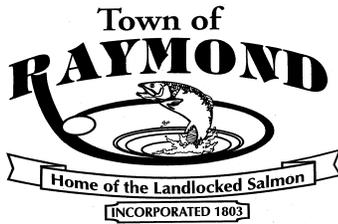


SELECTMEN'S EPACKET
List of Files
April 22, 2014

List of Files	Page 1
Regular Meeting Materials	
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Agenda Summary	Page 3
Abatement Request Materials: Lapco, LLC.	Page 4-34
Quit Claim Deed: Terri-Lee & John A Petersen	Page 35
Final Town Meeting Warrant	Page 36-73



**BOARD OF SELECTMEN
REVISED AGENDA**
April 22, 2014
7:00 p.m.
Broadcast Studio
423 Webbs Mills Road

SPECIAL SELECTMEN'S MEETING

- 1) Call to order.
- 2) New Business.
 - a) Executive Session pursuant to 1 MRSA § 405(6)(E): Consultation with Town Attorney and Planner Regarding Pending Legal Matter
 - b) Consideration of Abatements as Submitted by Contract Assessor Curt Lebel
 - c) Consideration and Setting Public Hearing for Community Park (IRT) Project (Tentative Date May 22nd at 7pm)– Mike Reynolds, Selectmen
 - d) Consideration of Quit Claim Deed as Submitted by Deputy Tax Collector Sue Carr
 - Terri-Lee & John A. Peterson (F3002R)
6 Shore Road
Map 078, Lot 003
 - e) Approval and Signing of 2014 Annual Town Meeting Warrant – Board of Selectmen
- 3) **Public Comment** This agenda item is for the public to bring attention to any issues and concerns for future Board of Selectmen meetings.
- 4) **Selectmen Comment**
- 5) **Adjournment.**

The Selectmen may take items out of order at their discretion.

Board of Selectmen Agenda: April 22, 2014

Page 1 of 1

Deadline for May 13, 2014 Agenda: May 2, 2014



**BOARD OF SELECTMEN
AGENDA SUMMARY**

April 22, 2014

7:00 p.m.

Broadcast Studio

423 Webbs Mills Road

SPECIAL SELECTMEN'S MEETING

1) Call to order.

2) New Business.

a) Executive Session pursuant to 1 MRSA § 405(6)(E): Consultation with Town Attorney and Planner Regarding Pending Legal Matter

b) Consideration of Abatement as Submitted by Contract Assessor Curt Lebel

Contract Assessor Curt Lebel has submitted an abatement (attached to the ePacket) for consideration and approval.

c) Consideration and Setting Public Hearing for Community Park (IRT) Project (Tentative Date May 22nd at 7pm)– Mike Reynolds, Selectmen

The Town of Raymond has a one-time opportunity to work with the National Guard and Pine Tree Council (PTC) at Camp Hinds on capital and community improvement projects. One of these projects is to develop and construct a community park on 19 of the 83-acres of the Town-owned lot on Egypt Road. Selectmen Mike Reynolds will be briefly presenting information regarding the project and requesting a public hearing on May 22, 2014 at 7:00pm at JSMS gym before an associated warrant article goes before the voters at the Annual Town Meeting on June 3, 2014. Involved staff will be present to answer questions regarding the proposed project(s).

d) Consideration of Quit Claim Deed as Submitted by Deputy Tax Collector Sue Carr

- **Terri-Lee & John A. Peterson (F3002R)
6 Shore Road
Map 078, Lot 003**

Attached to the ePacket is a Quit Claim deed without covenant as prepared by Deputy Tax Collector Sue Carr for the property referenced above. All back taxes, interest and lien costs have now been paid in full for this parcel through April, 2014.

e) Approval and Signing of 2014 Annual Town Meeting Warrant – Board of Selectmen

The Selectmen will be considering and approving the final warrant for the 2014 Annual Town Meeting. The Selectmen have already reviewed the budget and made recommendations at their April 8, 2014 and April 17, 2014 meetings. These recommendations and articles were reviewed by the Budget-Finance Committee, when they made their recommendations at their April 17, 2014 Meeting.

3) Public Comment This agenda item is for the public to bring attention to any issues and concerns for future Board of Selectmen meetings.

4) Selectmen Comment

5) Adjournment.

The Selectmen may take items out of order at their discretion.

TOWN OF RAYMOND Assessing Office

401 Webbs Mills Road Raymond, Maine 04071
Phone 207.655.4742 x51 Fax 207.655.3024
assessor@raymondmaine.org

INTEROFFICE MEMORANDUM

TO: RAYMOND BOARD OF ASSESSORS
FROM: CURT LABEL, ASSESSORS AGENT
SUBJECT: TAX ABATEMENT
DATE: 4/16/2014
CC:

Dear Board Members,

Attached please find one abatement request from Lapco LLC. Lapco purchased property at 55 Stark Cove Road in January 2014 (10 months after the assessment date) for the purchase price of \$345,000. The Current assessment of the property is \$610,200. The applicant is requesting a reduction in valuation to \$372,000 based upon the purchase price and accompanying financing appraisal. It is my recommendation that the Board deny this request for abatement.

I have reviewed the listing history of the property, spoken with the seller of the property on two occasions and reviewed the primary comparable sales used in the appraisal (2 in Standish, 1 in Sebego).

The property valuations on Stark Cove were reviewed prior to the 2013 assessment, at which time the valuation of this property was reduced by \$44,800. Due to the unusual configuration of the lots on Stark Cove, the land valuation method was changed from a 3 acre land curve method to a 1 acre land curve method. As you will see by the map, the primary value of these properties is from the first acre.

The seller and owner of record, Lawrence Bucaria contacted me in the fall of 2013, concerned about the lowering of the valuation, at which time he indicated he felt the property was worth more than what he was currently listing the property for sale at.

Upon receipt of this abatement application from the new owner, I contacted Mr. Bucaria again, to ascertain whether any duress was involved in the sale price. He indicated that he was in his 80's, could no longer afford the property and needed to sell it. He indicated that he had received several offers higher than the purchase price, including one from Lapco, but had turned them down. He indicated that he felt he had receive poor advice from his representatives and in the end had to accept far less money than was the property was worth. This is corroborated by the attached listing report which shows numerous adjustments to the asking prices as well as several agent changes over a 3.5 year listing period. Far in excess of the typical 6-9 month time frame. The Seller indicated that he would not be willing to assign his abatement rights for the 2013 assessment to the buyer, as he feels the property was purchased well under market value.

The appraisal was reviewed and the 3 primary comparable properties in Standish and Sebago were visited. I did not find the appraisal reliable for the establishment of tax valuation. The location of the comparables are, in my opinion inferior to that of Raymond Cape. Little to no adjustment is made for the differences in locations and its effect on value around Sebago Lake. There are substantial differences in land value within the Cape alone, and definitely around the Lake in general. On the building side the comparable at 85 Sand Beach has already been demolished. The comparable at Anderson Road appears to be in prep for demolition and the property at Cole Hill is a small 100 year old cottage on posts and is inferior to the subject.

The applicant, Lapco LLC, has applied for and intends to demolish the home at the property in order to construct a new home, further calling into question the validity of the purchase price. These tear-down sales are often purchased as distressed properties, well under market in order to facilitate the construction of a new home. While the applicant may choose to do this, the home in its present condition is suitable for sale and does carry value.

Property assessments in the area have been averaging approximately 110% of market value over the past two years. The circumstances of the sale of this property do not indicate that the assessment is 164% of market value. Rather, it is our opinion that the sale of the property is reflective of a price substantially under market value. The assessment is found to be equitable and consistent with neighboring similar properties resulting in fair distribution of tax.

Sincerely,

Curt Lebel

Assessors Agent, Town of Raymond

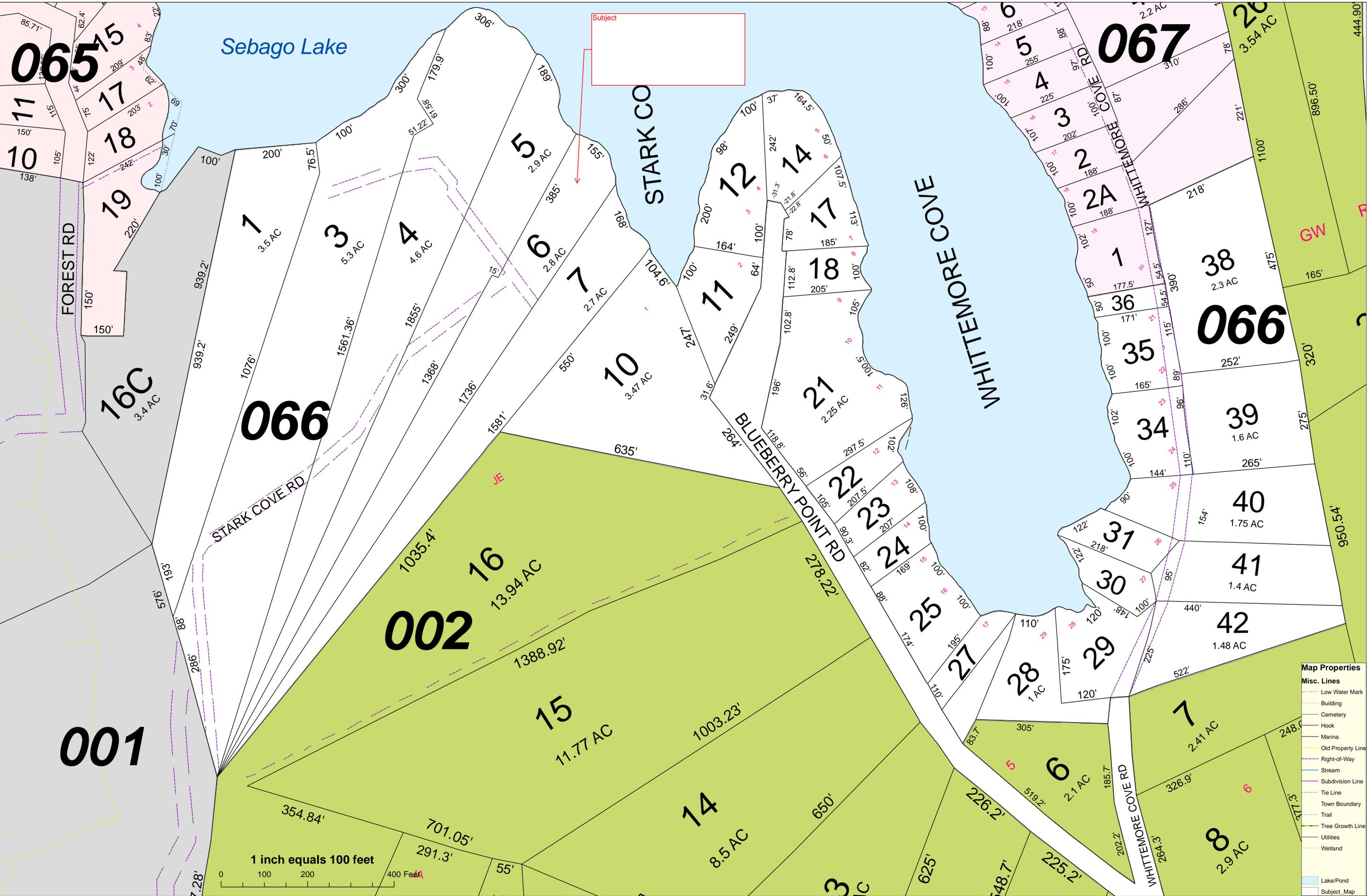
THIS MAP IS PREPARED FOR THE INVENTORY OF REAL PROPERTY WITHIN THE TOWN OF RAYMOND AND IS COMPILED FROM RECORDED DEEDS, PLATS, TAX MAPS, SURVEYS, PLANNING MAPS, AND OTHER PUBLIC RECORDS AND DATA. USERS OF THIS TAX MAP ARE HEREBY NOTIFIED THAT THE FOREMENTIONED PUBLIC PRIMARY

INFORMATION SOURCES SHOULD BE CONSULTED FOR VERIFICATION OF THE INFORMATION CONTAINED ON THIS MAP. THE TOWN OF RAYMOND AND ITS MAPPING CONTRACTORS ASSUME NO LEGAL RESPONSIBILITY FOR THE INFORMATION CONTAINED HEREIN.

TOWN OF RAYMOND Cumberland County, Maine 2013 Property Map



Sources:
Raymond Assessors' Database
Maine Office of GIS
Prepared by:
Sebago Technics, Inc.
Effective Date: April 1, 2013



Map Properties	
Misc. Lines	
	Low Water Mark
	Building
	Cemetery
	Hook
	Marina
	Old Property Line
	Right-of-Way
	Stream
	Subdivision Line
	Tie Line
	Town Boundary
	Trail
	Tree Growth Line
	Utilities
	Wetland
	Lake/Pond
	Subject_Map

1 inch equals 100 feet
0 100 200 400 Feet

Property Location: 55 STARK COVE RD

MAP ID: 066/ 006/ 000/ 000/

Bldg Name:

State Use: 39173

Vision ID: 3334

Account # B2460R

Bldg #: 1 of 1

Sec #: 1 of 1 Card 1 of 1

Print Date: 03/27/2014 11:00

CURRENT OWNER	TOPO.	UTILITIES	STRT./ROAD	LOCATION	CURRENT ASSESSMENT			
LAPCO, INC, 1 KENWOOD CIRCLE FRANKLIN, MA 02038 Additional Owners:	2 Above Street 4 Rolling	5 Well 6 Septic	3 Unpaved	7 Waterfront	Description	Code	Appraised Value	Assessed Value
					RESIDNTL	1013	95,700	95,700
					RES LAND	1013	514,500	514,500
SUPPLEMENTAL DATA								
Other ID: 066006000000		SEND VALU.						
TIF CODE		TAP						
USE PROGRAM		Field 8						
TG ENROLL Y		Field 9						
TG PLAN YR		Field 10						
LD1 TYPE								
GIS ID: 066006000000		ASSOC PID#						
					Total:		610,200	610,200

3218
Raymond, ME

VISION

RECORD OF OWNERSHIP	BK-VOL/PAGE	SALE DATE	q/u	v/i	SALE PRICE	V.C.	PREVIOUS ASSESSMENTS (HISTORY)								
LAPCO, INC, BUCARIA LAWRENCE J	31302/ 80 4875/ 222	01/21/2014 10/26/1981	Q	I	345,000	00	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value
							2013	1013	95,700	2012	1013	101,200	2011	1013	101,200
							2013	1013	514,500	2012	1013	553,800	2011	1013	553,800
							Total:		610,200	Total:		655,000	Total:		655,000

EXEMPTIONS				OTHER ASSESSMENTS				APPRAISED VALUE SUMMARY						
Year	Type	Description	Amount	Code	Description	Number	Amount	Comm. Int.						
								Appraised Bldg. Value (Card) 94,200						
								Appraised XF (B) Value (Bldg) 1,500						
								Appraised OB (L) Value (Bldg) 0						
								Appraised Land Value (Bldg) 514,500						
								Special Land Value 0						
								Total Appraised Parcel Value 610,200						
								Valuation Method: C						
								Exemptions 0						
								Adjustment: 0						
								Net Total Appraised Parcel Value 610,200						

This signature acknowledges a visit by a Data Collector or Assessor

ASSESSING NEIGHBORHOOD				
NBHD/ SUB	NBHD Name	Street Index Name	Tracing	Batch
0001/A				

NOTES									
BROWN									

BUILDING PERMIT RECORD									VISIT/ CHANGE HISTORY					
Permit ID	Issue Date	Type	Description	Amount	Insp. Date	% Comp.	Date Comp.	Comments	Date	Type	IS	ID	Cd.	Purpose/Result
									07/02/2004			DB	02	Measur+2Visit - Info Card

LAND LINE VALUATION SECTION																				
B #	Use Code	Use Description	Zone	D	Front	Depth	Units	Unit Price	I. Factor	S.A.	Acre Disc	C. Factor	ST. Idx	Adj.	Notes- Adj	Special Pricing		S Adj Fact	Adj. Unit Price	Land Value
																Spec Use	Spec Calc			
1	1013	Single Fam Waterfront	LRR2				43,560	SF	0.80	2.5000	9	1.0000	0.95	SL2	6.20	WF/ROW		1.00	11.78	513,100
1	1013	Single Fam Waterfront	LRR2				1.89	AC	1,500.00	1.0000	0	1.0000	0.50		0.00			1.00	750.00	1,400

