE - ROOM 104  
WESTPORT, CT 06880

Grand List of October 1, 2020 Date(s) not available: 3/29 - 3/30 - 3/31

Property Owner's Name: Richard and Michelle Adams

Property Location: 12 Iron Gate Hill Telephone contact: 917-860-0009  
(number and street)

Appellant's Name: Harriet Busker (Agent) Property Type: Residential  
(residential, commercial, personal property, motor vehicle)

Email Address: hbusker@earthlink.net

Mailing Address: 31 Ceil Rd - Tisbury Ct Phone Number: 203-374-9542

Total Assessment: \$1,223,900 Appellant's Estimate of Market Value: \$1,630,000

BRIEFLY STATE YOUR REASON FOR APPEAL: To Determine market  
value as of 10/1/2020.

Signature at Application Harriet Busker Date: 2/28/2021

Signature at Time of Hearing \_\_\_\_\_ Date: \_\_\_\_\_

**For Official Use Only**

BOARD ACTION

No Change \_\_\_\_\_ Reduced \_\_\_\_\_ Increased \_\_\_\_\_

ORIGINAL ASSESSMENT:

BAA CHANGE:

Land: \_\_\_\_\_ Land: \_\_\_\_\_

Building: \_\_\_\_\_ Building: \_\_\_\_\_

Other: \_\_\_\_\_ Other: \_\_\_\_\_

Total: \_\_\_\_\_ Total: \_\_\_\_\_

Personal Property: \_\_\_\_\_ Personal Property: \_\_\_\_\_

Motor Vehicle: \_\_\_\_\_ Motor Vehicle: \_\_\_\_\_

DATE AND TIME OF HEARING AT \_\_\_\_\_ Dated: \_\_\_\_\_

TOWN HALL \_\_\_\_\_ Signed: \_\_\_\_\_

ROOM: \_\_\_\_\_ Signed: \_\_\_\_\_

Date: \_\_\_\_\_ Signed: \_\_\_\_\_

Time: \_\_\_\_\_ Signed: \_\_\_\_\_



RICHARD S. HARMAN

1-27-2021

TOWN OF WESTPORT  
TAX APPEAL

I am giving HARRIET BUSKER  
permission to represent me from  
the 2020 tax appeal

Thank you, buddy

Richard Lounsbury  
17- Iron Gate Hill  
Westport, VT 05650



CURRENT OWNER		TOPO		UTILITIES		STRT / ROAD		LOCATION		CURRENT ASSESSMENT	
HARMAN RICHARD S & MICHELLE		6	Septic	2	Private					Description	Code
12 IRON GATE HILL										RES LAND	1-1
All Prcj ID 53183150-A										DWELLING	1-3
Historic ID 505										RES OUTBL	1-4
Census 505										Appraised	505,300
Westport H27										Assessed	353,700
Survey Ma 7171										Appraised	800,000
Survey Ma										Assessed	70,200
GIS ID E08005000										Total	1,223,900
1										Total	1,748,400

RECORD OF OWNERSHIP		BK-VOL/PAGE		SALE DATE		Q/U		V/I		SALE PRICE		VC	
HARMAN RICHARD S & MICHELLE		3153	0037	12-21-2010	U	I	0			415,000	2020	1-1	1-1
HARMAN RICHARD S & MICHELLE		0598	0044	06-03-1982	U	I	0			800,000	2019	1-1	1-1
Total										1,223,900	Total	1,223,900	Total
Total										39,800	2018	1-1	1-1
Total										678,800	2018	1-3	1-3
Total										39,800	2018	1-4	1-4
Total										1,053,900	Total	1,053,900	Total

EXEMPTIONS		Amount		Description		Code		Number		Amount		Comm Int	
Year	Code	Amount	Description	Code	Description	Number	Amount	Comm Int					

ASSESSING NEIGHBORHOOD		Sub		Nbhd Name		B		Tracing		Batch	
Nbhd	0002	Sub	R	Nbhd Name	0002	B	Tracing	Batch			

NOTES		M/7171(1), 7080(A-1), 5920(A-1), 2892		(A&E)		ARCHITECT: FRASER PETERS PER OWNER		WOB: LEFT FRONT		PDAS ON LEFT & RT	
Appraised Bldg Value (Card)	1,142,800	Appraised Xf (B) Value (Bldg)	100,300	Appraised Ob (B) Value (Bldg)	505,300	Appraised Land Value (Bldg)	1,748,400	Special Land Value	0	Total Appraised Parcel Value	1,748,400

BUILDING PERMIT RECORD		Permit Id		Issue Date		Type		Description		Amount		Insp Date		% Comp		Date Comp		Comments	
Permit Id	72663	Issue Date	01-24-2011	Type	AL	Description	Alterations	Amount	70,000	Insp Date	100	% Comp		Date Comp		Comments	INTERIOR RENOVATION FO		

LAND LINE VALUATION SECTION		Date		Id		Type		Is		Cd		Purpos/Result	
Date	08-11-2020	Id	PG	Type	3	Is	5	Cd	56	Purpos/Result	Changed as a result of disc		
Date	06-12-2020	Id	VA	Type		Is		Cd	80	Purpos/Result	Data Mailer No Change		
Date	05-19-2020	Id	SR	Type		Is		Cd	19	Purpos/Result	Field Review		
Date	03-02-2020	Id	VA	Type		Is		Cd	60	Purpos/Result	Mailer Sent		
Date	06-22-2018	Id	TM	Type	7	Is	1	Cd	00	Purpos/Result	Measur+Listed		
Date	11-13-2017	Id	TM	Type	7	Is	5	Cd	57	Purpos/Result	Office review - town record		
Date	06-17-2015	Id	VA	Type		Is		Cd	10	Purpos/Result	Measur/Inst - Letter Sent		

B Use Code		Description		Zone		Land		Land Units		Unit Price		Size Adj		Site Index		Cond		Nbhd		Nbhd		Adj		Notes		Location Adjustment		Adj Unit P		Land Value	
B Use Code	1	Description	Single Family Re	Zone	AA	Land		Land Units	2.570	Unit Price	360,000	Size Adj	0.41070	Site Index	5	Cond	0.95	Nbhd	140	Nbhd	1.400	Adj	Notes	Location Adjustment	Adj Unit P	Land Value	505,300	505,300			

Parcel Total Land Area		2.570		AC	
Parcel Total Land Area	2.570	AC			

Total Card Land Units		2.570		AC	
Total Card Land Units	2.570	AC			

Total Land Value		505,300	
Total Land Value	505,300		



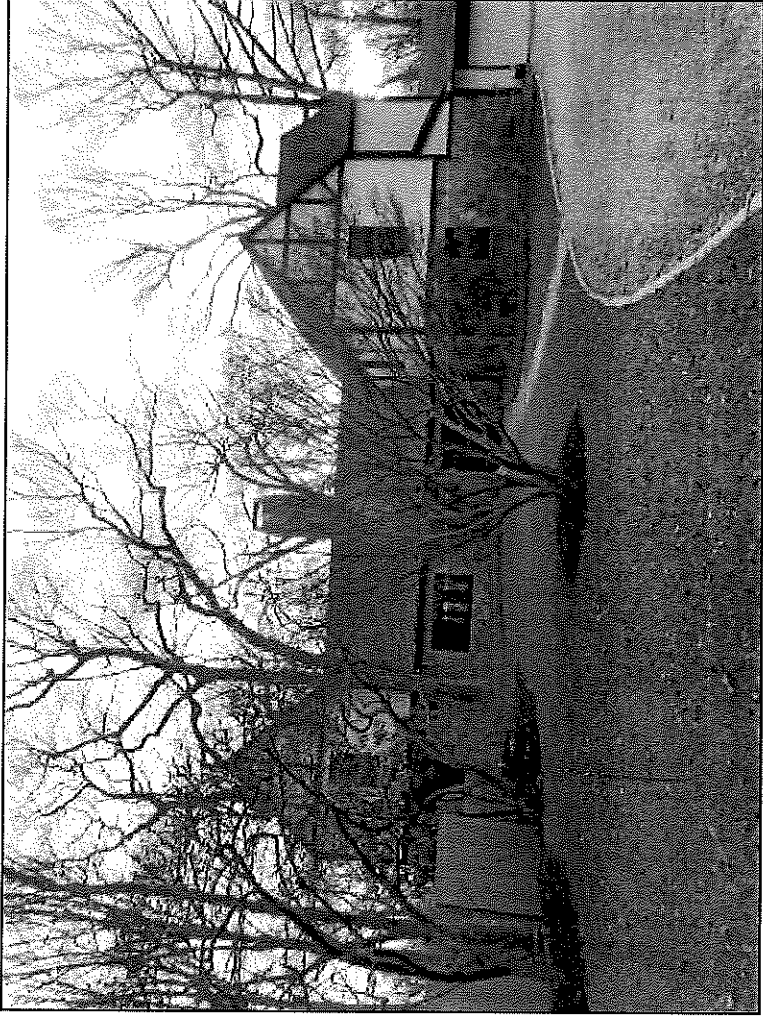


CONSTRUCTION DETAIL												
Element	Cd	Description	Element	Cd	Description							
Style:	104	Custom Cape	Fireplaces	1								
Model	01	Residential	Ceiling Height	9.00	Elevator							
Grade:	15	A+	2 Stories									
Stories:	1	Occupancy										
Exterior Wall 1	21	Stone/Masonry	Parcel Id	C	Ownr							
Exterior Wall 2	17	Stucco/Masonry	Adjust Type	B	S							
Roof Structure:	03	Gable	Condo Fir		Factor%							
Roof Cover	03	Asphalt Shngl	Condo Unit									
Interior Wall 1	03	Plaster										
Interior Wall 2	05	Drywall										
Interior Fir 1	12	Hardwood										
Interior Fir 2												
Heat Fuel	03	Gas										
Heat Type:	05	Hot Water										
AC Type:	03	Central										
Total Bedrooms	05	5 Bedrooms										
Total Bthrms:	4	4 Full Baths										
Total Half Baths	0											
Total Xtra Fixtrs	4											
Total Rooms:	10	10 Rooms										
Bath Style:	03	Modern										
Kitchen Style:	03	Modern										
Kitchens	1											
Whirlpool Tubs	1											
Hot Tubs												
Sauna (SF Area	612											
Fin Basement	3	Basic FRB										
Fin Bsmt Qual												
Bsmt. Garages	G											
Interior Cond	1											
Fireplaces	1											
Ceiling Height	9.00											
<b>OB - OUTBUILDING &amp; YARD ITEMS(L) / XF - BUILDING EXTRA FEATURES(B)</b>												
Code	Descript	Sub	Sub Ty	L/B	Units	Unit Pric	Yr Bilt	Cond. C	% Gd	Grade	Grade A	Appr. V
<b>BUILDING SUB-AREA SUMMARY SECTION</b>												
Code	Description	Living Area	Floor Area	Eff Area	Unit Cost	Undeprec Value						
VLT	Vaulted Ceiling	0	222	12.05	2,676							
Ttl Gross Liv / Lease Area												