Total Card Land Units: 2.89 AC Parcel Total Land Area: 2.89 AC

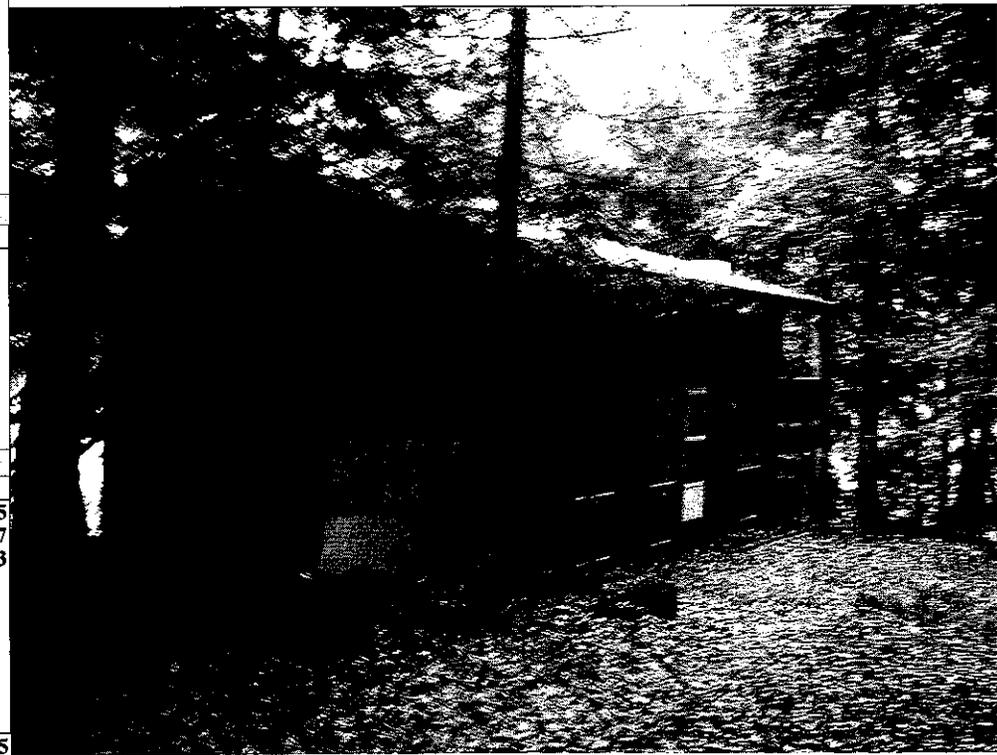
Total Land Value: 514,500

CONSTRUCTION DETAIL				CONSTRUCTION DETAIL (CONTINUED)			
Element	Cd.	Ch.	Description	Element	Cd.	Ch.	Description
Style	08		Raised Ranch				
Model	01		Residential				
Grade	03		Average				
Stories	1						
Occupancy	1						
Exterior Wall 1	13		Pre-Fab Wood				
Exterior Wall 2							
Roof Structure	03		Gable/Hip				
Roof Cover	03		Asph/F Gl/Cmp				
Interior Wall 1	05		Drywall/Sheet				
Interior Wall 2							
Interior Flr 1	14		Carpet				
Interior Flr 2							
Heat Fuel	04		Electric				
Heat Type	07		Electr Basebrd				
AC Type	01		None				
Total Bedrooms	03		3 Bedrooms				
Total Bthrms	2						
Total Half Baths							
Total Xtra Fixtrs							
Total Rooms	6						
Bath Style	02		Average				
Kitchen Style	02		Average				
				MIXED USE			
				Code	Description	Percentage	
				1013	Single Fam Waterfront	100	
				COST/MARKET VALUATION			
				Adj. Base Rate:		89.28	
						124,635	
				Net Other Adj:		10,000.00	
				Replace Cost		134,635	
				AYB		1967	
				EYB		1975	
				Dep Code		F	
				Remodel Rating			
				Year Remodeled			
				Dep %		30	
				Functional ObsInc			
				External ObsInc			
				Cost Trend Factor		1	
				Condition			
				% Complete			
				Overall % Cond		70	
				Apprais Val		94,200	
				Dep % Ovr		0	
				Dep Ovr Comment			
				Misc Imp Ovr		0	
				Misc Imp Ovr Comment			
				Cost to Cure Ovr		0	
				Cost to Cure Ovr Comment			

WDK	40	
6		
BAS	30	
SFB		
		34
		2828
	30	10

OB-OUTBUILDING & YARD ITEMS(L) / XF-BUILDING EXTRA FEATURES(B)												
Code	Description	Sub	Sub Descript	L/B	Units	Unit Price	Yr	Gde	Dp Rt	Cnd	%Cnd	Apr Value
FPLI	FIREPLACE 1			B	1	2,200.00	1975		1	E	70	1,500

BUILDING SUB-AREA SUMMARY SECTION							
Code	Description	Living Area	Gross Area	Eff. Area	Unit Cost	Undeprec. Value	
BAS	First Floor	840	840	840	89.28	74,995	
SFB	Basement,finished,raised	0	840	504	53.57	44,997	
WDK	Deck, Wood	0	520	52	8.93	4,643	
Ttl. Gross Liv/Lease Area:		840	2,200	1,396		134,635	



55 Stark Cove Rd, RAYMOND, ME 04071

Not for Sale

Zestimate: \$332,142

Rent Zestimate: \$1,415/mo

Est. Refi Payment: \$1,304/mo

See current rates on Zillow

View your 2014 Credit Score Instantly for \$1

Bedrooms: 3 beds

Bathrooms: 2 baths

Single Family: 1,680 sq ft

Lot: 2.8 acres

Year Built: 1967

Heating Type: Baseboard, Forced air

Photos

Map

Bird's Eye

Street View



View larger



[Correct home facts](#) [Save this home](#) [Hide](#) [Get updates](#) [Email](#) [more](#) ▾

Description

This 1680 square foot single family home has 3 bedrooms and 2.0 bathrooms. It is located at 55 STARK COVE RD RAYMOND, Maine. This home is in the RSU14 School District.

Cooling

None

Parking

Unknown

Basement Type

Finished

Fireplace



Yes

Floor Covering

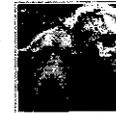
Hardwood

Attic

Unknown

5 homes for sale nearby. [View photos](#)

Get a professional estimate



Kathy McClelland

(2)

1 Recent sales

(207) 420-8914



Wini Rogers

(7)

(908) 316-8351



Leo Tetreault

(3)

(888) 237-6811

Your Name

Phone

Email Address

I own this home and would like a professional estimate at 55 Stark Cove Rd, Raymond, ME 04071.

Contact Agent

Learn how to appear as the agent above

▼ More See data sources

Zestimates

	Value	Range	30-day change	\$/sqft	Last updated
Zestimate	\$332,142	\$232K – \$375K	-\$5,233	\$197	03/25/2014
Rent Zestimate	\$1,415/mo	\$778 – \$2.6K/mo	--	\$0.84	03/24/2014
Owner tools	Post your own estimate				

Zestimate Rent Zestimate | more ▼

1 year | 5 years | 10 years

This home --

Price History

Date	Event	Price	Agents
 5 homes for sale nearby. View photos >			

01/22/14	Sold	\$345,000	-1.1%	Jodi Chute	∨
11/27/13	Listing removed	\$349,000			∨
11/22/13	Price change	\$349,000	-12.7%		∨
10/01/13	Price change	\$400,000	-11.1%		∨
08/24/13	Price change	\$449,900	-8.2%		∨
07/29/13	Price change	\$489,900	-2.0%		∨
04/05/13	Listed for sale	\$499,900			∨
09/01/12	Listing removed	\$499,900			∨
05/23/12	Price change	\$499,900	-4.8%		∨
03/21/12	Price change	\$525,000	-4.5%		∨
02/14/12	Listed for sale	\$549,900			∨
12/29/11	Listing removed	\$549,900			∨
07/01/11	Price change	\$549,900	-4.3%		∨
09/22/10	Price change	\$574,599	-1.8%		∨
08/20/10	Price change	\$585,000	-6.4%		∨
05/21/10	Listed for sale	\$625,000			∨

Fewer

 **5 homes for sale nearby. [View photos](#)**

Tax History

Year	Property taxes	Change	Tax assessment	Change
2012	\$7,271	6.7%	\$655,000	--
2011	\$6,812	-3.7%	\$655,000	--
2010	\$7,074	-2.8%	\$655,000	--

More

View Your 2014 Credit Score Instantly for \$1

Monthly Payment

Mortgage payment breakdown for the home price of \$332,142

Percent down:

20% (\$66,428)

Program:

30yr fixed 4.231%

Credit Score:

760 and above

Estimated Payment	\$1,681
<input type="checkbox"/> Principal & Interest	\$1,304
<input type="checkbox"/> Taxes	\$310
<input type="checkbox"/> Homeowners Insurance	\$67
<input type="checkbox"/> Mortgage Insurance	\$0

See personalized rates

Home Expenses

Internet, phone and TV 

Home security



\$39.99/mo 

Property tax

\$7,271/yr

 **5 homes for sale nearby. [View photos](#)**

[View larger map](#)



APPLICATION FOR ABATEMENT OF PROPERTY TAXES
(Title 36 M.R.S.A., Section 841)

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

1. Name of Applicant:	Lapco LLC, Leo Blais Manager
2. Mailing Address and Phone Number:	One Kenwood Circle Franklin, MA 02038 (508) 520-0900
3. Tax year for which abatement is requested:	FYE 6/30/14
4. Map/Lot #	66/6
5. Assessed valuation:	\$ 610,200
6. Taxpayer's opinion of value:	\$ 372,000
7. Reasons for requesting abatement (please be specific, stating grounds for belief that property is overvalued for tax purposes):	Property was purchased on 1/23/14 for \$345,000. Bank appraisal dated 12/27/13 valued property at \$372,000.

To the assessing authority of the Town of Raymond,

In accordance with the provisions of Title 36 M.R.S.A., Section 841, I hereby make written application for abatement of property taxes as noted above. The above statements are correct to the best of my knowledge and belief.

2/11/14
Date


Signature of Applicant



**MAINE REVENUE SERVICES
REAL ESTATE TRANSFER TAX
DECLARATION**
TITLE 36, M.R.S.A. SECTIONS §§4641-4641N

1. County
Cumberland

2. Municipality/Township
Raymond

3. GRANTEE/
PURCHASER

3a) Name, LAST or BUSINESS, FIRST, MI
LAPCO INC

3b) SSN or Federal ID
26 2690 755

3c) SSN or Federal ID

3e) Mailing Address
1 KENWOOD CIRCLE

3f) City
FRANKLIN

3g) State
MA

3h) Zip Code
02038

BOOK/PAGE—REGISTRY USE ONLY

4. GRANTOR/
SELLER

4a) Name, LAST or BUSINESS, FIRST, MI
BUCARIA LAURENCE J.

4b) SSN or Federal ID
078-22-2677

4c) Name, LAST or BUSINESS, FIRST, MI
BUCARIA MARY C.

4d) SSN or Federal ID
122-20-4938

4e) Mailing Address
19 CLAUDETTE CIRCLE

4f) City
FRAMINGHAM

4g) State
MA

4h) Zip Code
01701

5. PROPERTY

5a) Map	Block	Lot	Sub-Lot	5b) Type of property—Enter the code number that best describes the property being sold. (See instructions)→
66		6		0

5c) Physical Location

Check any that apply:

No tax maps exist 5d) Acreage

Multiple parcels

Portion of parcel

6. TRANSFER TAX

6a) Purchase Price (If the transfer is a gift, enter "0") 6a **\$ 345,000.00**

6b) Fair Market Value (enter a value **only** if you entered "0" in 6a) or if 6a) was of nominal value) 6b

6c) Exemption claim - Check the box if either grantor or grantee is claiming exemption from transfer tax and explain.

7. DATE OF TRANSFER (MM-DD-YYYY)
01 23 2014
MONTH DAY YEAR

8. WARNING TO BUYER—If the property is classified as Farmland, Open Space, Tree Growth, or Working Water-front a substantial financial penalty could be triggered by development, subdivision, partition or change in use. CLASSIFIED

9. SPECIAL CIRCUMSTANCES—Were there any special circumstances in the transfer which suggest that the price paid was either more or less than its fair market value? If yes, check the box and explain:

10. INCOME TAX WITHHELD—Buyer(s) not required to withhold Maine income tax because:

Seller has qualified as a Maine resident

A waiver has been received from the State Tax Assessor

Consideration for the property is less than \$50,000

Foreclosure Sale

11. OATH

Aware of penalties as set forth by Title 36 §4641-K, we hereby swear or affirm that we have each examined this return and to the best of our knowledge and belief it is true, correct, and complete. Grantee(s) and Grantor(s) or their authorized agent(s) are required to sign below:

Grantee [Signature] Date 1/23/14 Grantor [Signature] Date 1/23/14

Grantee [Signature] Date 1/23/14 Grantor [Signature] Date 1/23/14

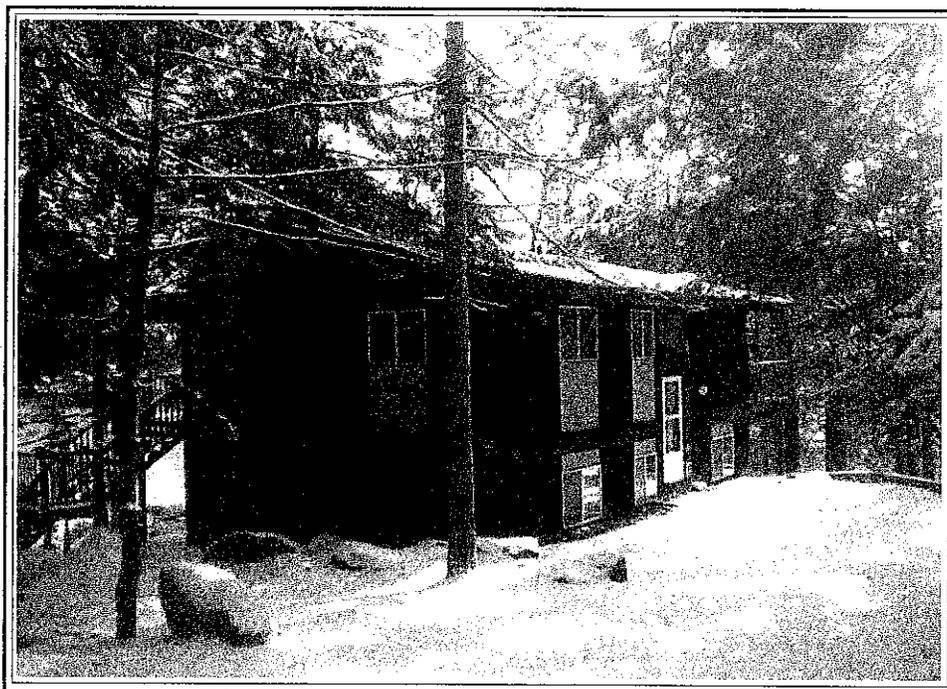
12. PREPARER

Name of Preparer Robert M Neaut Phone Number (207)693-3030

Mailing Address PO Box 1575, Naples, ME 04055 E-Mail Address rmnpa@roadrunner.com

Fax Number (207)693-6600

APPRAISAL OF



LOCATED AT:

55 Stark Cove Road
Raymond, ME 04071-6818

FOR:

Norway Savings Bank
1200 Congress Street
Portland, ME 04104

BORROWER:

Lapco LLC

12/27/2013

Norway Savings Bank
1200 Congress Street
Portland, ME 04104

File Number: 13-237A-U

In accordance with your request, I have appraised the real property at:

55 Stark Cove Road
Raymond, ME 04071-6818

The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the market value of the property as of December 11, 2013 is:

\$372,000
Three Hundred Seventy-Two Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.



Glenn Belanger
23 Bridgton Road
Westbrook, ME 04092

Uniform Residential Appraisal Report

File No. 13-237A-U

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address **55 Stark Cove Road** City **Raymond** State **ME** Zip Code **04071-6818**
 Borrower **Lapco LLC** Owner of Public Record **Lawrence & Mary Bucaria** County **Cumberland**
 Legal Description **Cumberland County Registry of Deeds - Bk 4875 Pg 222**
 Assessor's Parcel # **Map 66 Lot 6** Tax Year **2013** R.E. Taxes \$ **6,865**
 Neighborhood Name _____ Map Reference **Map 66 Lot 6** Census Tract **0120.00**
 Occupant Owner Tenant Vacant Special Assessments \$ **0** PUD HOA \$ **0** per year per month
 Property Rights Appraised Fee Simple Leasehold Other (describe) _____
 Assignment Type Purchase Transaction Refinance Transaction Other (describe) _____

Lender/Client **Norway Savings Bank** Address **1200 Congress Street, Portland, ME 04104**
 Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? Yes No
 Report data source(s) used, offering price(s), and date(s). **MREIS; The subject was listed for sale with the current MLS# on 10/1/2013 for \$400,000, then lowered several times to \$349,000. The subject was originally listed on 4/8/2010 for \$625,000.**
 I did did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.
The contract is a standard purchase and sale contract with no known concessions.