Client	Richard S. Harman	File No.	12 Iron Gate Hill
Property Address	12 Iron Gate HI		
City	Westport	State	CT
Lender	County Fairfield	Zip Code	06880

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# RESTRICTED APPRAISAL REPORT

File No.: 12 Iron Gate Hill  
 State: CT Zip Code: 06880

Property Address: 12 Iron Gate Hill City: Westport  
 County: Fairfield Legal Description: Volume 3153 Page 37

Assessor's Parcel #: E08/005  
 Tax Year: 2020 R.E. Taxes: \$ 17,611 Special Assessments: \$ N/A Borrower (if applicable): N/A  
 Current Owner of Record: Richard S./Michelle Harman Occupant:  Owner  Tenant  Vacant  Manufactured Housing  
 Property Type:  SFR  2-4 Family  # of Units: 1 Ownership Restriction:  None  PUD  Condo  Coop  
 Market Area Name: Greens Farms Map Reference: 14860 Census Tract: 0505.00  Flood Hazard

The purpose of this appraisal is to develop an opinion of:  Market Value (as defined), or  other type of value (describe)  
 This report reflects the following value (if not Current, see comments):  Current (the inspection Date is the Effective Date)  Retrospective  Prospective  
 Approaches developed for this appraisal:  Sales Comparison Approach  Cost Approach  Income Approach  Other:  
 Property Rights Appraised:  Fee Simple  Leasehold  Leased Fee  Other (describe)

Intended Use: Market Value as of 10/1/2020 for purposes of tax appeal  
 Under USPAP Standards Rule 2-2(b), this is a Restricted Appraisal Report, and is intended only for the sole use of the named client. There are no other intended users. The client must clearly understand that the appraiser's opinions and conclusions may not be understood properly without additional information in the appraiser's work file.

Client: Richard S. Harman Address: 12 Iron Gate Hill, Westport, CT 06880  
 Appraiser: Harriet Busker Address: 31 Ceil Road, Trumbull, CT 06611

FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3
Address	12 Brookside Dr Westport, CT 06880	350 Greens Farms Rd Westport, CT 06880	31 Bayberry Ln Westport, CT 06880	
Proximity to Subject	1.29 miles N	2.24 miles E	2.02 miles NE	
Sale Price	\$ 1,585,000	\$ 1,785,000	\$ 1,580,000	
Sale Price/GLA	\$/sq.ft. \$ 424.93	\$/sq.ft. \$ 322.38	\$/sq.ft. \$ 345.88	
Data Source(s)	City Hall Records	Volume 4009 Page 213	Volume 4012 Page 181	
Verification Source(s)	Interior Inspection	CMLS/Matrix#170309465	CMLS/Matrix#170277361	
VALUE ADJUSTMENTS	DESCRIPTION +/- \$ Adjust.	DESCRIPTION +/- \$ Adjust.	DESCRIPTION +/- \$ Adjust.	
Sales or Financing Concessions	N/A	Conventional Unknown	Conventional Unknown	
Date of Sale/Time	N/A	9/21/2020 Cisd	6/9/2020 Cisd	
Rights Appraised	Fee Simple	Fee Simple	Fee Simple	
Location	Good	Good	Semi Busy Road	+50,000
Site	2.57 Acres/Sloping	1.55 Acres	2.28 Acres/Level	-31,600
View	Woods/Private	Wds/EndCu de Sac	Woods/Private	
Design (Style)	Unique/Normandy	Colonial/Cape	Colonial/Cape	+25,000
Quality of Construction	Very Good(+)	Very Good(+)	Very Good(+)	
Age	1926/95 Years	1941/80 Years	1936/85 Years	
Condition	Good	Good	Good	
Above Grade	Total Bdrms Baths	Total Bdrms Baths	Total Bdrms Baths	
Room Count	10 5 4	9 5 3.1	10 5 4.1	-10,000
Gross Living Area	4,055 sq.ft.	3,730 sq.ft.	4,568 sq.ft.	-51,300
Basement & Finished Rooms Below Grade	Part Bsmnt/PtCrawl/Spac	Full Basement	Full Basement	
Functional Utility	None	554sf Finish/FIBath	1140sf Fin/Bath	
Heating/Cooling	Average	Average	Average	
Energy Efficient Items	Gas/CAC	Oil/CAC	Oil/CAC	
Garage/Carport	Standard	Standard	Generator	-10,000
Porch/Patio/Deck	2 Car Garage	3 Car Garage	4 Car Garage	-30,000
Fireplaces	Patio	-10,000 Patio/Deck	-10,000 Deck/Patio	-10,000
Other	1 Fireplace	4 Fireplaces	-10,000 2 Fireplaces	-5,000
Pool/Amenities	Greenhouse	+10,000 Guest House/1080sf	-54,000 None	+10,000
Water/Sewer	Pool/Tennis Court	+75,000 Pool/Tennis Court	None	
Original List Price/DOM	Water/Septic	Water/Septic	Water/Septic	
Net Adjustment (Total)	N/A	\$1,550,000/38DOM	\$2,150,000/355DOM	\$1699000/55DOM
Adjusted Sale Price of Comparables	<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 89,800	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -322,200	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -129,900	
Summary of Sales Comparison Approach	Net 5.7% Gross 13.6% \$ 1,674,800	Net 18.1% Gross 20.9% \$ 1,462,800	Net 8.2% Gross 19.0% \$ 1,450,100	

See attached addenda.





**RESTRICTED APPRAISAL REPORT**

File No.: 12 Iron Gate Hill

My research  did  did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s): City Hall Records

1st Prior Subject Sale/Transfer

Analysis of sale/transfer history and/or any current agreement of sale/listing: There have been no recent transfers of the subject property. The last transfer of the subject property took place on 6/3/1982 with a sale price of \$415,000 and is recorded in Volume 598 Page 44 in the Westport Land Records. The subject property was recently (8/1/2020) listed on the market with a list price of \$1,995,000 and cancelled 2 days later.

Date:

Price:

Source(s):

2nd Prior Subject Sale/Transfer

Date:

Price:

Source(s):

**Subject Market Area and Marketability:** Due to the Corona Virus that began in March 2020 demand outweighs supply. This has shown an increase in market values. Homes priced at or below market value tend to increase the chances of a bidding war. It is not known if the current market will sustain itself in the near future, however, low interest rates remain an appeal to the market. The Westport market remains strong as of the date of this Appraisal (10/1/2020).

Site Area: 2.57 Acres/Sloting

Site View: Woods/Private

Topography: Rolling

Drainage: Adequate

Zoning Classification: AA

Description: 1 Acre Minimum

Zoning Compliance:  Legal  Legal nonconforming (grandfathered)  Illegal  No zoning

Highest & Best Use:  Present use, or  Other use (explain)

Actual Use as of Effective Date: Single Family Dwelling

Use as appraised in this report: Single Family Residence

Opinion of Highest &amp; Best Use: The highest and best use of the site is that of a Single Family dwelling.

FEMA Spec'l Flood Hazard Area  Yes  No FEMA Flood Zone X

FEMA Map # 09001C0413G

FEMA Map Date 07/08/2013

**Site Comments:** The subject property is located on a 2.57 acre predominantly rolling lot. It is located at the top of the private road. The subject site rises up to the front and down to the rear. Although the subject property contains 2.57 acres of land, useable land is approximately 1 acre. There is an inground pool, patio and tennis court (constructed in 1977). City water and septic service the property. No adverse conditions were noted at the time of the inspection.

**Improvements Comments:** The subject dwelling was originally constructed in 1926 and kitchen and baths have been updated and remodeled within the last 10 years. The basement contains 539sf. The laundry area is located in the basement. The remainder of the dwelling is located on slab with 73sf of crawl space. There is a 110sf greenhouse, 2 car attached garage, central air, living room with high vaulted ceiling separating two sections of the dwelling. The floor plan is unique with master bedroom suite located on one side of the dwelling and the remaining bedrooms and baths located on the opposite side of the living room. The exterior of the dwelling is a combination of stucco, stone and masonry. There is one fireplace which is located in the living room.

Indicated Value by: Sales Comparison Approach \$ 1,585,000

Indicated Value by: Cost Approach (if developed) \$ N/A

Indicated Value by: Income Approach (if developed) \$ N/A

Final Reconciliation Most weight was placed on the Sales Comparison Analysis as it is the most reliable indicator of value in the current market.

The Cost Approach is not developed since it is not applicable to this analysis. The Income Approach is not applicable to this analysis.

**RECONCILIATION**

This Appraisal is being done as a retrospective Appraisal as of 10/1/2020. The interior inspection on the subject property was done on 1/16/2021 which is noted in the signature section of this report.

This appraisal is made  "as is",  subject to completion per plans and specifications on the basis of a Hypothetical Condition that the improvements have been completed,  subject to the following repairs or alterations on the basis of a Hypothetical Condition that the repairs or alterations have been completed,  subject to the following required inspection based on the Extraordinary Assumption that the condition or deficiency does not require alteration or repair:

 This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.

Based on the degree of inspection of the subject property, as indicated below, defined Scope of Work, Statement of Assumptions and Limiting Conditions, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is: \$ 1,585,000 , as of: 10/1/2020 , which is the effective date of this appraisal.

If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda. A true and complete copy of this report contains 24 pages, including exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report.