Contract Price \$ **345,000** Date of Contract **11/22/2013** Is the property seller the owner of public record? Yes No Data Source(s) **Town Records**
 Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? Yes No
 If Yes, report the total dollar amount and describe the items to be paid. **\$0;0**

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics		One-Unit Housing Trends		One-Unit Housing		Present Land Use %	
Location	<input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	50 %
Built-Up	<input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$(000)	(yrs)	2-4 Unit	5 %
Growth	<input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time	<input type="checkbox"/> Under 3 mths <input checked="" type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	250 Low	0	Multi-Family	5 %
Neighborhood Boundaries	See Attached Addendum			750 High	100+	Commercial	5 %
				400 Pred.	25	Other vacant	35 %

Neighborhood Description **The subject property is located in a suburban neighborhood of predominantly single family homes. The homes consist of well maintained Cape, Colonial, Farmhouse, Contemporary and Ranch style. Local services are nearby. Major conveniences such as hospitals, employment centers, shopping, and recreational amenities are all within a short distance.**
 Market Conditions (including support for the above conclusions) **See Attached Addendum**

Dimensions **Irregular** Area **2.89 ac** Shape **Irregular** View **Residential/Water**
 Specific Zoning Classification **Limited Res/Rec2** Zoning Description **3 Acre Minimum Lot Size/225' Water Frontage**
 Zoning Compliance Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe) _____
 Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? Yes No If No, describe. **The highest and best use is the subject current use due to shoreland and zoning requirements and what is typical in the subjects neighborhood.**

Utilities Public Other (describe) _____ Public Other (describe) _____ Off-site Improvements—Type Public Private
 Electricity _____ Water _____ Individual Well Street **Paved**
 Gas Individual Sanitary Sewer Individual Septic Alley **None**
 FEMA Special Flood Hazard Area Yes No FEMA Flood Zone **C** FEMA Map # **2302050020B** FEMA Map Date **05/05/1981**
 Are the utilities and off-site improvements typical for the market area? Yes No If No, describe. _____
 Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? Yes No If Yes, describe. **Drilled wells and private septic systems are common and market accepted. The subject has 155' of frontage on Sebago Lake.**

GENERAL DESCRIPTION		FOUNDATION		EXTERIOR DESCRIPTION materials/condition		INTERIOR materials/condition	
Units	<input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space		Foundation Walls	Concrete/Average	Floors	Wood/Cer/Avg
# of Stories	1.00	<input checked="" type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement		Exterior Walls	T1-11/Average	Walls	Shtcrk/Pnl/Avg
Type	<input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area	840 sq. ft.	Roof Surface	Shingle/Average	Trim/Finish	Wood/Average
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.		Basement Finish	90 %	Gutters & Downspouts	Adq Overhang	Bath Floor	Cer/Average
Design (Style)	Split Entry	<input checked="" type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump		Window Type	Sliding/Avg	Bath Wainscot	Ceramic/Avg
Year Built	1967	Evidence of <input type="checkbox"/> Infestation		Storm Sash/Insulated	Thermo/Average	Car Storage	<input type="checkbox"/> None
Effective Age (Yrs)	25	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement		Screens	Alum/Average	<input checked="" type="checkbox"/> Driveway # of Cars	6
Attic	<input type="checkbox"/> None	Heating <input type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant		Amenities	<input type="checkbox"/> WoodStove(s) #0	Driveway Surface	Gravel
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs		<input checked="" type="checkbox"/> Other Elec/Bb <input type="checkbox"/> Fuel Electric		<input checked="" type="checkbox"/> Fireplace(s) # 1	<input type="checkbox"/> Fence None	Garage # of Cars	0
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle		Cooling <input type="checkbox"/> Central Air Conditioning		<input checked="" type="checkbox"/> Patio/Deck Rear	<input type="checkbox"/> Porch None	Carport # of Cars	0
<input type="checkbox"/> Finished <input type="checkbox"/> Heated		<input type="checkbox"/> Individual <input checked="" type="checkbox"/> Other None		<input type="checkbox"/> Pool None	<input type="checkbox"/> Other None	Att. <input type="checkbox"/> Det. <input type="checkbox"/> Built-in	
Appliances	<input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave <input checked="" type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe) _____						
Finished area above grade contains:	4 Rooms	1 Bedrooms		1 Bath(s)		840 Square Feet of Gross Living Area Above Grade	

Uniform Residential Appraisal Report

File No. 13-237A-U

There are **26** comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ **275,000** to \$ **450,000**
 There are **19** comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ **259,000** to \$ **433,200**

FEATURE	SUBJECT	COMPARABLE SALE NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
55 Stark Cove Road Address Raymond, ME 04071		412 Cole Hill Road Standish, ME 04084		85 Sand Beach Road Standish, ME 04084		689 Anderson Road Sebago, ME 04029	
Proximity to Subject		3.62 miles SW		2.02 miles SE		6.12 miles NW	
Sale Price	\$ 345,000	\$ 304,000		\$ 375,000		\$ 387,000	
Sale Price/Gross Liv. Area	\$ 410.71 sq. ft.	\$ 346.64 sq. ft.		\$ 357.82 sq. ft.		\$ 503.91 sq. ft.	
Data Source(s)		MREIS #1053481;DOM 336		MREIS #1078947;DOM 97		MREIS #1094682;DOM 92	
Verification Source(s)		Town Records		Town Records		Town Records	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(+) \$ Adjustment	DESCRIPTION	+(+) \$ Adjustment	DESCRIPTION	+(+) \$ Adjustment
Sale or Financing Concessions		ArmLth Private;0	0	ArmLth Conv;0	0	ArmLth Conventional;0	0
Date of Sale/Time		s05/13;c04/13		s06/12;c05/13		s09/13;c08/13	
Location	Residential	Residential	15,000	Residential		Residential	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	2.89 ac	.50 sf	8,000	.30 ac	8,000	.81 ac	8,000
View	Res/Water	Res/Water		Res/Water		Res/Water	
Design (Style)	Split Entry	Cottage		Ranch		Ranch	
Quality of Construction	Q3	Q3		Q3		Q3	
Actual Age	46 Yrs +/-	103 Yrs +/-		73 Yrs +/-		38 Yrs +/-	
Condition	Average	Average		Average	-15,000	Average/Sup	-15,000
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths	
Room Count	4 1 1	6 2 1.5	-2,500	6 2 1		4 2 1	
Gross Living Area	25 840 sq. ft.	877 sq. ft.	-925	1,048 sq. ft.	-5,200	768 sq. ft.	1,800
Basement & Finished Rooms Below Grade	Full Finished	Partial None	0 10,000	Crawl Space Unfinished	10,000	Crawl Space Unfinished	0 10,000
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	Elec/BB/None	None	5,000	FHA/None		Elec/BB/None	
Energy Efficient Items	Typical	Typical		Typical		Typical	
Garage/Carport	None	None		None		None	
Porch/Patio/Deck	Deck	Porch	0	Porch		Deck	0
F/P W/S	1 F/P	1 F/P	0	1 F/P		1 W/S	3,000
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 34,575	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ 2,200	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 7,800
Adjusted Sale Price of Comparables		Net Adj. 11.4% Gross Adj. 13.6%	\$ 338,575	Net Adj. -0.6% Gross Adj. 10.2%	\$ 372,800	Net Adj. 2.0% Gross Adj. 9.8%	\$ 394,800

I did did not research the sale or transfer history of the subject property and comparable sales. If not, explain _____

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) **MREIS/Town Records**

My research did did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data source(s) **MREIS/Town Records**

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer	\$0		0	0
Data Source(s)	Town Records	Town Records	Town Records	Town Records
Effective Date of Data Source(s)	12/26/2013	12/26/2013	12/26/2013	12/26/2013

Analysis of prior sale or transfer history of the subject property and comparable sales **The appraiser researched several reliable data sources for the prior transfer history of the subject property and the comparable sales. There have not been any sales of the subject property or the comparable sale properties other than stated above. The appraiser is not liable for any clerical errors in any of the reporting data sources information. Note that the formal transfer history ie: Declaration of Value) is not immediately available to the public at the time of sale or transfer. The Declaration of Value information is cycled from the registry of deeds of the county where the sale or transfer took place, to the State Bureau of Taxation and then routed to the municipality where the sale or transfer took place.**

Summary of Sales Comparison Approach. \$25 per Sq. Ft. used for GLA difference. \$4,000 per acre. \$2,500 per 1/2 bath. All sales are on smaller lots and have unfinished basements. Sale 1 is located in an inferior location, has an additional 1/2 bath, is larger in GLA and lacks a central heating system. Sale 2 has superior upgrades and is larger in GLA. Sale 3 has superior upgrades, is smaller in GLA, lacks a fireplace and has a wood stove. Sale 2 required the least amount of gross and net adjustment, required the fewest number of adjustments and therefore carries the most weight in this analysis.

SALES COMPARISON APPROACH

Uniform Residential Appraisal Report

File No. 13-237A-U

Clarification of Intended Use and Intended User:

The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

Comments on Cost approach; The cost approach should not be relied upon as an accurate indicator of market value. It is based on the objective concept of value, which affirms that the cost to create is the main criterion to estimating value. The cost approach works reasonably well for newer buildings which have experienced little accrued depreciation. It is considered inherently weak in establishing value in older buildings because replacement cost and accrued depreciation can be difficult to accurately estimate. The cost approach does not reflect the loss or gain on value from changing market conditions. generally, there is little justification for this method in a market value appraisal but it has been completed as per a request the client. Furthermore, the construction cost estimates contained herein were not prepared for insurance purposes and are invalid for that use.

A physical observation of the property was performed from ground level of the unobstructed, exposed surfaces of accessible exterior as well as interior areas of all structures without removal of personal possessions by the appraiser. Although due diligence was exercised while visiting the subject property, the appraisal report only reflects the readily apparent condition of the subject. The appraiser is not an expert in such matters as identification of mold, lead based paint, pest control, structural engineering, hazardous waste, soil slippage, waste disposal system integrity, electrical-heating-plumbing systems, condition of roof/foundation/external walls etc and the appraiser assumes no responsibility for those items. Mold may or may not be present in areas the appraiser could not readily observe. If the client has any concerns regarding these items, it is the client's responsibility to order the appropriate inspections with the final opinion of market value being subject to the licensed professional's findings. No environmental testing was performed and no responsibility is assumed for any condition not readily viewable at the time of inspection, or for the lack of expertise or special knowledge necessary to discover such conditions. When adverse environmental conditions are discovered, or are known to exist, the client is urged to retain an expert in the field of environmental impacts on real estate.

**The appraiser's inspection was limited to viewing those portions of the home that are clearly visible from the ground floor or level and did not include an inspection of the subjects crawl space, attic or other areas that would not be visible to the typical visitor to the home. This appraisal has been completed under the Extraordinary Assumption that there are no adverse conditions or defects which would be disclosed only by inspection of those areas which are not visible to the typical visitor. The subject's mechanical systems were not tested by the appraiser. This appraisal has been completed under the Extraordinary assumption that all mechanical systems (ie; electrical service, furnace, plumbing etc.) were in working order as of the effective date of the appraisal, with no repairs needed unless otherwise noted. Although the appraiser did not complete any tests of the mechanical systems or inspect areas that were not accessible in close detail, there were no readily apparent signs of structural deficiencies or mechanical system failures noted during the inspection(e.g; damage from plumbing leaks, lack of electrical power, lack of heat, etc.) unless otherwise noted in this report.

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Site value estimated and on file with the appraiser.

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE			= \$
Source of cost data	Dwelling	Sq. Ft. @ \$	= \$
Quality rating from cost service	Effective date of cost data	Sq. Ft. @ \$	= \$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Garage/Carport	Sq. Ft. @ \$	= \$
The Cost Approach was considered, but not utilized in this report due to the age of the property and the difficulty of estimating items of accrued depreciation. Remaining economic life estimated at 45 years.	Total Estimate of Cost-New			= \$
	Less 70 Physical	Functional	External	
	Depreciation 0			= \$ (0)
	Depreciated Cost of Improvements			= \$ 0
	"As-is" Value of Site Improvements			= \$
Estimated Remaining Economic Life (HUD and VA only) 45 Years	INDICATED VALUE BY COST APPROACH			= \$ 0

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier 0 = \$ 0 Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM)

ADDITIONAL COMMENTS

COST APPROACH

INCOME

Uniform Residential Appraisal Report

File No. 13-237A-U

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: 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, 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 each acting in what he or she considers his or her own best interest; (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.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. 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 this appraisal report whether any portion of 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.
4. 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, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, 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 research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. 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, this appraisal report must be considered as a general appraisal of the property and not as a specialized appraisal of environmental hazards.

Uniform Residential Appraisal Report

File No. 13-237A-U

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, 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 or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

Uniform Residential Appraisal Report

File No. 13-237A-U

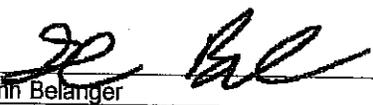
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

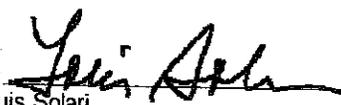
SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature 
 Name Glenn Belanger
 Company Name Louis Solari Real Estate Appraisals
 Company Address 23 Bridgton Road
Westbrook, ME 04092
 Telephone Number (207)878-4600
 Email Address gbelanger1969@maine.rr.com
 Date of Signature and Report 12/27/2013
 Effective Date of Appraisal 12/11/2013
 State Certification # _____
 or State License # RA000000002230
 or Other (describe) Trainee State # _____

Signature 
 Name Louis Solari
 Company Name Louis Solari Real Estate Appraisals
 Company Address 23 Bridgton Road
Westbrook, ME 04092
 Telephone Number 878-4600
 Email Address bsolari@maine.rr.com
 Date of Signature 12/27/2013
 State Certification # _____
 or State License # MECG00000000196
 State ME
 Expiration Date of Certification or License 12/31/2013

Borrower: Lapco LLC

File No.: 13-237A-U

Property Address: 55 Stark Cove Road

Case No.:

City: Raymond

State: ME

Zip: 04071-6818

Lender: Norway Savings Bank

Neighborhood Boundaries

Neighborhood boundaries are Routes 302 to the north and east, Route 11/114 to the west, Route 35 to the south and various secondary roadways. T

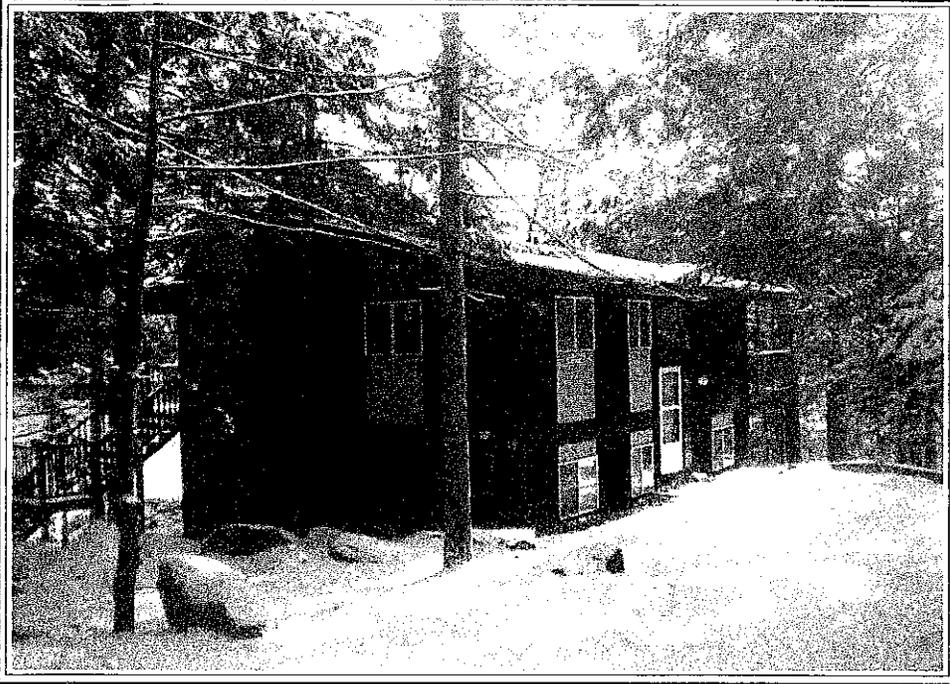
Neighborhood Market Conditions

Interest rates have stabilized and are hovering around 4.0% to 7% and slightly higher on some loan situations. Property values have stabilized and there are more listings on the market than was recently the case. Mortgage funding is available from many sources, both in state as well as out of state. Conventional financing appears to be the norm with some cash buyers and some buyers utilizing insured loans.

Comments on Sales Comparison

**Due to lack of sales within one mile it was necessary to utilize comparable's in excess of one mile but from similar neighborhoods. This is common in Maine and does not effect marketability. **

Borrower: Lapco LLC	File No.: 13-237A-U	
Property Address: 55 Stark Cove Road	Case No.:	
City: Raymond	State: ME	Zip: 04071-6818
Lender: Norway Savings Bank		



FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date: December 11, 2013
Appraised Value: \$ 372,000

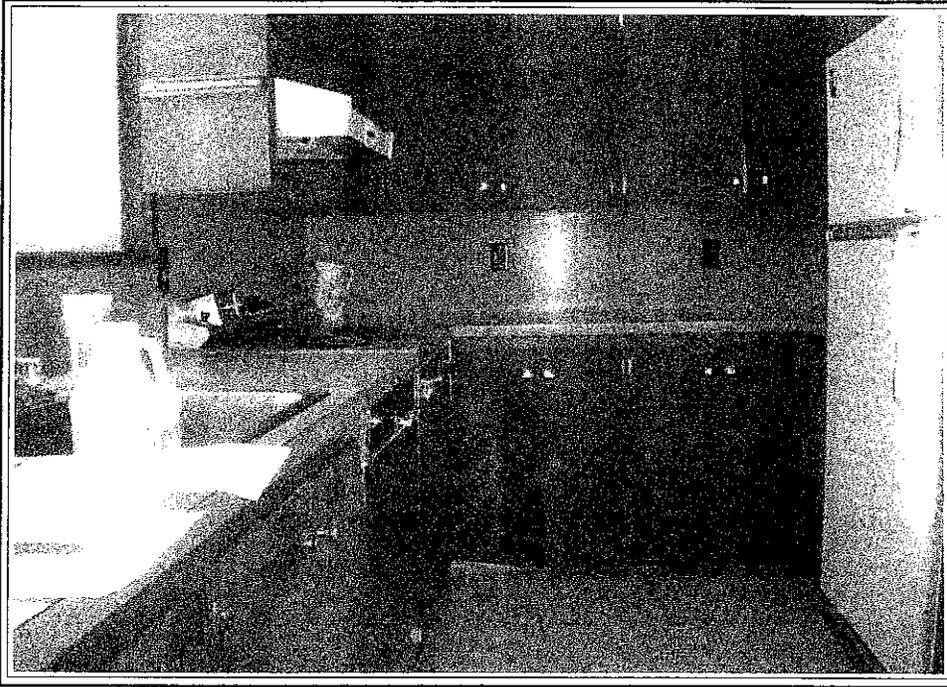


REAR VIEW OF
SUBJECT PROPERTY



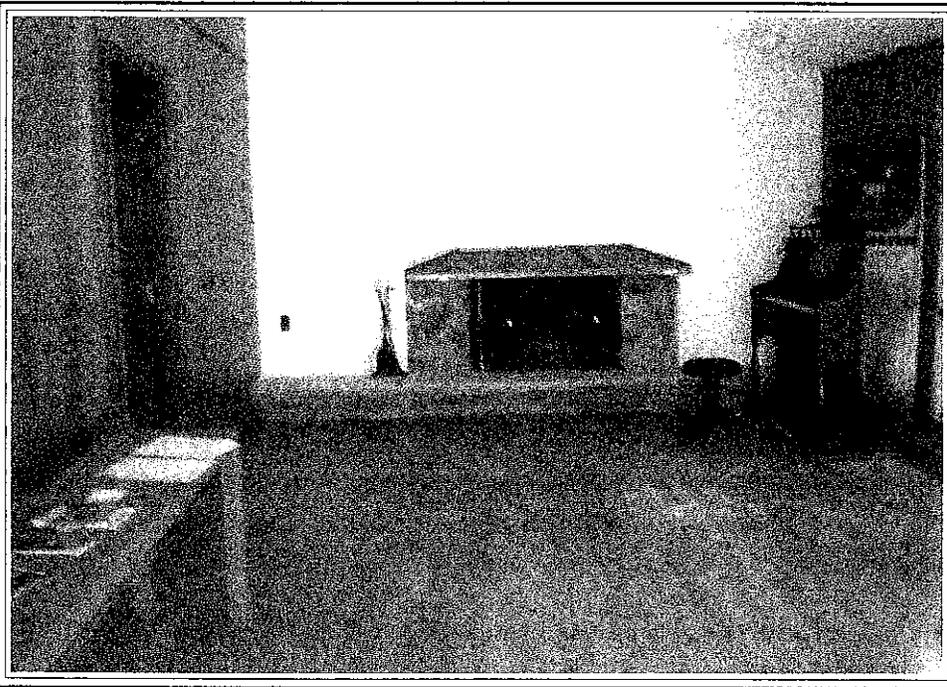
STREET SCENE

Borrower: Lapco LLC	File No.: 13-237A-U	
Property Address: 55 Stark Cove Road	Case No.:	
City: Raymond	State: ME	Zip: 04071-6818
Lender: Norway Savings Bank		



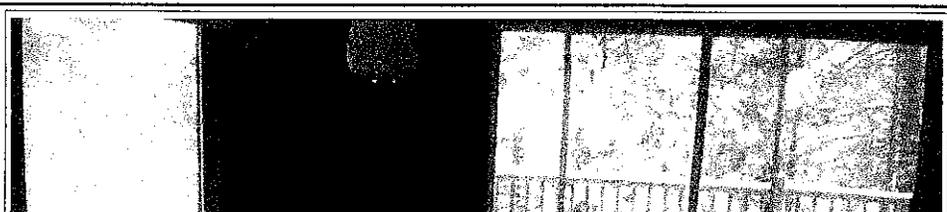
Kitchen

Comment:



Living Room

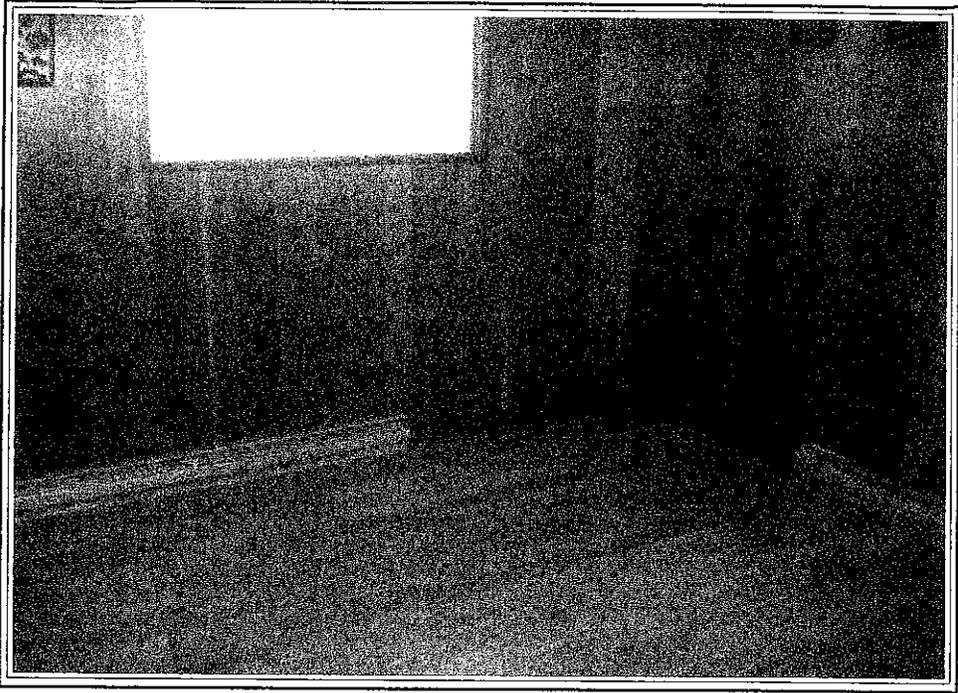
Comment:



Dining Room

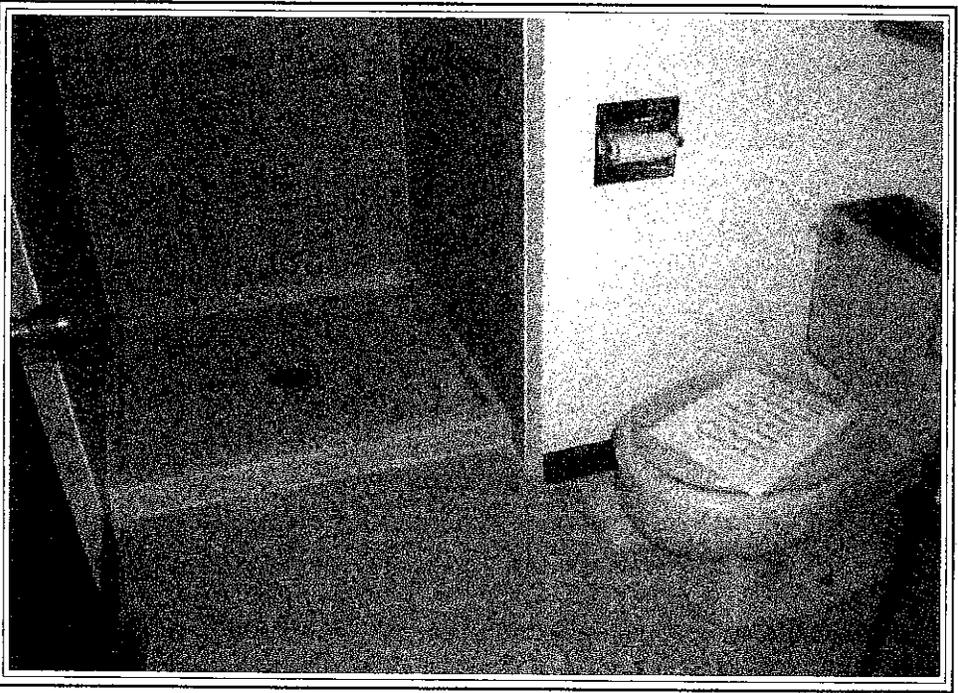
Comment:

Borrower: Lapco LLC		File No.: 13-237A-U
Property Address: 55 Stark Cove Road		Case No.:
City: Raymond	State: ME	Zip: 04071-6818
Lender: Norway Savings Bank		



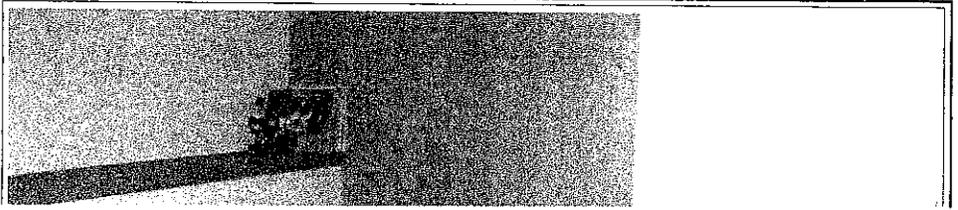
Bedroom

Comment:



Bathroom

Comment:



Basement Finished Area

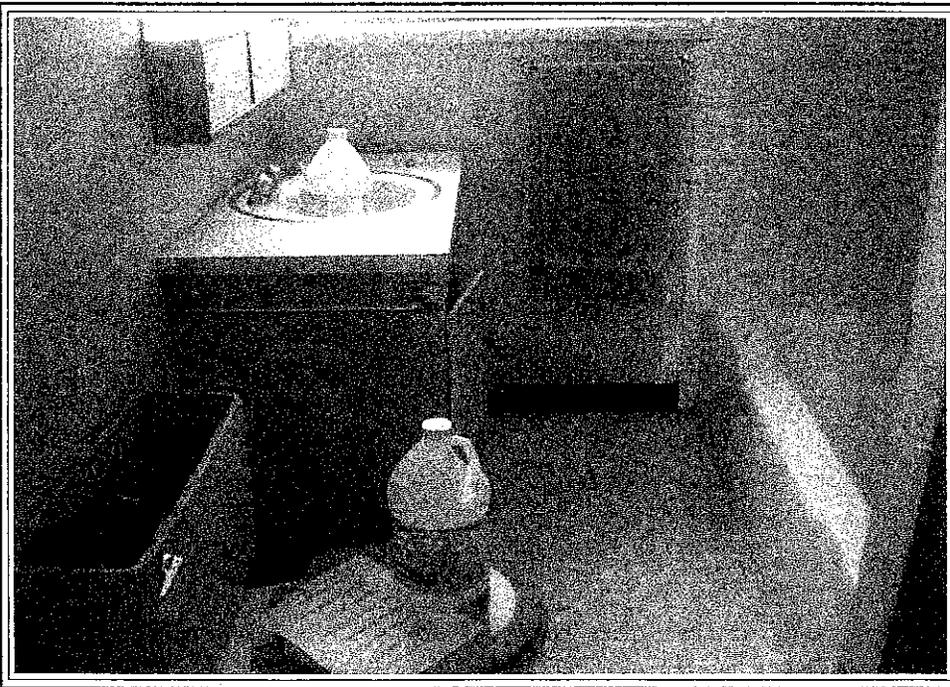
Comment:
Bedroom

Borrower: Lapco LLC		File No.: 13-237A-U
Property Address: 55 Stark Cove Road		Case No.:
City: Raymond	State: ME	Zip: 04071-6818
Lender: Norway Savings Bank		



Basement Finished Area

Comment:
Entry



Basement Finished Area

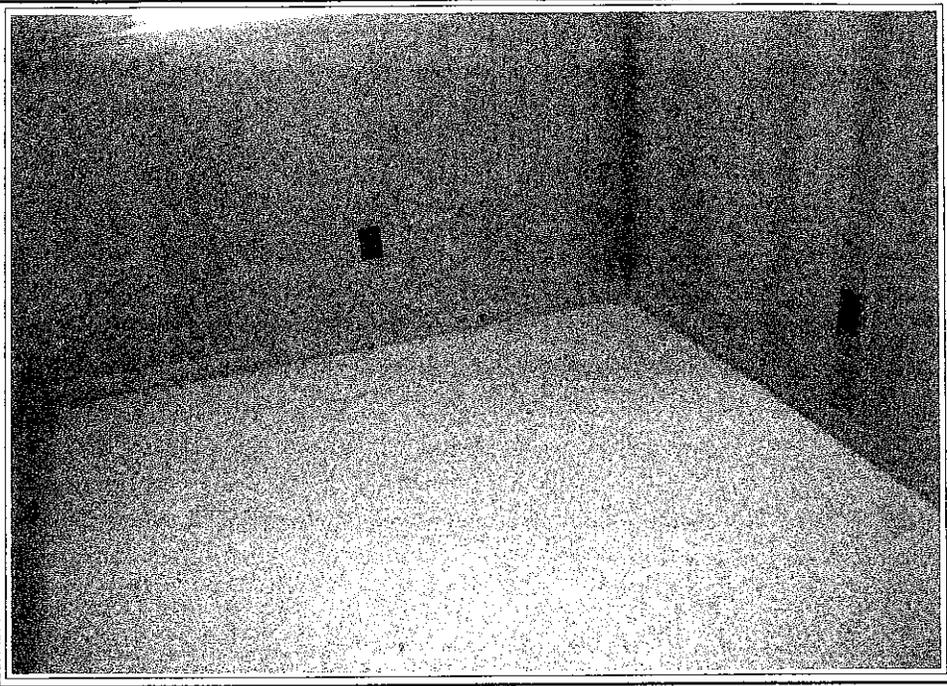
Comment:
Bath



Basement Finished Area

Comment:
Bedroom

Borrower: Lapco LLC	File No.: 13-237A-U	
Property Address: 55 Stark Cove Road	Case No.:	
City: Raymond	State: ME	Zip: 04071-6818
Lender: Norway Savings Bank		