Attached Exhibits:

 Scope of Work Map Addenda Hypothetical Conditions Limiting Cond./Certifications Narrative Addendum Cost Addendum Extraordinary Assumptions Photograph Addenda Flood Addendum Sketch Addendum Manuf. House Addendum**ATTACHMENTS**

Client Contact: Richard S. Harman

Client Name: Richard S. Harman

E-Mail: sharmoon@irongatepartners.llc.com

Address: 12 Iron Gate Hill, Westport, CT 06880

**APPRAISER**

**SUPERVISORY APPRAISER (if required)**  
**or CO-APPRAISER (if applicable)**

**SIGNATURES**

*Harriet Busker*  
Appraiser Name: Harriet Busker

Company: Harriet Busker

Phone: (203) 374-9542

Fax:

E-Mail: hrbusker@earthlink.net

Date of Report (Signature): February 03, 2021

License or Certification #: RCR.0000086

State: CT

Designation: Certified Real Estate Appraiser

Expiration Date of License or Certification: 04/30/2021

Inspection of Subject:  Interior & Exterior  Exterior Only  None

Date of Inspection: January 16, 2021

Expiration Date of License or Certification: \_\_\_\_\_

Inspection of Subject:  Interior & Exterior  Exterior Only  None

Date of Inspection: \_\_\_\_\_

Supervisory or

Co-Appraiser Name: \_\_\_\_\_

Company: \_\_\_\_\_

Phone: \_\_\_\_\_

Fax: \_\_\_\_\_

E-Mail: \_\_\_\_\_

Date of Report (Signature): \_\_\_\_\_

License or Certification #: \_\_\_\_\_

State: \_\_\_\_\_

Designation: \_\_\_\_\_

Expiration Date of License or Certification: \_\_\_\_\_

Inspection of Subject:  Interior & Exterior  Exterior Only  None

Date of Inspection: \_\_\_\_\_

**GP RESTRICTED**

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Form GPR1D2 — "WinTOTAL" appraisal software by a la mode, inc. — 1-800-ALAMODE

12/2013



File No.: 12 Iron Gate Hill  
COMPARABLE SALE # 6

FEATURE	SUBJECT	COMPARABLE SALE # 4	COMPARABLE SALE # 5
Address	12 Iron Gate HI Westport, CT 06880	30 Hillandale Rd Westport, CT 06880	
Proximity to Subject		0.63 miles NE	
Sale Price	\$	\$ 1,625,000	\$
Sale Price/GLA	\$ /sq.ft.	\$ 413.17 /sq.ft.	\$ /sq.ft.
Data Source(s)	City Hall Records Volume 4021 Page 233		
Verification Source(s)	Interior Inspection CMLS/Matrix#170296588		
VALUE ADJUSTMENTS	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION
Sales or Financing Concessions	N/A		Conventional
Date of Sale/Time	N/A		Unknown
Rights Appraised	Fee Simple		7/9/2020 Clsd
Location	Good		Fee Simple
Site	2.57 Acres/Stopping		Semi Busy Road
View	Woods/Private		1 Acre/Level
Design (Style)	Unique/Normandy		Neighborhood
Quality of Construction	Very Good(+)		Antique
Age	1926/95 Years		Very Good(+)
Condition	Good		1880/141 Years
Above Grade	Total Bdrms Baths		Good
Room Count	10 5 4	Total Bdrms Baths	
Room Living Area	4,055 sq.ft.	10 6 5.1	Total Bdrms Baths
Basement & Finished	Part Bsmnt/PtCrawl/Spac	-30,000	
Rooms Below Grade	None	+12,200	sq.ft.
Functional Utility	Average		
Heating/Cooling	Gas/CAC		
Energy Efficient Items	Standard		
Garage/Carport	2 Car Garage	-15,000	
Porch/Patio/Deck	Patio	-10,000	
Fireplaces	1 Fireplace	-5,000	
Other	Greenhouse	-24,000	
Pool/Amenities	Pool/Tennis Court	+75,000	
Water/Sewer	Water/Septic		
Original List Price/DOM	N/A		
Net Adjustment (Total)	<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$	3,200	<input type="checkbox"/> + <input type="checkbox"/> - \$
Adjusted Sale Price of Comparables	Net 0.2% Gross 10.5%	1,628,200	Net % Gross %

Summary of Sales Comparison Approach Comp 4 is submitted to confirm the final opinion of value. It is located within .63 miles of the subject property.

SALES COMPARISON APPROACH







**Supplemental Addendum**

File No. 12 Iron Gate Hill

Client	Richard S. Harman		
Property Address	12 Iron Gate HI		
City	Westport	County	Fairfield
Lender		State	CT
		Zip Code	06880

• **GP Restricted : Sales Comparison Approach - Summary of Sales Comparison Approach**

GLA adjustment applied \$100/sf. Full baths adjusted at \$20,000 and half baths adjusted at \$10,000. Finished basement area is adjusted \$50/sf.

All adjustments are based on a combination of market reaction and market extraction, regression analysis, 37 years of experience in the field of appraising in this neighborhood with great knowledge of this market. Paired sales would be the best indicator of applied adjustments, however, this is not possible in this town since there is no tract housing in this area, each home is unique and to state that paired sales analysis was utilized would be misinforming the reader of this report. The appraiser does his/her best to utilize data from the local MLS statistics to support the market. When the tools utilized to make determinations regarding adjustments are limited the appraiser must rely upon a combination of experience and available data from somewhat reliable sources.

In determining the final opinion of value the appraiser has not placed weight on any one of the comparables in particular, however, has analyzed all the data for each and every comparable thoroughly and has made the final determination based on knowledge of the market and local conditions. Let it be noted that although this appraisal contains a specific "opinion of value" this value is an estimate and could be subject to change. For purposes of this report the appraiser has analyzed each and every comparable by way of exterior inspection of the property and great attention to MLS data explanations, interior photos and an exterior inspection of the property. These explanations and photos denote similarities and differences between the comparables and the subject property.

Per the scope of work for this assignment the search criteria included and was not limited to the research for the subject and comparables utilized in this report. While performing the research for the subject and comparables utilized in this report the appraiser attempted to obtain the most accurate and detailed level of information available during the normal course of business. The appraiser research extended to one year and beyond from the date of the inspection, starting with the most recent comparables and listings/pending sales.

All comparables have closed prior to 10/1/2020 as per guidelines from the Town of Weston.

All comparables are adjusted for style since they do not contain the unique characteristics enjoyed by the subject property. The design is considered to be a Normandy design and contains stucco and stone exterior.

Comps 2, 3, and 4 are adjusted for location since they are located on semi busy roads, whereas the subject site is located at the top of a private road and is not subjected to noise or traffic.

Comp 2 is adjusted for site due to it's close proximity to I-95.



# Assumptions, Limiting Conditions & Scope of Work

File No.: 12 Iron Gate Hill  
State: CT Zip Code: 06880

City: Westport  
Address: 12 Iron Gate Hill, Westport, CT 06880  
Address: 31 Ceil Road, Trumbull, CT 06611

Property Address: 12 Iron Gate Hill  
Client: Richard S. Harman  
Appraiser: Harriet Busker

## STATEMENT OF ASSUMPTIONS & LIMITING CONDITIONS

— The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.

— The appraiser may have provided a sketch in the appraisal report to show approximate dimensions of the improvements, and any such sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size. Unless otherwise indicated, a Land Survey was not performed.

— If so indicated, the appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

— The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand.

— If the cost approach is included in this appraisal, the appraiser has estimated the value of the land in the cost approach at its highest and best use, and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used. Unless otherwise specifically indicated, the cost approach value is not an insurance value, and should not be used as such.

— The appraiser has noted in the appraisal report any adverse conditions (including, but not limited to, needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property, or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property, or adverse environmental conditions (including, but not limited to, the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.

— The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.

— The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.

— If this appraisal is indicated as subject to satisfactory completion, repairs, or alterations, the appraiser has based his or her appraisal report and valuation conclusion on the assumption that completion of the improvements will be performed in a workmanlike manner.

— An appraiser's client is the party (or parties) who engage an appraiser in a specific assignment. Any other party acquiring this report from the client does not become a party to the appraiser-client relationship. Any persons receiving this appraisal report because of disclosure requirements applicable to the appraiser's client do not become intended users of this report unless specifically identified by the client at the time of the assignment.

— The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public, through advertising, public relations, news, sales, or by means of any other media, or by its inclusion in a private or public database.

— An appraisal of real property is not a 'home inspection' and should not be construed as such. As part of the valuation process, the appraiser performs a non-invasive visual inventory that is not intended to reveal defects or detrimental conditions that are not readily apparent. The presence of such conditions or defects could adversely affect the appraiser's opinion of value. Clients with concerns about such potential negative factors are encouraged to engage the appropriate type of expert to investigate.

**The Scope of Work is the type and extent of research and analyses performed in an appraisal assignment that is required to produce credible assignment results, given the nature of the appraisal problem, the specific requirements of the intended user(s) and the intended use of the appraisal report. Reliance upon this report, regardless of how acquired, by any party or for any use, other than those specified in this report by the Appraiser, is prohibited. The Opinion of Value that is the conclusion of this report is credible only within the context of the Scope of Work, Effective Date, the Date of Report, the Intended User(s), the Intended Use, the stated Assumptions and Limiting Conditions, any Hypothetical Conditions and/or Extraordinary Assumptions, and the Type of Value, as defined herein. The appraiser, appraisal firm, and related parties assume no obligation, liability, or accountability, and will not be responsible for any unauthorized use of this report or its conclusions.**

**Under USPAP Standards Rule 2-2(b), this is a Restricted Appraisal Report, and is intended only for the sole use of the named client. There are no other intended users. The client must clearly understand that the appraiser's opinions and conclusions may not be understood properly without additional information in the appraiser's work file.**

**In developing this appraisal, the appraiser has incorporated only the Sales Comparison Approach. The appraiser has excluded the Cost and Income Approaches to Value, due to being inapplicable given the limited scope of the appraisal. The appraiser has determined that this appraisal process is not so limited that the results of the assignment are no longer credible, and the client agrees that the limited scope of analysis is appropriate given the intended use.**

**Additional Comments (Scope of Work, Extraordinary Assumptions, Hypothetical Conditions, etc.):**



**Certifications**File No.: 12 Iron Gate Hill  
State: CTCity: Westport  
Address: 12 Iron Gate Hill, Westport, CT 06880  
Address: 31 Ceil Road, Trumbull, CT 06611Property Address: 12 Iron Gate Hill  
Client: Richard S. Harman

Appraiser: Harriet Busker

**APPRAISER'S CERTIFICATION****I certify that, to the best of my knowledge and belief:**

- The statements of fact contained in this report are true and correct.
- The credibility of this report, for the stated use by the stated user(s), of the reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- I did not base, either partially or completely, my analysis and/or the opinion of value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property, or of the present owners or occupants of the properties in the vicinity of the subject property.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification.

**Additional Certifications:****DEFINITION OF MARKET VALUE \*:**

Market value means the most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby:

1. Buyer and seller are typically motivated;
2. Both parties are well informed or well advised and acting in what they consider their own best interests;
3. A reasonable time is allowed for exposure in the open market;
4. Payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and
5. The price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.

\* This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the Office of Comptroller of the Currency (OCC). This definition is also referenced in regulations jointly published by the OCC, OTS, FRS, and FDIC on June 7, 1994, and in the Interagency Appraisal and Evaluation Guidelines, dated October 27, 1994.