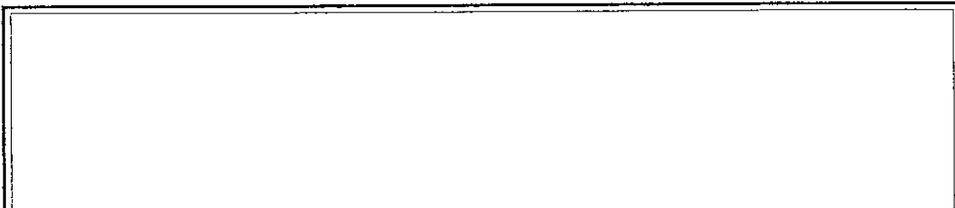
Basement Finished Area

Comment:
Den



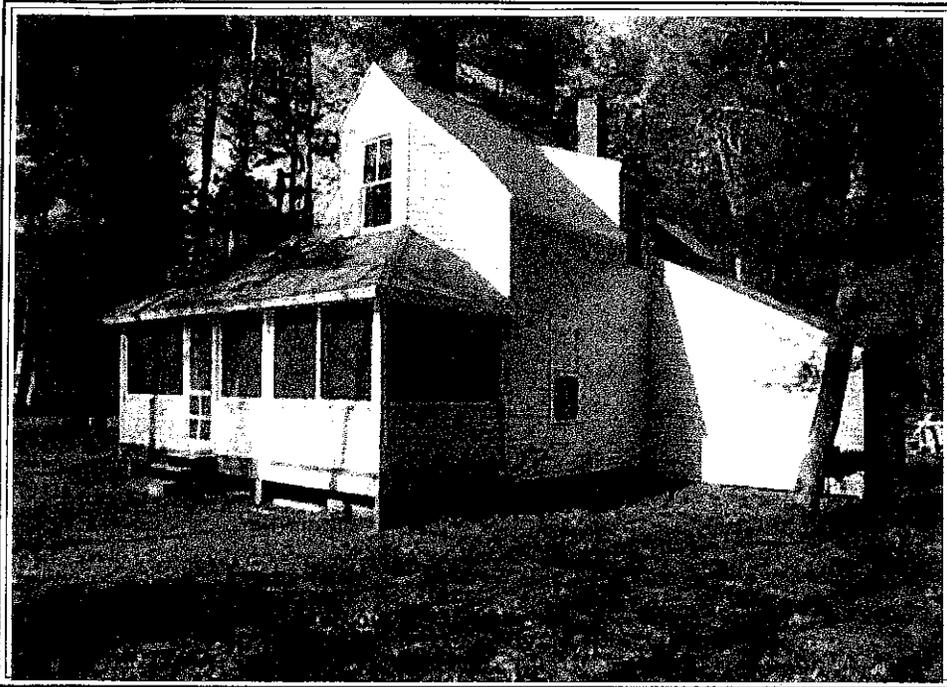
Other

Comment:
View/Landscape



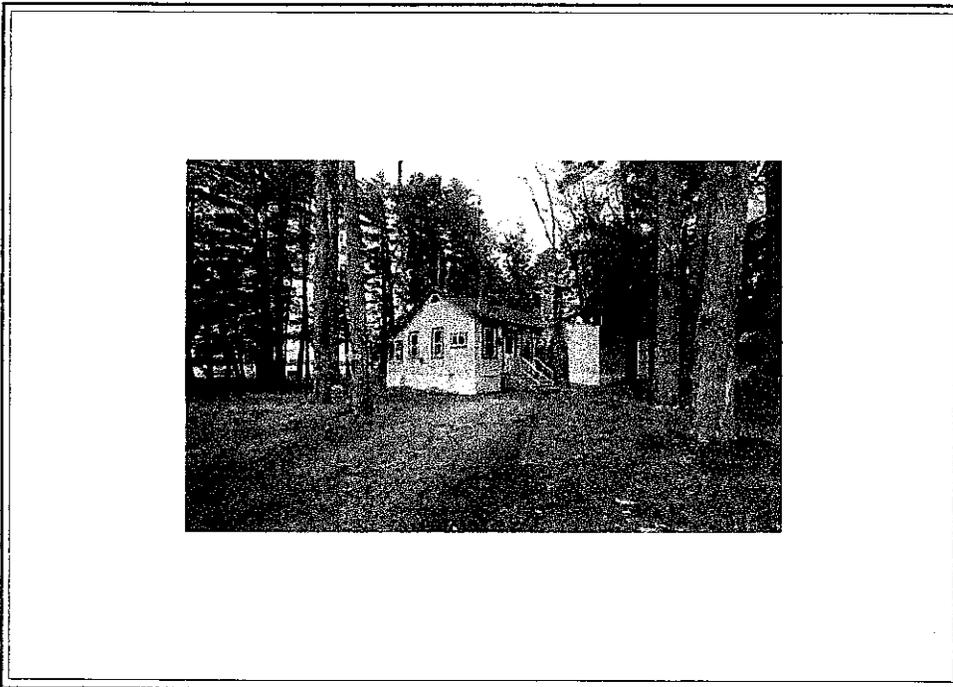
Comment:

Borrower: Lapco LLC	File No.: 13-237A-U
Property Address: 55 Stark Cove Road	Case No.:
City: Raymond	State: ME
Lender: Norway Savings Bank	Zip: 04071-6818



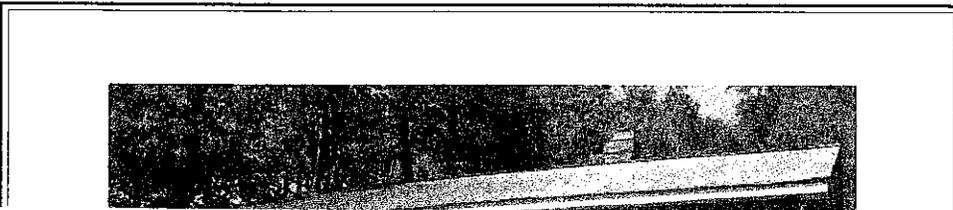
COMPARABLE SALE #1

412 Cole Hill Road
 Standish, ME 04084
 Sale Date: s05/13;c04/13
 Sale Price: \$ 304,000



COMPARABLE SALE #2

85 Sand Beach Road
 Standish, ME 04084
 Sale Date: s06/12;c05/13
 Sale Price: \$ 375,000

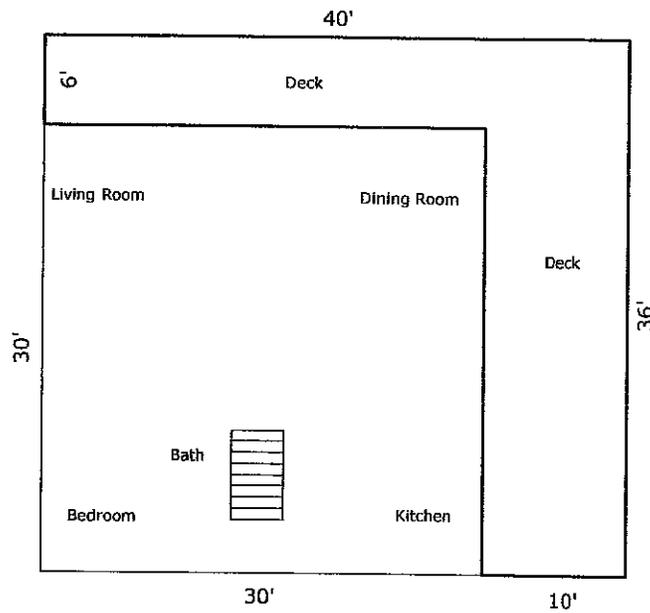


COMPARABLE SALE #3

689 Anderson Road
 Sebago, ME 04079

FLOORPLAN SKETCH

Borrower: Lapco LLC		File No.: 13-237A-U
Property Address: 55 Stark Cove Road		Case No.:
City: Raymond	State: ME	Zip: 04071-6818
Lender: Norway Savings Bank		



Sketch by Apex Sketch v5 Standard™

Comments:

AREA CALCULATIONS SUMMARY				LIVING AREA BREAKDOWN	
Code	Description	Net Size	Net Totals	Breakdown	Subtotals
GLA1	First Floor	900.00	900.00	First Floor	
P/P	Wood Deck	540.00	540.00	30.0 x 30.0	900.00

PLAT MAP

Borrower: Lapco LLC

File No.: 13-237A-U

Property Address: 55 Stark Cove Road

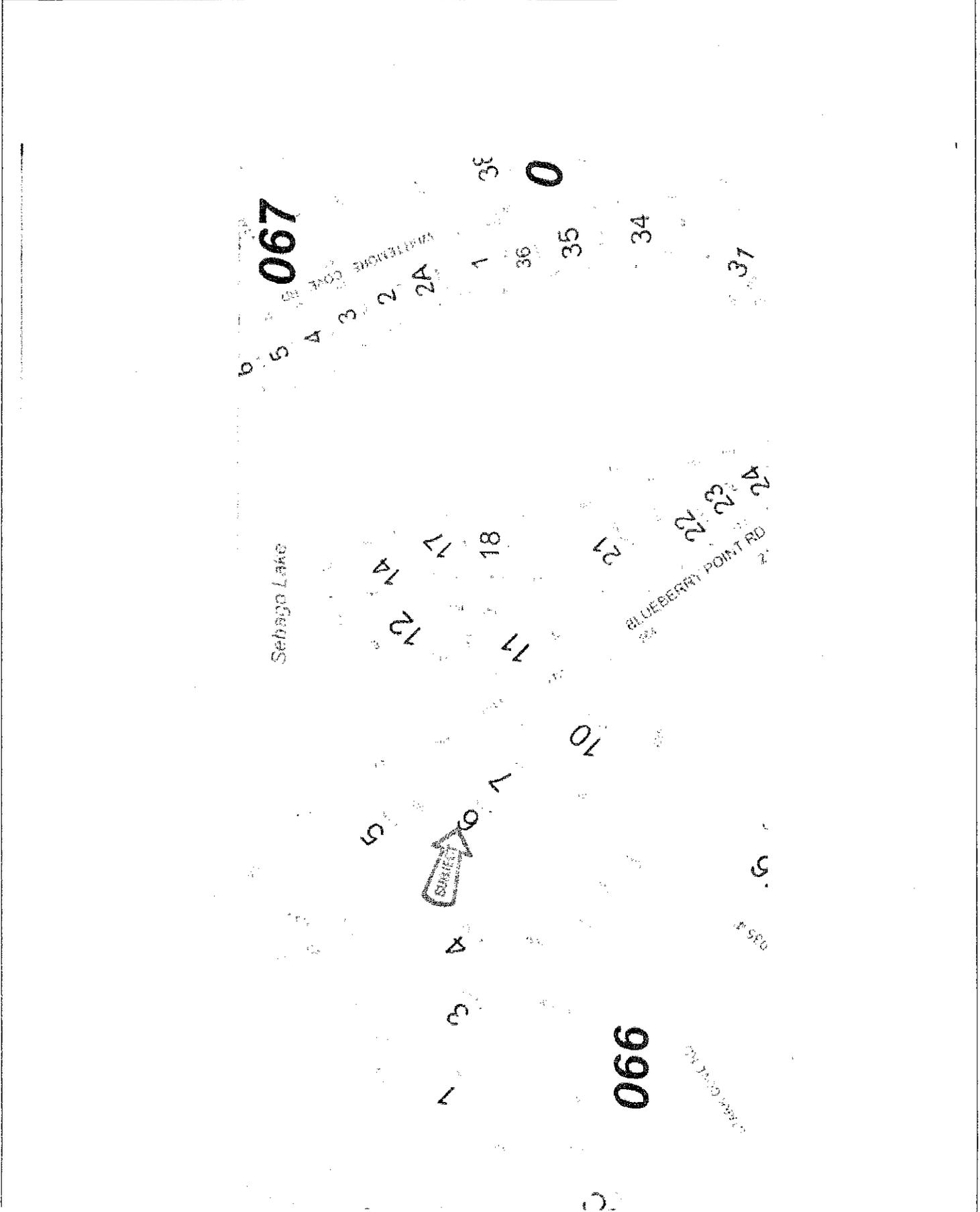
Case No.:

City: Raymond

State: ME

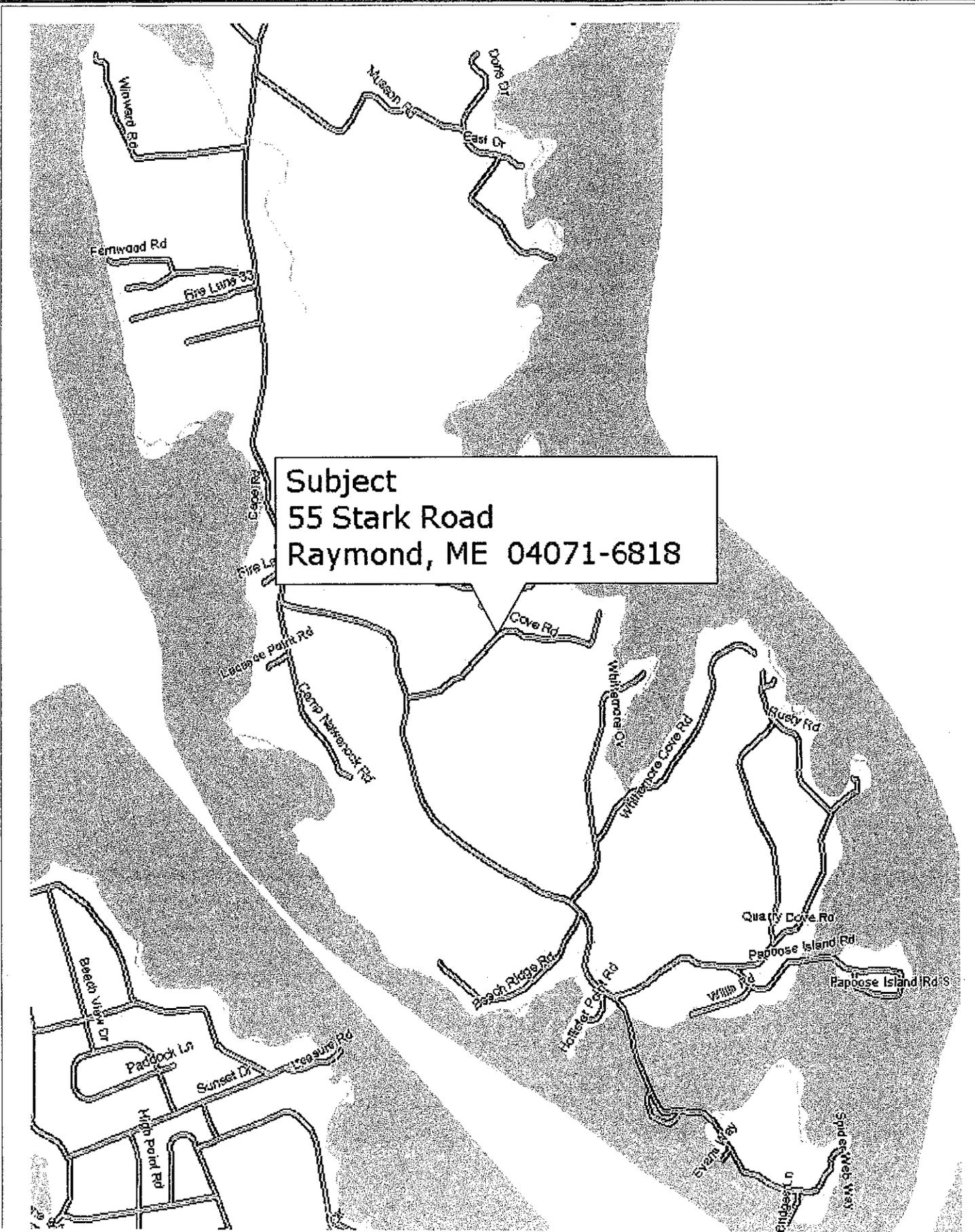
Zip: 04071-6818

Lender: Norway Savings Bank



FLOOD MAP

Borrower: Lapco LLC	File No.: 13-237A-U	
Property Address: 55 Stark Cove Road	Case No.:	
City: Raymond	State: ME	Zip: 04071-6818
Lender: Norway Savings Bank		



E & O File

Borrower: Lapco LLC
 Property Address: 55 Stark Cove Road
 City: Raymond
 Lender: Norway Savings Bank

File No.: 13-237A-U
 Case No.:
 State: ME
 Zip: 04071-6818



CERTIFICATE OF LIABILITY INSURANCE

SOI 1401 OPI 1/PS
 DATE REVISIONS
 12/14/2013

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(s) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to this certificate holder in lieu of such endorsements.