Client Contact: Richard S. Harman  
E-Mail: sharmon@irongatepartners.ilc.comClient Name: Richard S. Harman  
Address: 12 Iron Gate Hill, Westport, CT 06880**APPRAISER****SUPERVISORY APPRAISER (if required)  
or CO-APPRAISER (if applicable)**

SIGNATURES

*Harriet Busker*Appraiser Name: Harriet Busker  
Company: Harriet Busker

Phone: (203) 374-9542 Fax:

E-Mail: hrbusker@earthlink.net

Date Report Signed: February 03, 2021

License or Certification #: RCR.0000086 State: CT

Designation: Certified Real Estate Appraiser

Expiration Date of License or Certification: 04/30/2021

Inspection of Subject:  Interior & Exterior  Exterior Only  None

Date of Inspection: January 16, 2021

Supervisory or  
Co-Appraiser Name:

Company:

Phone:

E-Mail:

Date Report Signed:

License or Certification #:

State:

Designation:

Expiration Date of License or Certification:

Inspection of Subject:  Interior & Exterior  Exterior Only  None

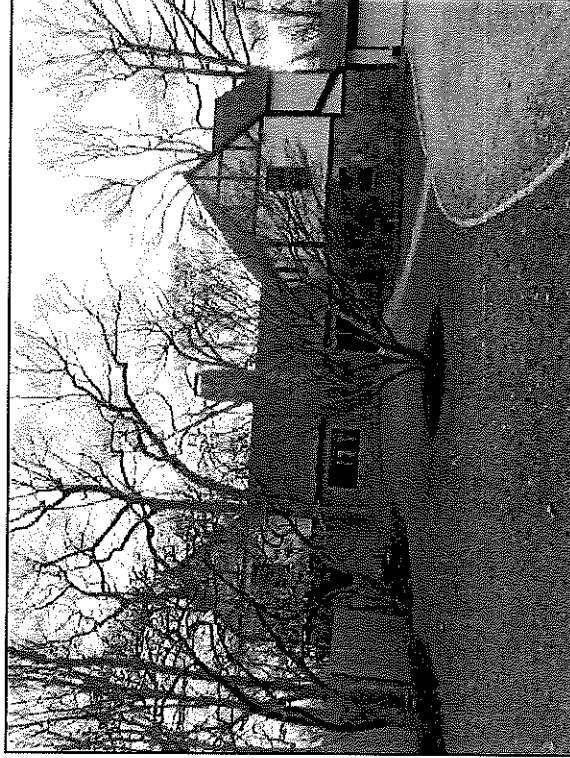
Date of Inspection:

**GP RESTRICTED**



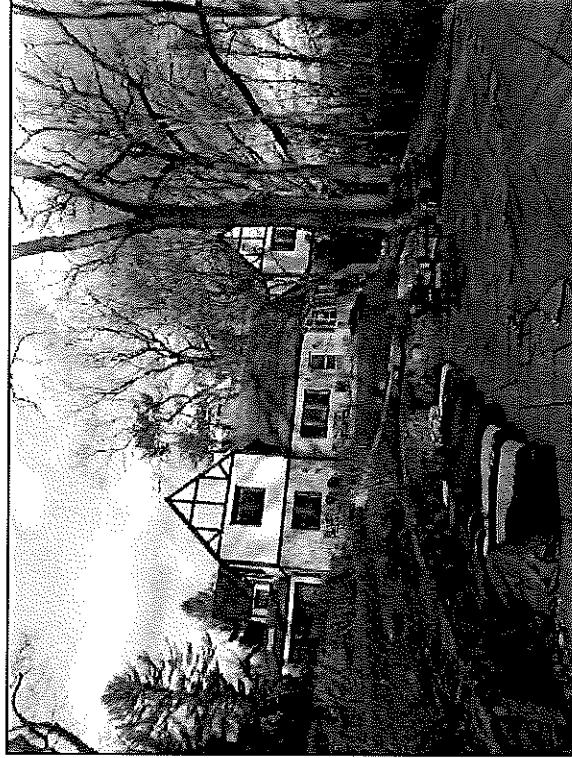
### Subject Photo Page

Client	Richard S. Harman		
Property Address	12 Iron Gate HI		
City	Westport	State	CT
Lender	County Fairfield	Zip Code	06880

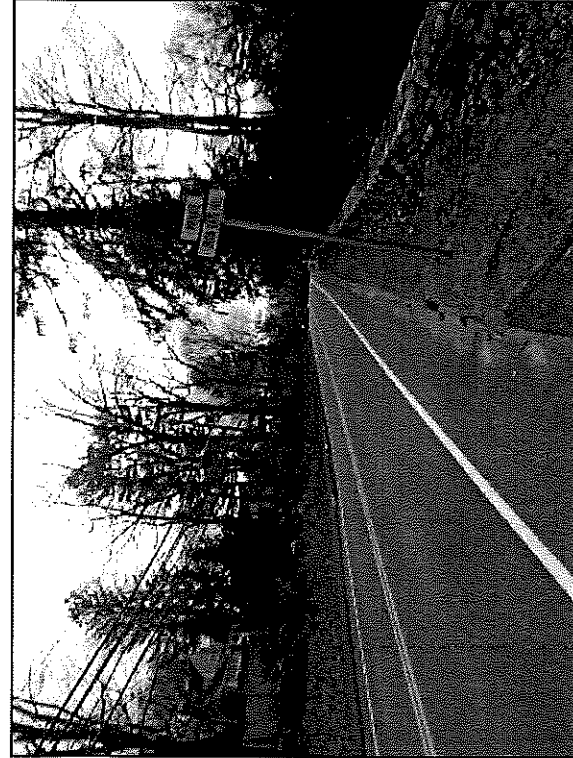


#### Subject Front

12 Iron Gate HI  
 Sales Price 4,055  
 Gross Living Area 10  
 Total Rooms 5  
 Total Bedrooms 4  
 Total Bathrooms Good  
 Location Woods/Private  
 View 2.57 Acres/Sloping  
 Site Very Good(+)  
 Quality 1926/95 Years  
 Age



#### Subject Rear



#### Subject Street





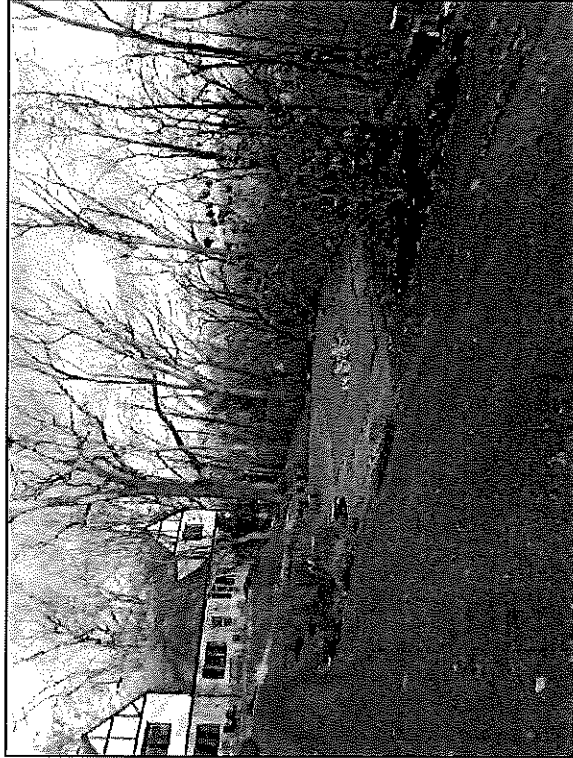
### Subject Photo Page

Client	Richard S. Harman		
Property Address	12 Iron Gate HI		
City	Westport	State	CT
Lender	County Fairfield	Zip Code	06880

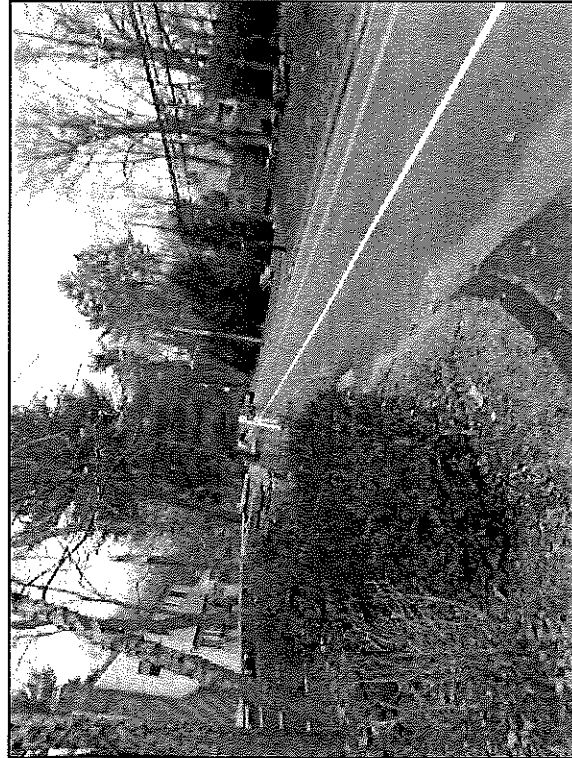


#### Subject Front

12 Iron Gate HI  
 Sales Price 4,055  
 Gross Living Area 10  
 Total Rooms 5  
 Total Bedrooms 4  
 Total Bathrooms Good  
 Location Woods/Private  
 View 2.57 Acres/Sloping  
 Site Very Good(+)  
 Quality 1926/95 Years  
 Age



#### Subject Rear

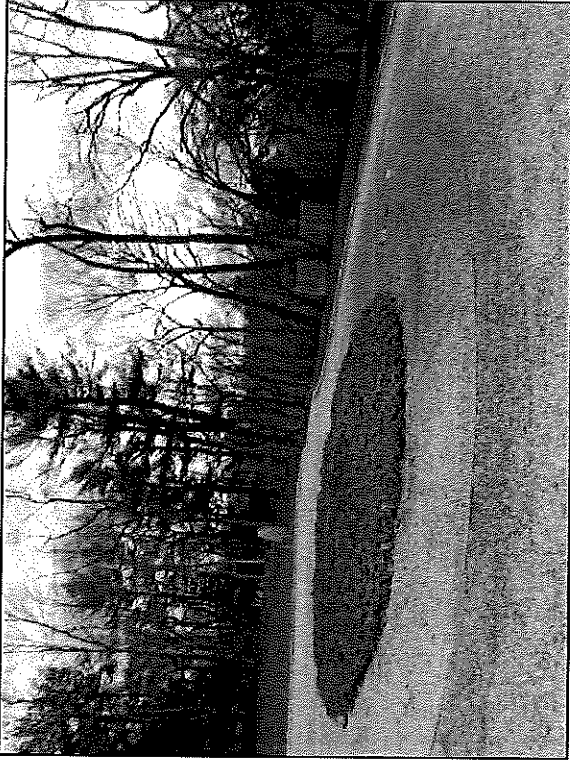


#### Subject Street



### Subject Photo Page

Client	Richard S. Hairman		
Property Address	12 Iron Gate HI		
City	Westport	County	Fairfield
Lender		State	CT
		Zip Code	06880

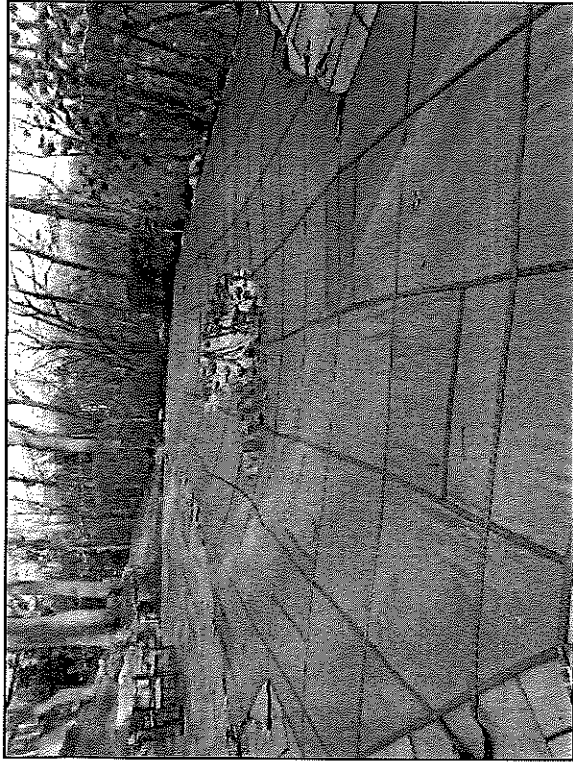


### Subject circular Driveway

12 Iron Gate HI  
 Sales Price  
 Gross Living Area 4,055  
 Total Rooms 10  
 Total Bedrooms 5  
 Total Bathrooms 4  
 Location Good  
 View Woods/Private  
 Site 2.57 Acres/Sloping  
 Quality Very Good(+)  
 Age 1926/95 Years



### Tennis Court



### Inground Pool



### Subject Photo Page

Client	Richard S. Harman		
Property Address	12 Iron Gate HI		
City	Westport	County	Fairfield
Lender		State	CT
		Zip Code	06880

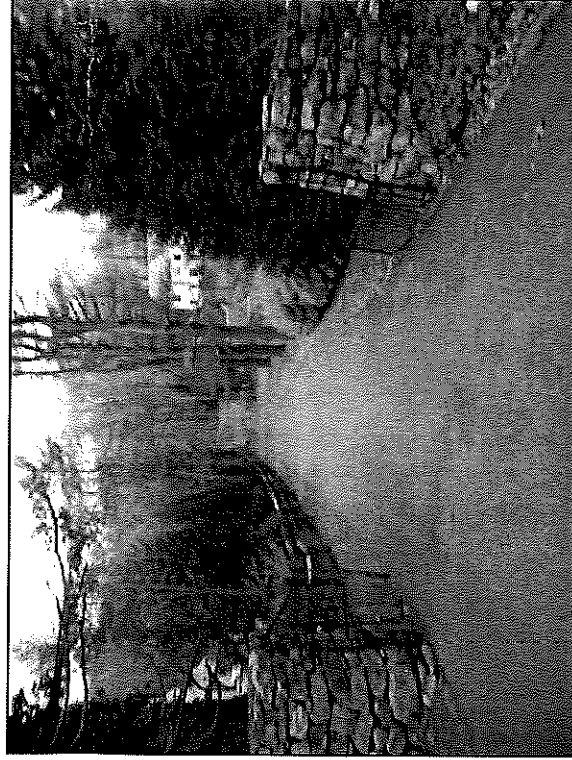


#### Subject Private Road

12 Iron Gate HI	
Sales Price	4,055
Gross Living Area	10
Total Rooms	5
Total Bedrooms	4
Total Bathrooms	Good
Location	Woods/Private
View	2.57 Acres/Sloping
Site	Very Good(+)
Quality	1926/95 Years
Age	



#### Driveway leading up to subject

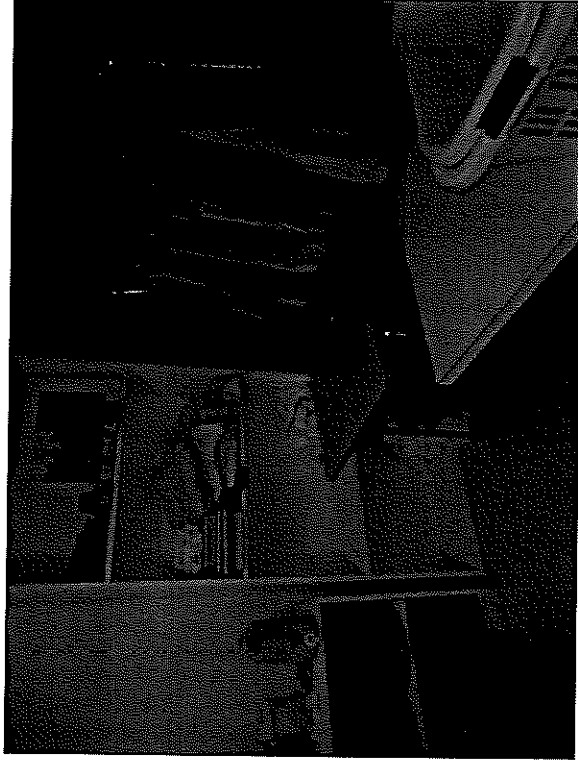


#### Subject Entrance to private Rd



### Subject Interior Photo Page

Client	Richard S. Harman	State	CT	Zip Code	06880
Property Address	12 Iron Gate HI	County	Fairfield		
City	Westport				
Lender					

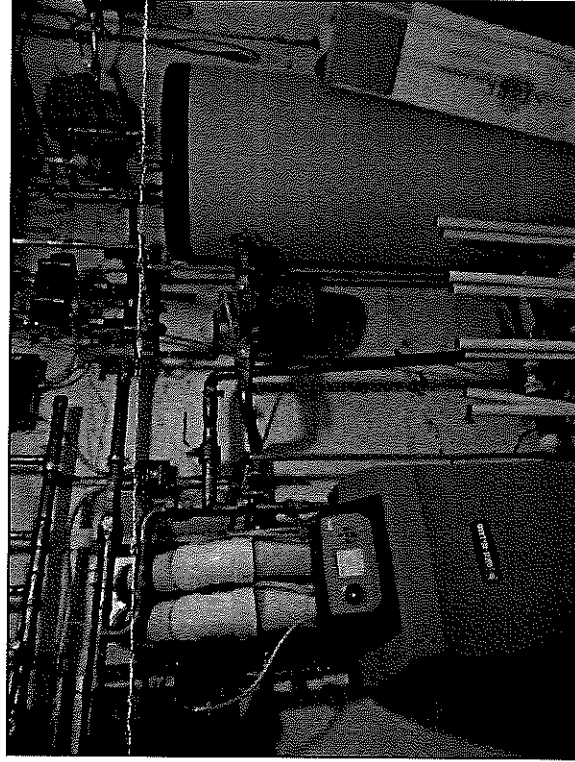


### Subject Interior/Baseament

12 Iron Gate HI  
 Sales Price  
 Gross Living Area 4,055  
 Total Rooms 10  
 Total Bedrooms 5  
 Total Bathrooms 4  
 Location Good  
 View Woods/Private  
 Site 2.57 Acres/Sloping  
 Quality Very Good(+)  
 Age 1926/95 Years



### Subject Interior



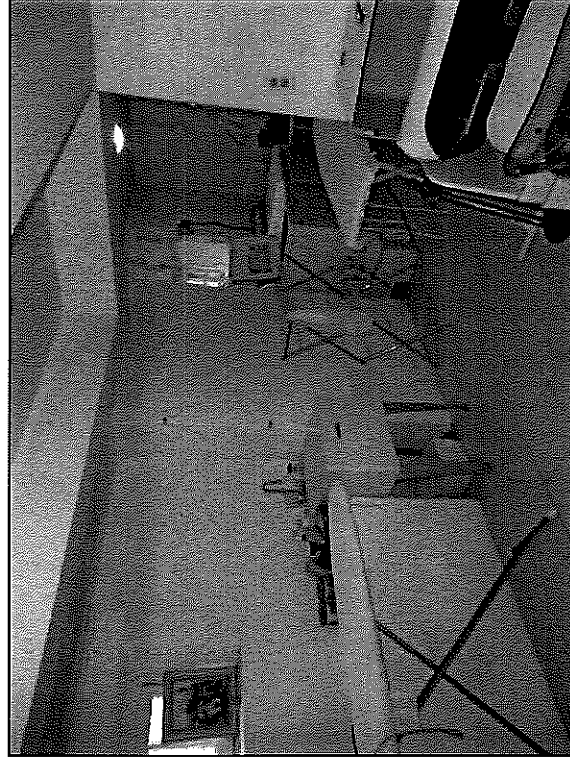
### Subject Interior/Utilities





### Subject Interior Photo Page

Client	Richard S. Harman		
Property Address	12 Iron Gate HI		
City	Westport	State	CT
County	Fairfield	Zip Code	06880
Lender			

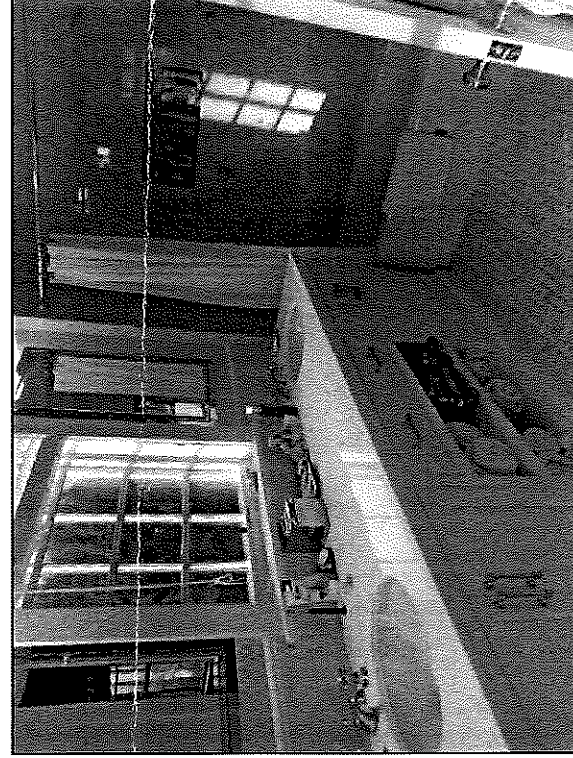


### Subject Interior/Baseament

12 Iron Gate HI  
 Sales Price 4,055  
 Gross Living Area 10  
 Total Rooms 5  
 Total Bedrooms 4  
 Total Bathrooms 4  
 Location Good  
 View Woods/Private  
 Site 2.57 Acres/Sloping  
 Quality Very Good(+)  
 Age 1926/95 Years