PROD. BY VARNEY AGENCY GRAY 25 LEWISTON RD, SUITE 200 GRAY, ME 04133 Paula Doresten	POLICY NO. POLICY TYPE POLICY CLASS POLICY CLASS CODE POLICY CLASS CODE POLICY CLASS CODE	POLICY NO. POLICY TYPE POLICY CLASS POLICY CLASS CODE POLICY CLASS CODE POLICY CLASS CODE
POLICY NO. LOUIS SOLAR REAL ESTATE 23 BRIDGTON ROAD WESTBROOK, ME 04092	POLICY NO. POLICY TYPE POLICY CLASS POLICY CLASS CODE POLICY CLASS CODE POLICY CLASS CODE	POLICY NO. POLICY TYPE POLICY CLASS POLICY CLASS CODE POLICY CLASS CODE POLICY CLASS CODE

COVERAGES	CERTIFICATE NUMBER	REVISION NUMBER
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WE HEREBY CERTIFY THAT THE POLICIES OF LIABILITY INSURANCE SET FORTH BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. HOWEVER, THE POLICY PERIOD, TERM OR DURATION OF ANY CONTRACT OR OTHER INSTRUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED, OR MAY PERTAIN, OR COVERAGE AFFORDED BY THE POLICIES SET FORTH HEREIN IS SUBJECT TO ALL THE TERMS, CONDITIONS AND EXCLUSIONS OF SUCH POLICIES. POLICIES MAY BE SUBJECT TO COVERAGE LIMITS AND COVERAGE EXCLUSIONS.

COVERAGES	CERTIFICATE NUMBER	REVISION NUMBER	AMOUNT
B Business Owners 1,000,000 2,000,000 2,000,000	00P1100207	03/16/2013 03/16/2014	1,000,000 500,000 5,000
B X 1,000,000 2,000,000	AVYF0950022	03/01/2013 03/01/2014	1,000,000 1,000,000
A 100,000 100,000 500,000	8800183724	10/02/2013 10/02/2014	100,000 100,000 500,000
C PROFESSIONAL LIABILITY	BRLL0003264	12/20/2013 12/20/2014	500,000

THIS CERTIFICATE OPERATES ONLY AS A MATTER OF INFORMATION AND DOES NOT CONSTITUTE A CONTRACT. THE POLICY(S) IS/ARE THE SOURCE OF THE COVERAGE. THE POLICY(S) IS/ARE SUBJECT TO ALL THE TERMS, CONDITIONS AND EXCLUSIONS OF SUCH POLICIES. POLICIES MAY BE SUBJECT TO COVERAGE LIMITS AND COVERAGE EXCLUSIONS.

CERTIFICATE HOLDER
 TO BANK &
 37 CHESTER ST STREET

CANCELLATION
 SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

License File No.11-284-U

Borrower: Lapco LLC

File No.: 13-237A-U

Property Address: 55 Stark Cove Road

Case No.:

City: Raymond

State: ME

Zip: 04071-6818

Lender: Norway Savings Bank

		<h2 style="text-align: center;">State of Maine</h2>	
DEPARTMENT OF PROFESSIONAL & FINANCIAL REGULATION BOARD OF REAL ESTATE APPRAISERS			
License # RA2230 Be it known that:			
GLENN A. BELANGER			
has qualified as required by Title 032 MRSA Chapter 000123 and is licensed as a REGISTERED APPRAISER TRAINEE			
Supervised by: LOUIS FRANK SOLARI, JR			
ISSUE DATE Nov 20, 2013	<i>Anne L. Head</i>		EXPIRATION DATE Oct 04, 2014
Director, Office of Professional & Occupational Regulation			

		<h2 style="text-align: center;">State of Maine</h2>	
DEPARTMENT OF PROFESSIONAL & FINANCIAL REGULATION BOARD OF REAL ESTATE APPRAISERS			
License # CG196 Be it known that:			
LOUIS FRANK SOLARI, JR			
has qualified as required by Title 032 MRSA Chapter 000123 and is licensed as an CERTIFIED GENERAL APPRAISER			
ISSUE DATE Jan 01, 2013	<i>Anne L. Head</i>		EXPIRATION DATE Dec 31, 2013

Maine Short Form Quit Claim Deed Without Covenant

THE INHABITANTS OF THE TOWN OF RAYMOND, a body politic located at Raymond, County of Cumberland and State of Maine, for consideration paid, releases to PETERSEN TERRI-LEE, PETERSEN JOHN A in said County and State, a certain parcel of land situated in the Town of Raymond, County of Cumberland and State of Maine, being all and the same premises described at Map 78, Lot 03

The purpose of this conveyance is to release any interest which this grantor may have in and to the above premises by virtue of a lien filed for nonpayment of taxes on said parcel of land with particular reference being made to a lien filed against Map 78, Lot 03, in the name of PETERSEN TERRI-LEE, PETERSEN JOHN A and recorded in said Registry of Deeds.

BK 27988 PG 329 BK 28887 PG 26 BK 29838 PG 181
 BK 30940 PG 76

IN WITNESS WHEREOF, the said INHABITANTS OF THE TOWN OF RAYMOND have caused this instrument to be sealed with its corporate seal and signed in its corporate name by SAMUEL GIFFORD, JOSEPH BRUNO, MIKE REYNOLDS, TERESA SADAK, AND LAWRENCE TAYLOR, thereto duly authorized, this 22 day of APRIL, 2014.

THE INHABITANTS OF THE TOWN OF RAYMOND

By: _____
 SAMUEL GIFFORD, Selectman

 JOSEPH BRUNO, Selectman

 MIKE REYNOLDS, Selectman

 TERESA SADAK, Selectman

 LAWRENCE TAYLOR, Selectman

 Witness to All

STATE OF MAINE
 CUMBERLAND, SS.

Personally appeared the above named Samuel Gifford, Joseph Bruno, Mike Reynolds, Teresa Sadak, and Lawrence Taylor aforesaid Selectmen, known to me, this 22 day of APRIL, 2014 and acknowledged before me the foregoing instruments to be their free act and deed in their said capacity and the free act and deed of said Grantor Corporation.

 Notary Public

ANNUAL BUDGET/TOWN WARRANT

TO: Nathan White, a resident of the Town of Raymond, in the County of Cumberland and State of Maine.

GREETINGS:

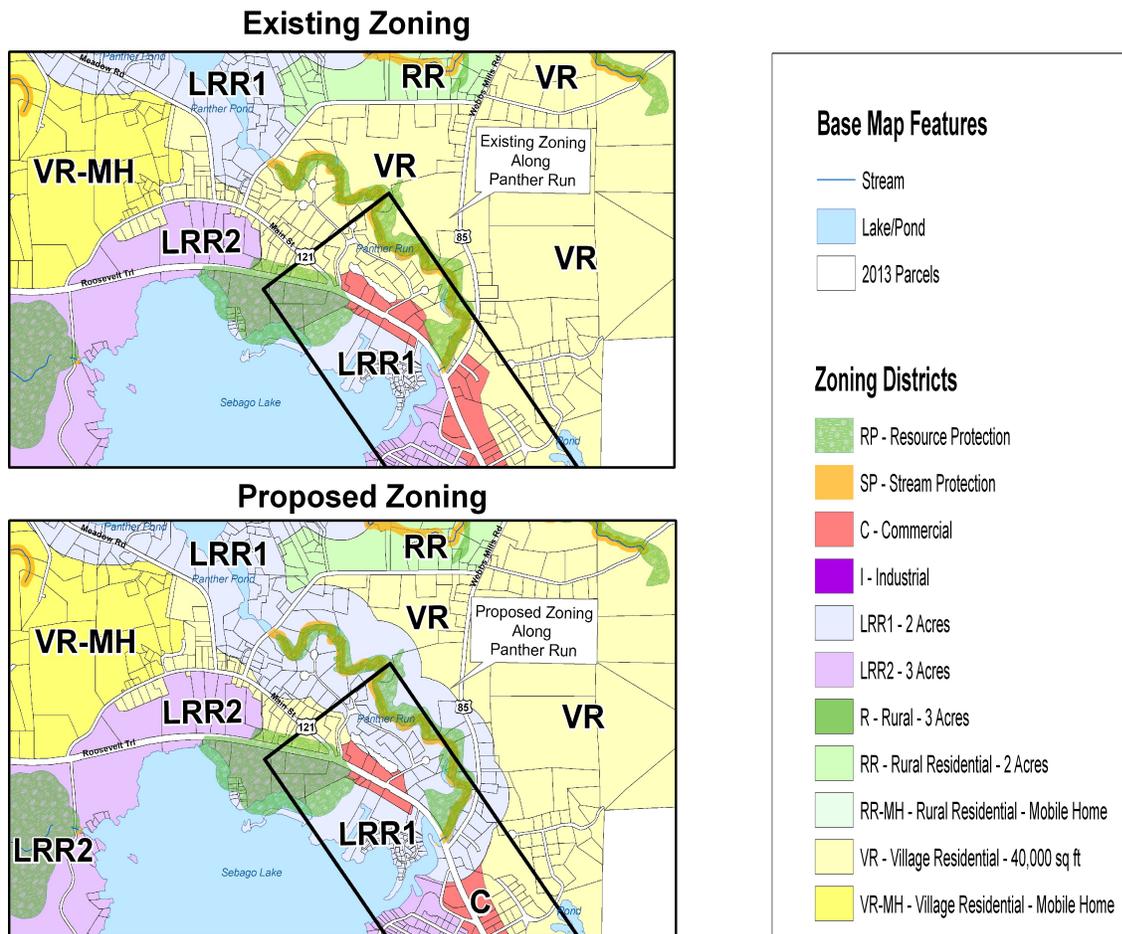
In the name of the State of Maine, you are hereby required to notify and warn the inhabitants of the Town of Raymond, qualified by law to vote in Town affairs, to meet at the Jordan-Small Middle School gymnasium, in said Town of Raymond on Tuesday, June 3, 2014 at 7:00 P.M., then and there to act on the following articles:

ARTICLE 1: To elect a moderator to preside at said meeting.

ARTICLE 2: Shall the Land Use Regulation Map be amended as shown below?

The Planning Board recommends Article 2.

The Selectmen recommend Article 2.



Description: The proposes changes to the Land Use Regulation Map to meet Maine Department of Environmental Protection (DEP) standards. Currently, Panther Run is zoned as a stream in the Stream Protection zone, but the DEP classifies it as a river, which needs to be protected in the same manner as a great pond. The proposed LRR1 zoning is proposed 600' back from the highwater of Panther Run, per the Land Use Ordinance requirements.

ARTICLE 3: Shall Articles 4.F.4.c. (District Regulations – Commercial District); 9.C. (Off-Street Parking); 10.F. (Performance Standards); and 12 (Definitions) of the Raymond Land Use Ordinance, as adopted May 21, 1994 and amended through June 4, 2013, be further amended by adding the underscored language and deleting the language in strikeover type as shown below?

The Planning Board Recommend Article 3
The Selectmen Recommend Article 3

[Note: The use of the word "Article" within the ordinance does not indicate a separate warrant article.]

Town of Raymond Land Use Ordinance

ARTICLE 4 – DISTRICT REGULATIONS

F. Commercial District (C)

4. Space and Bulk Regulations [Amended 06/02/09] – The following space and bulk regulations are established as minimum standards for mixed use and commercial buildings:

c. There shall be no minimum front yard setback ~~however off-street parking shall not be permitted in the first twenty (20) feet from the road right of way.~~ If the lot is a corner lot, the street most heavily traveled shall be considered the street upon which the lot fronts. There shall be no side street setback. [Amended 06/02/09]

Description for Proposed changes to Article 4: The Town of Raymond has proposed a revision to Article 4 District Regulations-F. Commercial District (C) 4.c. To remove the parking related setbacks from the Commercial District standards and institute parking lot setbacks under Article 9- Minimal Standards C. Off-Street Parking . By removal of the language from the Commercial Districts Standards it will allow the Planning Board ability to regulate setbacks, or setback waivers under Site Plan Review, rather than requiring the applicant to file a separate Variance Application with the Board of Appeals and having to meet the "Undue Hardship Criteria". This was considered to be a potential design hindrance and economic hardship for commercial development re-developing, improving, or building additions to the existing sites which intend to maintain the majority of existing structures and site features on the property.

ARTICLE 9 – MINIMUM STANDARDS

C. Off-Street Parking

1. In any district where permitted, no use of premises shall be authorized or extended,

and no building or structure shall be constructed or enlarged, unless there is provided for such extension, construction or enlargement, off-street automobile parking space, in accordance with the following parking requirements. *[Amended 06/02/09]*

- h. Two (2) spaces per dwelling unit.
 - i. One (1) space for each sleeping room in a tourist home, boarding or lodging house, motel or hotel.
 - j. One (1) space for each tent or recreational vehicle site in a campground.
 - k. One (1) space for each two (2) beds in a hospital or sanitarium.
 - l. One (1) space for each four (4) beds in other institutions devoted to the board, care, or treatment of persons.
 - m. One (1) space for each two hundred (200) square feet or fraction thereof, of gross floor area of any retail, wholesale, or service establishment or office or professional building. Except that the ratio may be changed to one (1) space for each two hundred fifty (250) square feet or fraction thereof if an amount of land area equivalent to the difference between the two hundred (200) square foot requirement and the two hundred fifty (250) square foot requirement is developed in landscaped green area and reserved for future parking. *[Amended 06//02/09]*
 - n. One (1) space for each three (3) seats, permanent or otherwise, for patron use for restaurants, and other places serving food or beverage and for theaters, auditoriums, and other places of amusements or assembly.
 - o. One (1) space for each 1.2 employees based on the highest expected average occupancy for all types of commercial, industrial, or other permitted uses. *[Amended 06/02/09]*
 - p. For any structure or use, not specifically enumerated above, the reviewing authority shall determine the number of off-street parking spaces required to accommodate customers, patrons, and employees based on a parking analysis submitted by the applicant. *[Amended 06/02/09]*
2. Where several uses occupy a single structure or lot, the total required parking shall be the sum of the requirements of the individual uses. *[Adopted 06/02/09]*
 3. The parking requirement may be met on site or off site so long as it is within (300) feet of the principal building, structure, or use of the premises and is not separated by Route 302 (Roosevelt Trail). Off-site parking shall be permissible provided evidence of the legal right to use the parking spaces for the duration of the use is submitted and that the sharing of the spaces will not create a shortage of parking spaces for any uses. Such shared parking arrangements shall consider the typical hours of operation of the uses, seasonal fluctuations, the amount of parking needed for customers versus employees, and any other relevant factors for calculating the amount of parking

needed. *[Adopted 06/02/09]*

4. In all Districts, the reviewing authority may allow a reduction in the number of spaces actually constructed provided the required number of spaces could be constructed on the property while meeting all other space requirements of that District and all applicable standards, including but not limited to Stormwater Quality and Phosphorous Control. The applicant must demonstrate that the additional spaces are not necessary, and the reviewing authority shall attach a condition of approval stating that the reviewing authority may require that the spaces be constructed if additional parking is needed to correct a parking problem on the site. *[Adopted 06/02/09]*
5. The minimum width of a parking space shall be nine (9) feet. The minimum length of a parking space shall be eighteen (18) feet. *[Adopted 06/02/09]* Aisle widths shall comply with those outlined in Article 10 Minimum Standards, Section F. Performance Standards.
6. No off-street parking facility or site shall have more than two (2) entrances and exits on the same street, and no entrance or exit shall exceed thirty (30) feet in width. Non-residential Parking Areas with more than two (2) parking spaces shall be so arranged that vehicles can maneuver within such areas and exit onto the street in a forward motion. ~~No parking lot shall be constructed closer than five (5) feet from any property line unless a common parking area is planned between lots.~~
7. All Independent Parking Facilities shall meet the requirements of Article 10 Minimum Standards, Section F. Performance Standards. The Planning Board shall not consider any waivers when reviewing an Independent Parking Facility.
8. The reviewing authority may require a peer review of the parking analysis. *[Adopted 06/02/09]*

Description for Proposed changes to Article 9: The Town of Raymond has proposed revisions and additions to the Article 9 -Minimum Standards for Parking Lots to address consistency with parking space and aisle dimensions, and provide review criteria for a proposed use, defined as an independent parking facilities and which will be defined separately under Article 12 Definitions.

ARTICLE 10 – SITE PLAN REVIEW

F. Performance Standards

1. Parking Area Design Standards.
 - e. Access - There shall be adequate provisions for ingress and egress to all parking spaces. The width of access drives or driveways shall be determined as part of Site Plan Review, depending on use, topography and similar consideration. They shall meet the requirements of this Article.

- f. Size of Aisles - The width of all aisles providing direct access to individual parking stalls shall be in accordance with the requirements set forth below. Only one-way traffic shall be permitted in aisles serving single-row parking spaces placed at an angle other than ninety (90) degrees.