### Subject Interior



### Subject Interior



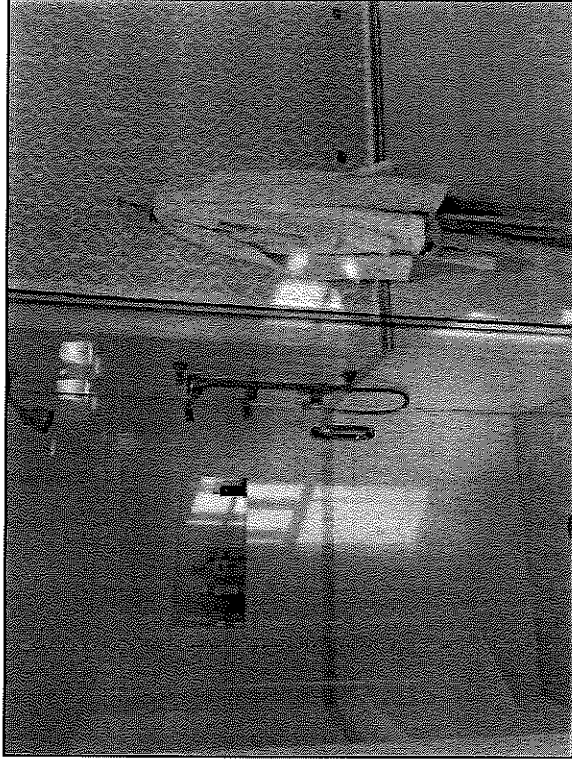
### Subject Interior Photo Page

Client	Richard S. Harman		
Property Address	12 Iron Gate HI		
City	Westport	State	CT
Lender	County Fairfield	Zip Code	06880

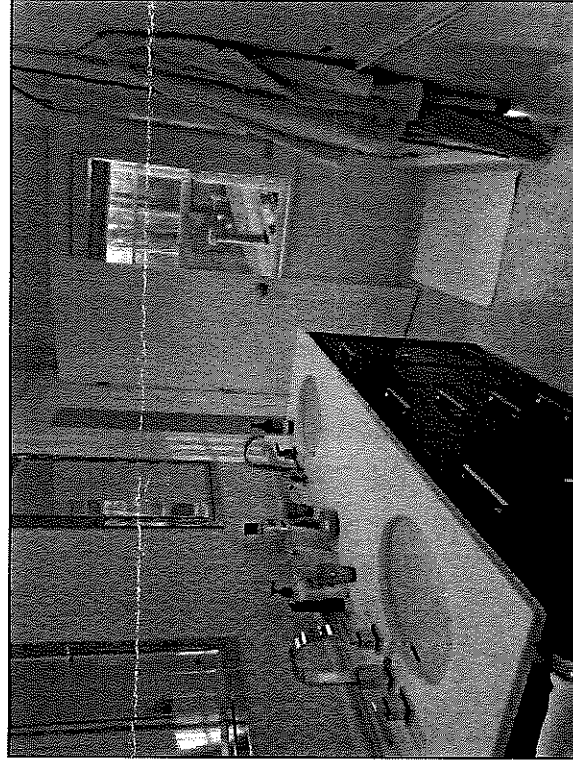


#### Subject Interior

12 Iron Gate HI  
 Sales Price  
 Gross Living Area 4,055  
 Total Rooms 10  
 Total Bedrooms 5  
 Total Bathrooms 4  
 Location Good  
 View Woods/Private  
 Site 2.57 Acres/Sloping  
 Quality Very Good(+)  
 Age 1926/95 Years



#### Subject Interior

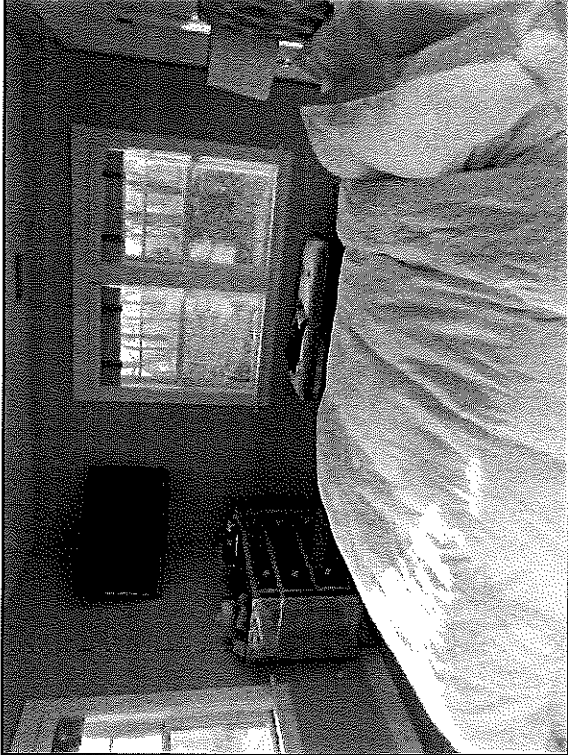


#### Subject Interior



### Subject Interior Photo Page

Client	Richard S. Harman
Property Address	12 Iron Gate HI
City	Westport
Lender	
County	Fairfield
State	CT
Zip Code	06880



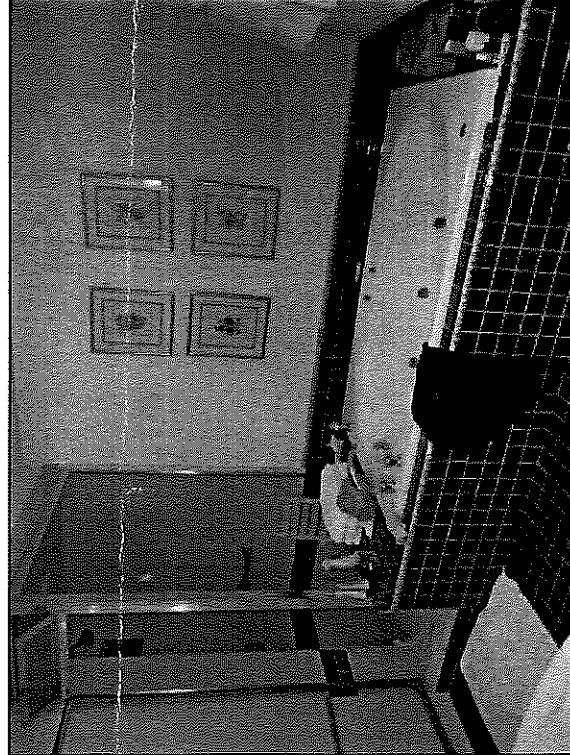
#### Subject Interior

12 Iron Gate HI  
 Sales Price 4,055  
 Gross Living Area 10  
 Total Rooms 5  
 Total Bedrooms 4  
 Total Bathrooms Good  
 Location Woods/Private  
 View 2.57 Acres/Sloping  
 Site Very Good(+)  
 Quality 1926/95 Years  
 Age



#### Subject Interior

Master Bathroom



#### Subject Interior

Master Bathroom



### Subject Interior Photo Page

Client	Richard S. Harman		
Property Address	12 Iron Gate HI		
City	Westport	State	CT
Lender	County Fairfield	Zip Code	06880

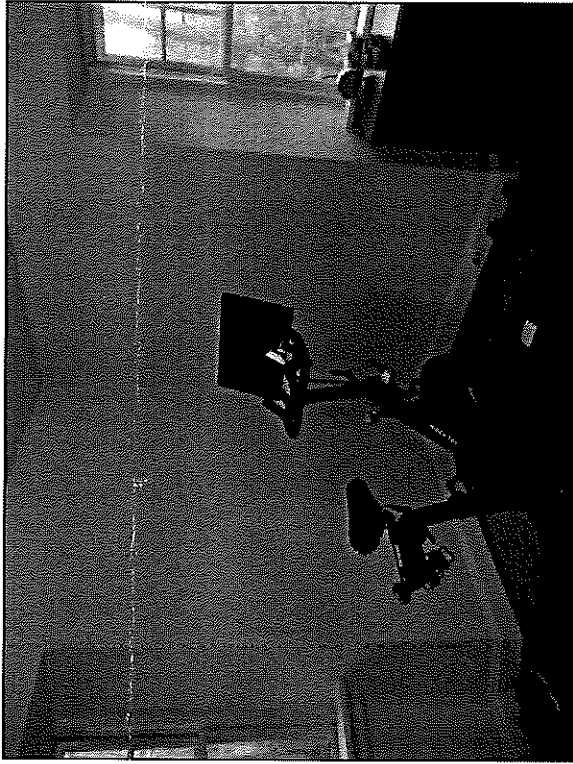


#### Subject Interior-Master Bedrm

12 Iron Gate HI  
 Sales Price  
 Gross Living Area 4,055  
 Total Rooms 10  
 Total Bedrooms 5  
 Total Bathrooms 4  
 Location Good  
 View Woods/Private  
 Site 2.57 Acres/Sloping  
 Quality Very Good(+)  
 Age 1926/95 Years