Parking Angle (degrees)	Aisle Width (feet)
0 parallel parking	12
30	12
45	<u>1314</u>
60	18
90 (perpendicular parking)	<u>2524</u>

- g. Off-Street Parking - Off-street parking requirements shall conform to Article 9, Section C.
- h. Parking Lot/Pavement setbacks. Each parking lot shall be designed to provide adequate pavement setbacks from Public and Private Streets as well as abutting property owners. Parking lots with total parking spaces under 25 spaces may have pavement setbacks reduced by 50% with a waiver request from the Planning Board. Below are the minimum pavement setbacks for the various zoning districts.

For Rural and Rural Residential Districts-Minimum Pavement setbacks are:

20 Feet for Front and Side Yard
25 Feet for Rear Yard

For Village Residential, Commercial, and Industrial Districts-Minimum pavement Setbacks are:

10 Feet for Front Yard
25 Feet for Rear Yard
15 Feet for Side Yard*

* Side Yard may be reduced to 5 Feet if the Parking Areas are planned on both sides of the common side property line.

Parking lots within the Village Residential and Commercial Districts may have the pavement setback reduced completely for the front yard with a waiver request and compensation of landscaping.

- i. Each parking lot shall incorporate vegetated buffer(s) (landscaped or natural) into the parking lot design. No setbacks are required around a parking edge, if the parking is adjacent to the principle or accessory building or active/recreative area associated with the land use. Minimum naturally vegetated (no cut) buffers are necessary from external property lines and shall be as follows:

For Rural and Rural Residential Districts:

20 feet for rear yards
15 feet for front and side yards

For Village Residential, Commercial, and Industrial Districts:

20 feet for rear yards
10 feet for front yards, side yards*

*If Side yard abuts against a common property line with an adjoining parking lot, then no formal buffer is required as long as the area/strip between the two parking lots clearly prohibits vehicle access other than at designated cross driveways, aisles, or other controlled access locations.

Planted landscape areas/buffers may be placed in lieu of a natural vegetated buffers but must contain species a minimum of 6-3.5 feet tall for 50% of the buffer area within the front yard and 6.0 feet tall for 50% of the rear yard setback. Landscape buffers shall be the responsibility of, and maintained by the owner or applicant, and must be delineated on the approved site plan.

Parking lots with total parking spaces under 25 spaces may have buffer and landscape requirements reduced by 50%.

Parking lots in the Village Residential and Commercial District requesting reduction in the front yard setback must provide at least 50% of the difference between standard front yard buffer area and the front yard buffer area proposed by providing internal landscaping. Internal landscaping shall be implemented through the use of green space areas or plantings, such as but not limited to islands, grass areas/strips, planting beds or decorative planters. Landscaped areas maintained by the applicant, within the street rights of way along the lot's street frontage may be considered as landscape compensation with permission from the Town, or State of Maine Department of Transportation.

- f. Parking Areas associated with building development greater than 5,000 SF total new structure or greater than 50% expansion an existing building footprint, from the time of this ordinances adoption shall be designed to incorporate internal landscape areas, islands or strips , within the internal parking lot. The total area of parking islands or "internal green spaces" shall be no less than 5% of the impervious coverage for the portion of Parking Area necessary for the new building or addition. No less than 100 SF shall be contained in any one internal landscape area. For building additions meeting the requirements above, where existing parking areas must be expanded to meet parking need, the internal landscaped areas required for the portion of new Parking Area may meet this requirement by adding, or converting existing impervious areas to, new islands or green spaces within the existing parking areas. Access drives from the primary street entrance(s) to the parking lot will not be considered in this equation. The use of porous concrete, bituminous pavement, or other materials which promote direct infiltration over all or a majority of footprint of the parking lot for this specific purpose, shall not

be considered an impervious surface for this calculation. It shall be the at the Planning Board's discretion as to whether the design of a "porous pavement" parking lot meets this criteria such that it may alleviate the requirement for internal islands.

- g. General Loading Dock Locations. No ~~off-street parking or~~ loading areas shall be located in a minimum required front yard, rear or side yards. All ~~parking-loading~~ shall be located in bays generally perpendicular to driveways or access ways roads. All loading bays should be located behind the structure and orientated such as it is perpendicular with the street and/or rear yard. *[Amended 3/20/99]*
- h. Sidewalk and Curbing - Sidewalks between ~~p~~Parking aAreas and principal structures along aisles and driveways and wherever pedestrian traffic shall occur, shall be provided with a minimum width of five(5) ~~four (4)~~ feet of passable area and shall be raised six (6) inches or more above the ~~p~~Parking aArea except when crossing streets or driveways. Guardrails and wheel stops permanently anchored to the ground shall be provided in appropriate locations. Parked vehicles shall not overhang or extend over sidewalk areas unless an additional sidewalk width of two and one-half (2 1/2) feet is provided to accommodate such overhang.

2. Lighting of Parking Areas.

The Planning Board shall determine the necessity for lighting depending upon the nature of the intended use. All Parking Areas to be lighted shall provide a minimum of three (3) foot-candles at intersections and a total average illumination of one and one-half (1 1/2) foot-candles throughout the Parking Areas as required. Such lighting shall be shielded in such a manner as not to create a hazard or nuisance to the adjoining properties or the traveling public.

3. Marking and Delineation of Parking Areas.

Parking stalls, driveways and aisles shall be clearly marked and delineated. The Planning Board may require that certain areas be maintained for fire-fighting or other emergency purposes, and such areas shall be appropriately designated.

4. General Circulation and Parking Design Principles.

- a. Parking space allocations should be oriented to specific buildings.
- b. Parking Areas should be designed to focus on major walkways, which should be fenced or marked.
- c. Where pedestrians must cross service roads or access roads to reach Parking Areas, crosswalks should be clearly designated by pavement markings or signs and lighted. Crosswalk surfaces should be raised slightly to designate them to drivers, unless drainage problems would result. A one-way car movement (to the left or counterclockwise) should be encouraged. A major loop road should be developed around the Parking Areas, and parking bays should run perpendicular off

the road.

- d. Driveways should approach from the right to permit passengers to alight to or from the sidewalk.
- e. Whenever possible, one-way traffic should be established at building entrances.
- f. Where buses are a factor, bus shelters and bus indentation slots off the roadway should be provided.

5. Parking Surfaces

All Parking Areas shall be designed with durable surfaces able to support the weight class of vehicles anticipated to normally travel over the surfaces. Surfaces shall be of compacted material, unsusceptible to settlement, change in general form, shape, or physical characteristics due to vehicular movements, drainage conditions, seasonal impacts, or other normal activities associated with the site during or post construction.

- a. All parking lot surface materials shall encourage protection of surface water quantity, quality, and discourage erosion and sedimentation, and thermal pollution impacts.
- b. All parking lot surfaces shall be specified by a professional engineer to assure the design will remain durable with suitable base materials to support the final surfacing and anticipated vehicular loadings, and address impacts due to existing conditions such as but not limited to unsuitable soils, groundwater, or soil contamination.

6. Waiver for Off Street Parking, ~~or~~ Loading, and Front Buffer or Internal Landscaped Area Requirements.

If any applicant can clearly demonstrate to the Planning Board that, because of the nature of the applicant's operation or use, that the ~~off street parking and/or loading and unloading areas, or front yard buffer, or internal landscaped areas, or strips/islands,~~ requirements of this section are unnecessary or excessive, the Planning Board shall have the power to approve a site plan ~~showing less paved parking or loading area than is required by this section; provided, however, that a landscaped area of sufficient size to meet the deficiency shall be set aside and reserved for the purpose of meeting future off-street parking or unloading requirements in the event that a change of use of the premises shall make such additional off-street facilities necessary.~~ that does not meet said requirements, provided the applicant requests a waiver in writing of the specific performance standards they cannot meet, and clearly address the waiver criteria as follows:

- d. The need to alter the parking standard is due to existing physical property limitations due to geometric lot configurations, topography, and presence of a dominant land or structural features, all in existence prior (insert date of adoption of amendments).

- e. The approval of the waiver request will not create a harmful condition, impose on the general welfare, or lesson public safety by implementation of the proposed use and/or site improvements, to existing pedestrian and vehicular traffic movements.
- f. The approval of the waiver request will not in any way impair or harm the environment by means of drainage flow quantity or runoff water quality, nor will have a direct impact on wetlands, streams, flood plains, vernal pools, sensitive waterbody, threatened or endangered wildlife resource, or essential habitat.
- g. The approval of the waiver requested will not result in an adverse impact to immediate abutters, or the public, by creating obtrusive noise, lights, dust, odors, vibrations, or by creating negative impacts to scenic views.
- h. The approval of the requested waiver is based on evidence of need provided by the applicant, and by evidence showing that no feasible alternative is available to accomplish the applicant's parking requirement or immediate parking needs, and that the design features as proposed, considered goals set forth in the Town of Raymond Design Guidelines for Parking Areas and to the greatest extent practical applied to those recommendations. The applicant shall provide a written response describing how and where the proposed project incorporates the Design Guideline goals and recommendations.

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Description for Proposed changes to Article 10: The Town of Raymond has proposed revisions and additions to Article 10 Site Plan Review. F. Performance Standards- to bring continuity to parking space design criteria, and clearer standards for pavement setbacks, buffer requirements, landscape islands, and incorporate parking surface requirements for all off street parking areas. In addition it establishes for the Planning Board, a waiver criteria to assess parking lot designs when the applicant cannot meet the requirements due to natural, unique, or unforeseen conditions. Such applicants must apply in writing to the Planning Board discussing reasons for their parking lot requiring a waiver and then address the waiver criteria as established.

ARTICLE 12 – APPLICABILITY AND DEFINITION OF TERMS USED IN THIS ORDINANCE

Parking Definitions:

Parking Area – An outdoor storage area for motor vehicles that is not located on a street right of way.

Independent Parking Facility- An outdoor storage area for motor vehicles, or enclosed garage or structure for storage of motor vehicles, which is the sole use of the lot or parcel. This definition includes areas such as tow yards or compounds not associated with a garage or vehicle repair use.

Description for Proposed changes to Article 12: The Town of Raymond has proposed additions to their definitions which provide clearer understanding for terms used for the Parking uses. Those terms are proposed to be Off-Street parking, Off-Site Parking, and Independent Facility. Currently the Land Use Ordinance has no definitions related to parking or types of parking related uses.

ARTICLE 4: Shall Article 5.E.7 (Residential Growth Management) of the Raymond Land Use Ordinance, as adopted May 21, 1994 and amended through June 4, 2013, be further amended by adding the underscored language and deleting the language in strikeover type as shown below?

The Planning Board Recommend Article 4
The Selectmen Recommend Article 4

[Note: The use of the word "Article" within the ordinance does not indicate a separate warrant article.]

Description: The Town of Raymond proposes to repeal the Growth Management Ordinance at the advice of Town Counsel because the limitations put on the number of Growth Management Building Permits are becoming too restrictive. The section will be reserved if the Town elects to bring the ordinance back again the future.

Town of Raymond Land Use Ordinance

ARTICLE 5 – ADMINISTRATION

E. Residential Growth Management [Adopted 8/20/06]

7. [RESERVED]

~~2. Limit on building permits—Building permits subject to this section shall be limited on an annual basis, as follows:—~~

- ~~q. For January 1, 2007 to December 31, 2007, building permits subject to this section shall not exceed 100% of the annual average permits issued. No person or entity, may apply for more than 5 of those building permits in that time period.—~~
- ~~r. For January 1, 2008 to December 31, 2008 building permits subject to this section shall not exceed 85%, of the annual average permits issued. No person or entity may apply for more than 5 of those building permits in that time period.—~~
- ~~s. For January 1, 2009 to December 31, 2009, building permits subject to this section shall not exceed 70% of the annual average permits issued. No person or entity may apply for more than 5 of those building permits in that time period.—~~
- ~~t. For January 1, 2010 to December 31, 2010, building permits subject to this section shall not exceed 55% of the annual average permits issued. No person or entity may apply for more than 5 of those building permits in that time period.—~~

- u. ~~For January 1, 2011 to December 31, 2011, building permits subject to this section shall not exceed 40% of the annual average permits issued. No person or entity may apply for more than 5 of those building permits in that time period.~~
 - v. ~~For January 1, 2012 and beyond building permits subject to this section shall not exceed 30% of the annual average permits issued. No person or entity may apply for more than 5 of those building permits in that time period.~~
 - a. ~~Order for processing applications—Applications for building permits subject to this section shall be processed in the order that the Building Inspector receives complete applications. In the event two or more applications are received simultaneously, the Building Inspector shall determine their order by random selection. Any building permit application filed in any given year that is not issued as a result of this ordinance may be carried over to the following year and shall be considered in the date order in which it was received.~~
 - b. ~~Transferability—Building permits subject to this section are site specific, and shall be valid for construction only on the lot specified in the application. However, those building permits shall be transferable to new owners of the lot, if the property is sold or otherwise legally transferred.~~
 - e. ~~No carry over—If the allowed number of building permits subject to this section are not issued within the calendar year, they shall not be carried over to the next year.~~
 - d. ~~Periodic review—The Planning Board shall review the building permit report submitted by the Building Inspector under Paragraph 6 of this ordinance at least every three years to determine if the ordinance continues to be needed to control the pace, timing, and location of development in accordance with the purposes of this section and to determine if it needs to be adjusted to meet current conditions. The Board shall hold a public hearing pursuant to Article 8 of the Planning Board Bylaws and Article 7 of the Land Use Ordinance and submit a report of their findings to the Board of Selectmen on or before March 1 of each year it conducts a review. If conditions warrant, the Board may review the ordinance more frequently.~~
 - e. ~~Conflict with other provisions—This section shall not repeal, annul or in way impair or remove the necessity of compliance with any other rule, regulation, bylaw, permit or provision of law.~~
 - f. ~~Appeals—Any person or entity aggrieved by an action or decision of the Building Inspector to approve or deny a building permit based on the provisions of this section may appeal the action or decision to the Board of Appeals in accordance with the process outlined in Article 6, Section C of the Land Use Ordinance.~~
- [Adopted 8/20/06]

ARTICLE 5: Shall Article 10.B (Authority and Classification of Site Plan) of the Raymond Land Use Ordinance, as adopted May 21, 1994 and amended through June 4, 2013, be further amended by adding the underscored language and deleting the language in strikeover type as shown below?

The Planning Board Recommend Article 5.
The Selectmen Recommend Article 5.

[Note: The use of the word "Article" within the ordinance does not indicate a separate warrant article.]

Description: The Town of Raymond has proposed changes to the Site Plan Review classifications thresholds for "Staff Review," "Minor Review," and "Major Review" in an effort to be more business friendly and responsive to the concerns of business owners.

Key Changes:

- Adjusted the thresholds for Staff review to include:
 - Minimum threshold of 500 square feet of Gross Floor Area for Staff Review
 - Increase square footage of exterior building renovations from 1,200 to 2,400
 - Increase square footage of additional or altered impervious surface from 2,400 to 10,000
- Adjust the thresholds for Minor Review:
 - Change the two year requirement for alterations or additions to those that occur within "any period"
 - Increase square footage of exterior building renovations from 2,400 to 4,800
 - Increase square footage of additional or altered impervious surface from 4,800 to 20,000

Town of Raymond Land Use Ordinance

ARTICLE 10 – SITE PLAN REVIEW

B. Authority and Classification of Site Plans *[Amended 06/02/09]*

3. Site Plan Reviews shall be classified by the Town Planner as follows:
8. Staff Review. A site plan application shall be classified as a **Staff Site Plan Review** so long as, in any two year period:
 - a. any new building or any additions to existing buildings proposed by the application are more than 500 square feet but do not exceed 2400 square feet of new Gross Floor Area, and
 - b. any exterior building renovation proposed by the application do not exceed ~~1200-~~ 2400 square feet of building surface area, and
 - c. any additional or altered impervious surface proposed by the application does not exceed, separately or in combination, ~~2400~~ 10,000 square feet.
 - d. Minor Review. A site plan application which exceeds the thresholds for Staff Site

Plan Review shall be classified as a **Minor Site Plan Review** so long as, in any two year period:

- e. any new building or any additions to existing buildings proposed by the application do not exceed 4800 square feet of new Gross Floor Area, and
- f. any exterior building renovation proposed by the application do not exceed ~~2400~~4800 square feet of building surface area, and
- g. any additional or altered impervious surface proposed by the application does not exceed, separately or in combination, ~~4800~~ 20,000 square feet.
- h. Major Review. All other projects subject to Site Plan review shall be classified as a **Major Site Plan Review**.

ARTICLE 6: Shall Articles 6.C (Appeals Procedure) and 10.C (Site Plan Review - Administration) of the Town of Raymond Land Use Ordinance, as adopted May 21, 1994 and amended through June 4, 2013; and Articles 5 (Preliminary Plan) and 7 (Minor Subdivision) of the Town of Raymond Subdivision Regulations, as adopted May 21, 1994 and amended through June 4, 2013, be further amended by adding the underscored language and deleting the language in strikeover type, as shown below?

The Planning Board Recommend Article 6.

The Selectmen Recommend Article 6.

[Note: The use of the word "Article" within the ordinance does not indicate a separate warrant article.]

Description: The proposed amendments clarify the fees that applicants are required to pay, specifically the fees for professional services that are to be placed in escrow. They codify the practice of the Town of requiring replenishment of the escrow account if the Town spends more than 50% of the account during review. The amendments also clarify that peer review is a review conducted by a third party other than the Town's contract planner and such peer review is at the discretion of the Town.

Raymond Land Use Ordinance

ARTICLE 6 – BOARD OF APPEALS

C. Appeals Procedure

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4. Any person and any municipal official or board of officials aggrieved by a decision of the Code Enforcement Officer or who wishes to request a variance from the Land Use Ordinance or who wishes a conditional use permit may file an application with the Board of Appeals. An appeal of a decision made by the Code Enforcement Officer must be filed within thirty (30) days of the date of the decision.

Application materials submitted to the Board must include a completed application form, including a location and site plan if appropriate, and a the following fees:

(1) Application fees as established by the Board of Selectmen and listed in the Town Fee Schedule.

(2) Escrow fees as established by the Board of Selectmen and listed in the Town Fee Schedule. The fees shall be submitted and deposited in an escrow account established by the Town, which monies may be used by the Town to pay for professional legal and technical reviews and advice related to the appeal, variance, or conditional use permit application as deemed necessary by the Town. Said fees for professional reviews and advice shall include, but shall not be limited to engineering or other professional consulting fees, attorney fees, recording fees and appraisal fees.

The total escrow fees required shall be an amount estimated by the consultants and the Town as sufficient to pay for the professional review of the application. If the Town expends more than fifty percent (50%) of the escrow account prior to completing its review, the applicant shall replenish the escrow account to an amount estimated by the consultants as sufficient to complete the review. Those monies deposited by the applicant and not spent by the Town in the course of its review shall be returned to the applicant within sixty (60) days after the Appeals Board renders its final decision on the application.

~~a fee specified in the Town of Raymond Fee Schedule, which must be submitted to the Code Enforcement Officer at the time the appeal request is submitted. If the Appeals Board or the Code Enforcement Officer requests professional review and advice, the applicant shall establish an escrow account in the amount established in the Town Fee Schedule, before the advice is requested. The applicant shall pay any amount outstanding within forty-five (45) days of the billing date by the Town.~~

All application materials must be submitted for the Board's review at least thirty (30) days prior to the Board meeting at which the applicant wishes to be heard. All meetings of the Board of Appeals are public hearings. At the public hearing, the applicant or the applicant's representative must appear before the board to present the proposal and to answer questions. Other interested parties, such as adjacent property owners, will also be permitted to speak for or against the appeal.

Written notice of the decision of the Board shall be sent to the appellant within sixteen (16) days of the date of the decision. Any aggrieved party may appeal from the decision of the Board to the Superior Court within thirty (30) days of the decision date.

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ARTICLE 10 - SITE PLAN REVIEW

C) Administration

1. The following procedure and requirements shall apply to all applications for site plan review:

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f. Applications.

All applications for Site Plan Review shall be made in writing to the Code Enforcement Officer on the forms provided for this purpose. The application shall be made by the owner of the property or by his agent, as designated in writing by the owner. The application for Site Plan Review shall be accompanied by a fee as established and revised from time to time, by the Board of Selectmen and listed in the Town Fee Schedule the following fees:-

- (1) Application fees as established by the Board of Selectmen and listed in the Town Fee Schedule.
- (2) Escrow fees as established by the Board of Selectmen and listed in the Town Fee Schedule. The fees shall be submitted and deposited in an escrow account established by the Town, which monies may be used by the Town to pay for professional legal and technical reviews and advice related to the developer's application, as well as post-approval inspections, consultations and reviews of modifications, as deemed necessary by the Town for Minor and Major Site Plan applications. Said fees for professional reviews and advice shall include, but shall not be limited to engineering or other professional consulting fees, attorney fees, recording fees and appraisal fees.

The total escrow fees required shall be an amount estimated by the consultants and the Town as sufficient to pay for the professional review of the application. If the Town expends more than fifty percent (50%) of the escrow account prior to completing its review, the developer shall replenish the escrow account to an amount estimated by the consultants as sufficient to complete the review. Those monies deposited by the developer and not spent by the Town in the course of its review shall be returned to the developer within sixty (60) days after a certificate of occupancy is issued for the project. The Town may, in its sole discretion, release the remaining escrow fees prior to the issuance of the certificate of occupancy if it determines that all professional reviews have been completed.

Fifteen (15) copies of the completed application for Site Plan Review, together with the documentation required in these regulations shall be submitted at least twenty-six (26) days prior to the first Planning Board meeting of the month during which the applicant wishes to be heard. However, any application, which is not complete, shall be returned to the applicant with an indication of the additional information required.

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e. Peer review process

The ~~T~~town may require a third party peer review process for site plan applications as set forth ~~out~~ in sections C.2, C.3 and C.4 below. A peer review is the review of an application by a third party expert consultant(s), other than the Town's Contract Planner ~~process may require that an expert consultant or consultants to review one or more submissions of an application and a report by the consultant(s) as to compliance or noncompliance with this Ordinance, including adherence to Design Guidelines, and advise of advice by the consultant(s) of regarding procedures or submissions which will could result in compliance. The consultants shall be fully qualified to provide the required information.~~

The consultant(s) shall estimate the cost of such review and the applicant shall deposit with the Town the full estimated cost which the Town shall place in an the project escrow account referenced in Section 1(c)(2) above. ~~The Town shall pay the consultant from the escrow account and reimburse the applicant if funds remain after payments are completed.~~ The consultants shall be fully qualified to provide the required information.

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2. The following procedure and requirements shall apply to **Staff Site Plan Review**:

a. Review process.

Staff Site Plan Review shall be conducted at a meeting attended by the Town's Contract Planner and the Codes Enforcement Officer (the "staff reviewers"), or their designee. The staff reviewers may seek input from other Town departments including the Fire Department and the Public Works Ddepartment as needed. For applications classified as Staff Site Plan Review developments, the staff reviewers shall have the same powers and duties as the Planning Board. Completed and timely submitted applications classified as Staff Site Plan Review developments shall be reviewed and acted on at by the next regularly scheduled Plan Review meeting following the submission deadline.

The staff reviewers shall approve, approve with conditions, or deny the application based on criteria in Article 10 of the Land Use Ordinance. In the event that the Town's Contract Planner and the Codes Enforcement Officer are unable to jointly make a determination on the application, the Code Enforcement Officer shall, after receiving and considering the recommendations of the Town's Contract Planner, have the authority to approve, approve with conditions, or deny the application based on criteria in Article 10 of the Land Use Ordinance. Any appeals from the decisions of the Staff Site Plan Review shall be taken directly to the Planning Board

within 30 days of decision.

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e. Peer review.

Peer review process is not required for applications classified as Staff Site Plan Review developments, but the staff reviewers may require a third party peer review of any aspect of the site plan review if the staff review process is unable to adequately resolve relevant site plan review issues and the staff determines that a peer review may resolve those issues.

3. The following procedure and requirements shall apply to **Minor Site Plan Review**:

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e. Peer review

Peer review process is not required for applications classified as Minor Site Plan Review developments but the Planning Board may require a third party peer review if in the Planning Board's judgment the project is sufficiently complex that it requires the expertise of a peer reviewer to evaluate the proposed site planning (including but not limited to storm water management, and traffic management), architecture, lighting or landscaping proposed in the application. The Planning Board may also require a third party peer review process if in the Planning Board's judgment there is credible conflicting technical information regarding approval criteria which peer review may assist the Planning Board to resolve.

4. The following procedure and requirements shall apply to **Major Site Plan Review**:

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e. Peer review.

Peer review process is not required for applications classified as Major Site Plan Review developments, but unless the Planning Board may require a third party peer review if in the Planning Board's judgment the project is specifically waives the requirement at the pre-application meeting or any subsequent meeting. Any such waiver by the Planning Board shall not preclude the Planning Board from subsequently requiring a peer review if an issue arises that sufficiently complex that it requires the expertise of a peer reviewer to evaluate the proposed site plan, including but not limited to storm water management, traffic management, architecture, lighting or landscaping. The Planning Board may also require a third party peer review if in the Planning Board's judgment there is credible conflicting technical information regarding approval criteria which peer review may assist the Planning Board to resolve.

Peer review process for applications classified as Major Site Plan Review shall evaluate the proposed site planning (including but not limited to storm water management and traffic management), architecture, lighting and landscaping proposed in the application unless any aspect of the required peer review is waived. Town staff shall begin the peer review process with the receipt of the application.

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1. ~~The Planning Board shall require the owner or the owner's authorized agent to deposit the following fees listed in the Town's Fee Schedule in escrow with the Town an amount of money sufficient to cover the costs for any professional review of the site plan documents which the Board may feel is reasonably necessary to protect the general welfare of the Town. Amounts for this escrow payment are established by the Board of Selectmen and listed in the Town Fee Schedule. This escrow payment shall be made before the Board engages any outside party to undertake this review and to make recommendations to the Board. Any part of this escrow payment in excess of the final costs for the review shall be returned to the owner or the owner's agent.~~

Raymond Subdivision Ordinance

ARTICLE 5 - PRELIMINARY PLAN

1. Procedure

- A. Within six (6 months) after Sketch Plan acceptance by the Board, the subdivider shall submit an application for the consideration of a Preliminary Plan for the Subdivision. Failure to do so shall require re-submission of the Sketch Plan to the Board for review. The application and all required preliminary plan documentation shall be submitted to the Town at least twenty-six (26) days prior to the first Planning Board meeting of the month during which the subdivider wishes to be heard. The Preliminary Plan shall conform to the layout shown on the Sketch Plan plus any recommendations made by the Board.
- B. The application for conditional approval of the Preliminary Plan shall be accompanied by the following ~~a fees~~ as established in a Town Fee Schedule revised from time to time by the Board of Selectmen and payable by check to the Town of Raymond, Maine with a note indicating the specific purpose of the fee:
 - (1) Application fees as established by the Board of Selectmen and listed in the Town Fee Schedule.

- (2) Escrow fees as established by the Board of Selectmen and listed in the Town Fee Schedule. The fees shall be submitted and deposited in an escrow account established by the Town, which monies may be used by the Town to pay for professional legal and technical reviews and advice related to the subdivider's application as deemed necessary by the Town. Said fees for professional reviews and advice shall include, but shall not be limited to engineering or other professional consulting fees, attorney fees, recording fees and appraisal fees.

The total escrow fees required shall be an amount estimated by the consultants and the Town as sufficient to pay for the professional review of the application. If the Town expends more than fifty percent (50%) of the escrow account prior to completing its review, the subdivider shall replenish the escrow account to an amount estimated by the consultants as sufficient to complete the review. Those monies deposited by the subdivider and not spent by the Town in the course of its review shall be returned to the subdivider within six (6) months of approval of the Preliminary Plan in the event the subdivider does not go forward with a Final Subdivision Plan, or sixty (60) days after the Board renders its final decision on the Final Subdivision Plan.

~~C. In addition, the Board shall require the owner or the owner's authorized agent to deposit in escrow an amount of money sufficient to cover the costs of any professional review of the subdivision application, which the board may feel, is reasonably necessary to protect the general welfare of the Town. Amounts for this escrow payment are established in the Town Fee Schedule. This escrow payment shall be made before the Board engages any outside party to undertake this review and to make recommendations to the Board. Any part of this escrow payment in excess of the final costs for review shall be returned to the owner or the owner's agent.~~

~~C.D. The subdivider, or the subdivider's duly authorized representative, shall attend the meeting of the Board to discuss the Preliminary Plan.~~

~~D.E. Within forty-five (45) days of its first meeting for consideration of the Preliminary Plan Application (or such longer time as may be agreed upon between the Planning Board and the applicant), the Board shall take action to give preliminary approval, with or without conditions or modifications, or disapproval of such Preliminary Plan. The reason for any conditions or modification required or the ground for disapproval shall be stated upon the records of the Board and a copy provided to the subdivider.~~

~~E.F. No Preliminary Plan shall be acted on by the Board until the Board has scheduled and conducted a public hearing thereon. Notice of the time, place and date of such hearing shall be sent not less than seven (7) days before the hearing to the~~

subdivider and to owners of property within 250 feet of the properties involved. Property owners shall be those listed in the most recent tax records of the Town of Raymond. Notice shall also be published in a newspaper of general circulation in the Town of Raymond at least two times, and the first date of the publication shall be at least seven (7) days prior to the public hearing. Failure to receive notice shall not invalidate the public hearing held.

EG. Preliminary approval of a Preliminary Plan shall not constitute approval of the Final Plan, but rather it shall be deemed as an expression of approval of the design submitted on the Preliminary Plan as a guide to the preparation of the Final Plan. The Final Plan shall be submitted for approval of the Board upon fulfillment of the requirements of this Ordinance and the conditions of the preliminary approval, if any. Prior to approval of the Final Subdivision Plan, the Board may require additional changes as a result of further study of the subdivision in final form or as a result of new information obtained at a public hearing.

ARTICLE 7 - MINOR SUBDIVISION

If the proposed subdivision is classified as a minor subdivision, the application shall follow the procedures for minor subdivisions set out in this Article.

1. Procedure

- A. Within six (6 months) after Sketch Plan acceptance by the Board, the subdivider shall submit an application for the consideration of a Minor Subdivision Plan. Failure to do so shall require re-submission of the Sketch Plan to the Board for review. The application and all required documentation shall be submitted to the Town at least twenty-six (26) days prior to the first Planning Board meeting of the month during which the subdivider wishes to be heard. The Minor Subdivision Plan shall conform to the layout shown on the Sketch Plan plus any recommendations made by the Board.
- B. The application for approval of the Minor Subdivision Plan shall be accompanied by the following fees as established in a Town Fee Schedule revised from time to time by the Board of Selectmen and payable by check to the Town of Raymond, Maine with a note indicating the specific purpose of the fee:
 - (1) Application fees as established by the Board of Selectmen and listed in the Town Fee Schedule.
 - (2) Escrow fees as established by the Board of Selectmen and listed in the Town Fee Schedule. The fees shall be submitted and deposited in an escrow account established by the Town, which monies may be used by the Town to pay for professional legal and technical reviews and advice related to the subdivider's application as deemed necessary by the Town. Said fees

for professional reviews and advice shall include, but shall not be limited to engineering or other professional consulting fees, attorney fees, recording fees and appraisal fees.

The total escrow fees required shall be an amount estimated by the consultants and the Town as sufficient to pay for the professional review of the application. If the Town expends more than fifty percent (50%) of the escrow account prior to completing its review, the subdivider shall replenish the escrow account to an amount estimated by the consultants as sufficient to complete the review. Those monies deposited by the subdivider and not spent by the Town in the course of its review shall be returned to the subdivider within sixty (60) days after the Board renders its final decision on the application.

~~C. In addition, the Board shall require the owner or the owner's authorized agent to deposit in escrow an amount of money sufficient to cover the costs of any professional review of the subdivision application which the board may feel is reasonably necessary to protect the general welfare of the Town. Amounts for this escrow payment are established in the Town Fee Schedule. This escrow payment shall be made before the Board engages any outside party to undertake this review and to make recommendations to the Board. Any part of this escrow payment in excess of the final costs for review shall be returned to the owner or the owner's agent.~~

CD. The subdivider, or the subdivider's duly authorized representative, shall attend the meeting of the Board to discuss the Minor Subdivision Plan.

DE. Within forty-five (45) days of its first meeting for consideration of the Minor Subdivision Plan Application (or such longer time as may be agreed upon between the Planning Board and the applicant), the Board shall take action to give Minor Subdivision approval, with or without conditions or modifications, or disapproval of such Minor Subdivision Plan. The reason for any conditions or modifications required or the ground for disapproval shall be stated upon the records of the Board and a copy provided to the subdivider.

EF. No Minor Subdivision Plan shall be acted on by the Board until the Board has scheduled and conducted a public hearing thereon. Notice of the time, place and date of such hearing shall be sent not less than seven (7) days before the hearing to the subdivider and to owners of property within 250 feet of the properties involved. Property owners shall be those listed in the most recent tax records of the Town of Raymond. Notice shall also be published in a newspaper of general circulation in the Town of Raymond at least two times, and the first date of the publication shall be at least seven (7) days prior to the public hearing. Failure to receive notice shall not invalidate the public