#### Subject Interior Master Bedroom



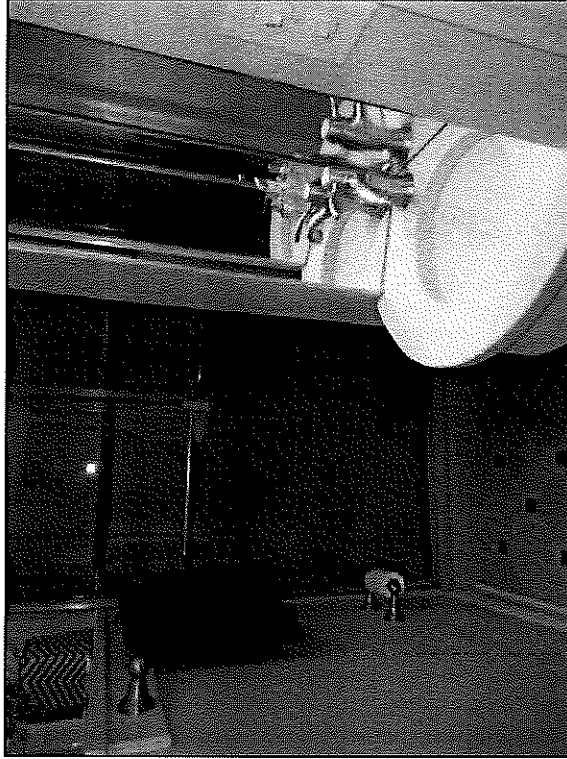
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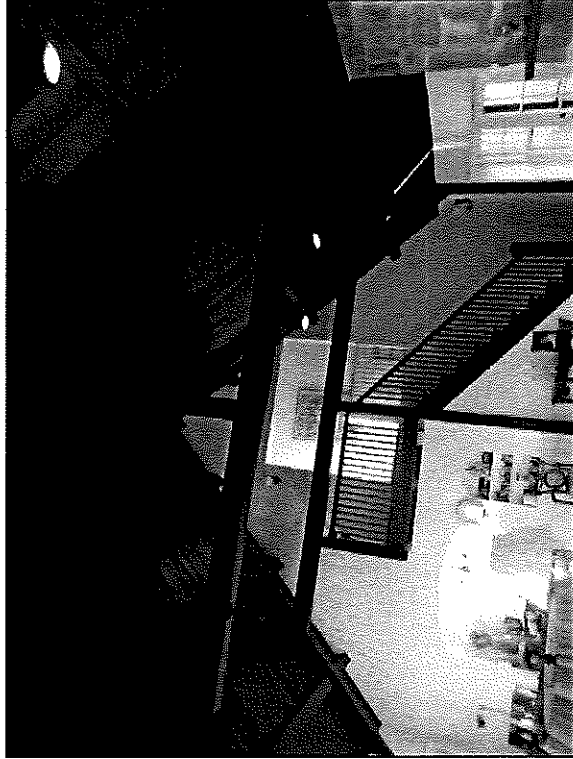
### Subject Interior Photo Page

Client	Richard S. Harman		
Property Address	12 Iron Gate HI		
City	Westport	State	CT
County	Fairfield	Zip Code	06880
Lender			



#### Subject Interior

12 Iron Gate HI  
 Sales Price 4,055  
 Gross Living Area 10  
 Total Rooms 5  
 Total Bedrooms 4  
 Total Bathrooms 4  
 Location Good  
 View Woods/Private  
 Site 2.57 Acres/Sloping  
 Quality Very Good(+)  
 Age 1926/95 Years



#### Subject Interior

Living Room Ceiling



#### Subject Interior



### Subject Interior Photo Page

Client	Richard S. Harrman		
Property Address	12 Iron Gate HI		
City	Westport	State	CT
Lender	County Fairfield	Zip Code	06880



#### Subject Interior

12 Iron Gate HI  
 Sales Price  
 Gross Living Area 4,055  
 Total Rooms 10  
 Total Bedrooms 5  
 Total Bathrooms 4  
 Location Good  
 View Woods/Private  
 Site 2.57 Acres/Sloping  
 Quality Very Good(+)  
 Age 1926/95 Years



#### Subject Interior

Living Room with Fireplace



#### Subject Interior

Living Room



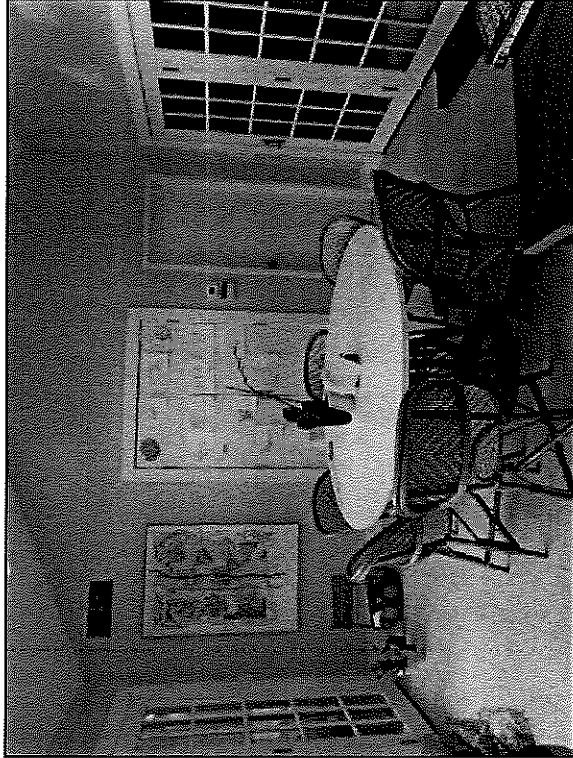
### Subject Interior Photo Page

Client	Richard S. Harman
Property Address	12 Iron Gate HI
City	Westport
Lender	
County	Fanfield
State	CT
Zip Code	06880

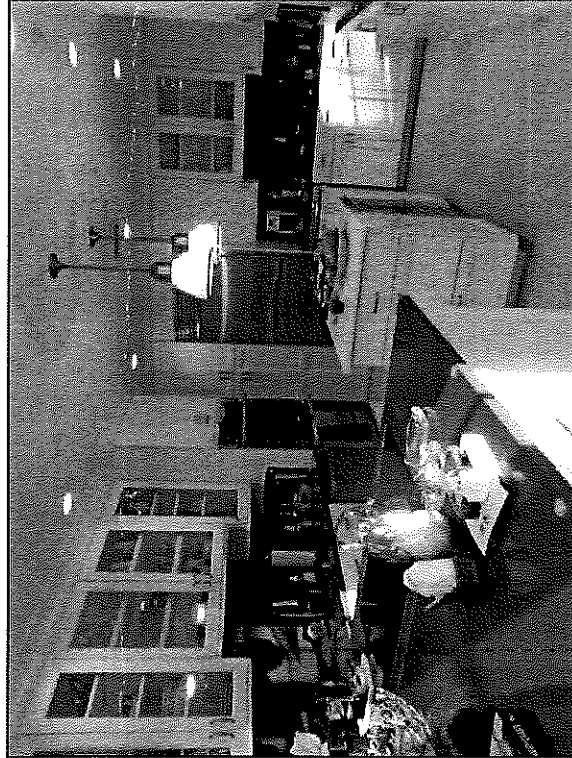


#### Subject Interior

12 Iron Gate HI  
 Sales Price  
 Gross Living Area 4,055  
 Total Rooms 10  
 Total Bedrooms 5  
 Total Bathrooms 4  
 Location Good  
 View Woods/Private  
 Site 2.57 Acres/Sloping  
 Quality Very Good(+)  
 Age 1926/95 Years



#### Subject Interior



#### Subject Interior

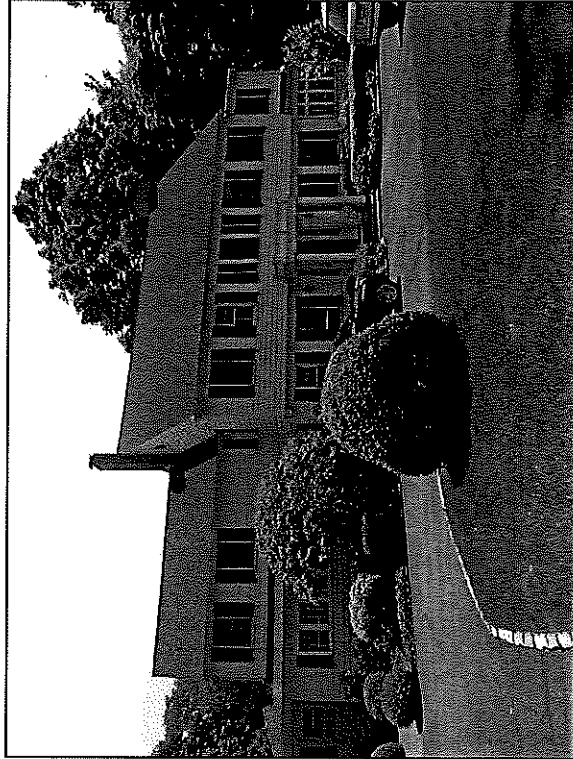


## Comparable Photo Page

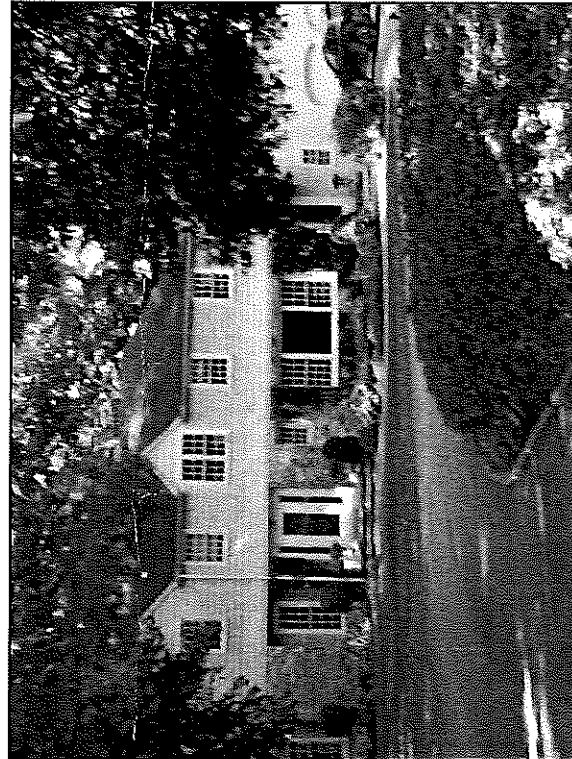
Client	Richard S. Harman
Property Address	12 Iron Gate Hill
City	Westport
Lender	
	County Fairfield
	State CT
	Zip Code 06880

**Comparable 1**

12 Brookside Dr  
 Prox. to Subject 1.29 miles N  
 Sales Price 1,585,000  
 Gross Living Area 3,730  
 Total Rooms 9  
 Total Bedrooms 5  
 Total Bathrooms 3.1  
 Location Good  
 View Wds/EndCu de Sac  
 Site 1.55 Acres  
 Quality Very Good(+)  
 Age 1941/80 Years

**Comparable 2**

350 Greens Farms Rd  
 Prox. to Subject 2.24 miles E  
 Sales Price 1,785,000  
 Gross Living Area 5,537  
 Total Rooms 12  
 Total Bedrooms 6  
 Total Bathrooms 5.2  
 Location Good  
 View Woods/Private  
 Site 2.62 Acres  
 Quality Very Good(+)  
 Age 1929/92 Years

**Comparable 3**

31 Bayberry Ln  
 Prox. to Subject 2.02 miles NE  
 Sales Price 1,580,000  
 Gross Living Area 4,568  
 Total Rooms 12  
 Total Bedrooms 5  
 Total Bathrooms 4.1  
 Location Semi Busy Road  
 View Woods/Private  
 Site 2.28 Acres/Level  
 Quality Very Good(+)  
 Age 1936/85 Years





## Comparable Photo Page

Client	Richard S. Harman		
Property Address	12 Iron Gate Hill		
City	Westport	County	Fairfield
Lender		State	CT
		Zip Code	06880

**Comparable 4**

30 Hillendale Rd  
 Prox. to Subject 0.63 miles NE  
 Sales Price 1,625,000  
 Gross Living Area 3,933  
 Total Rooms 10  
 Total Bedrooms 6  
 Total Bathrooms 5.1  
 Location Semi Busy Road  
 View Neighborhood  
 Site 1 Acre/Level  
 Quality Very Good(+)  
 Age 1880/141 Years

**Comparable 5**

Prox. to Subject  
 Sales Price  
 Gross Living Area  
 Total Rooms  
 Total Bedrooms  
 Total Bathrooms  
 Location  
 View  
 Site  
 Quality  
 Age

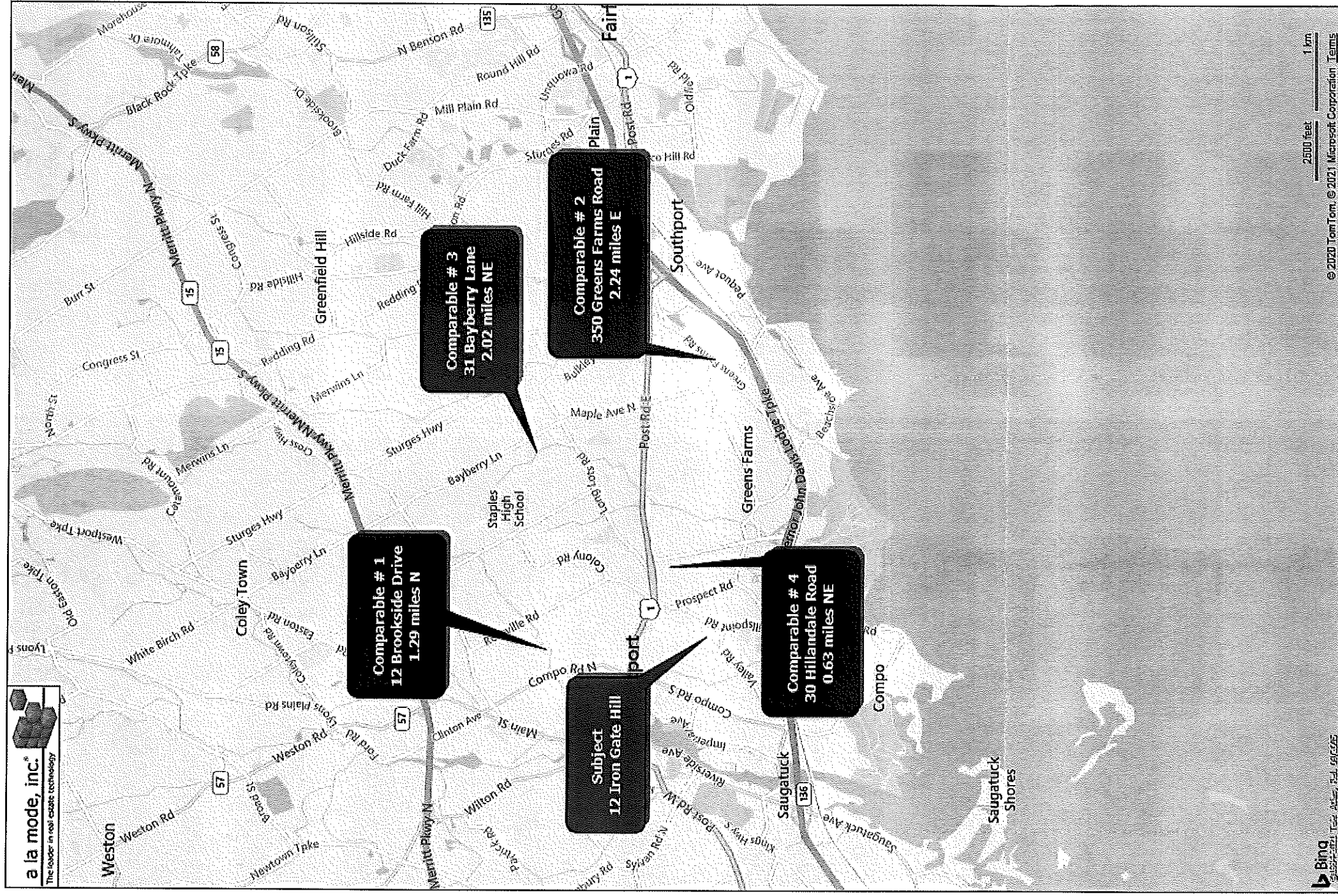
**Comparable 6**

Prox. to Subject  
 Sales Price  
 Gross Living Area  
 Total Rooms  
 Total Bedrooms  
 Total Bathrooms  
 Location  
 View  
 Site  
 Quality  
 Age



### Location Map

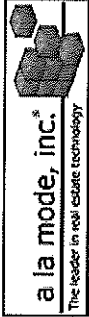
Client	Richard S. Harman
Property Address	12 Iron Gate Hill
City	Westport
County	Fairfield
State	CT
Zip Code	06880
Lender	



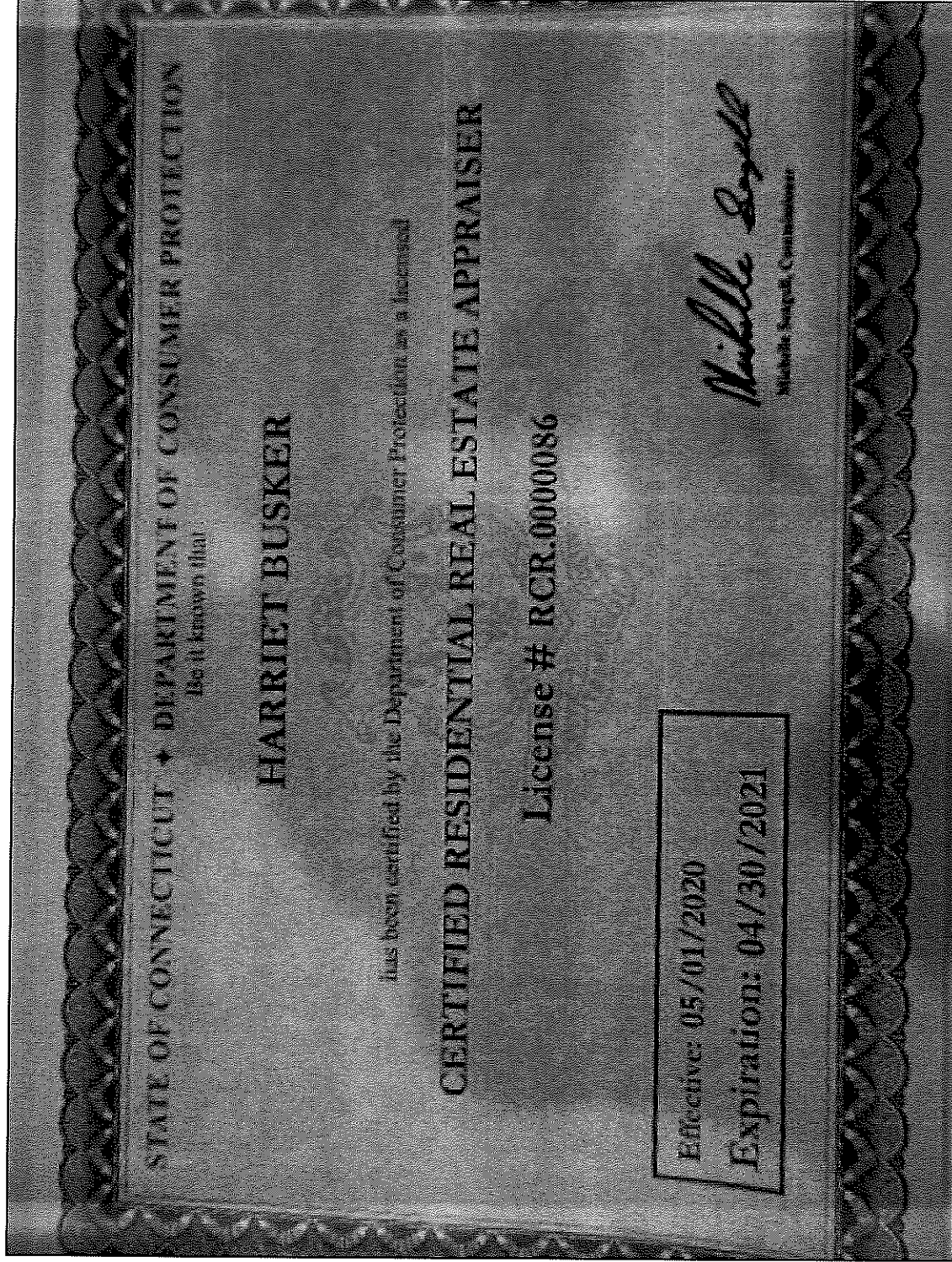


### Aerial Map

Client	Richard S. Harman
Property Address	12 Iron Gate HI
City	Westport
County	Fairfield
State	CT
Zip Code	06880
Lender	











BOARD OF ASSESSMENT APPEALS HEARINGS

2020 GL

UNDER CONSTRUCTION? Y    N    ✓    % COMPLETE   

PRIOR BAA REDUCTION?    No    WHEN?   

VISION INFORMAL HEARING?    No   

INFORMAL HEARING RESULT:    N/A   

DATE OF LAST INSPECTION:    6.22.18   

PURCHASE DATE:    Prior to 1982   

PROPERTY ADDRESS:    12 Iron Gate Hill   

OWNER:    Harman, Richard o Muehelle   

ASSESSMENT:    1,223,900   

ARE TAXES CURRENT?   

OWNERS COMMENTS/COMPARABLE PROPERTIES:  
    
  

BAA COMMENTS/COMPARABLE PROPERTIES:

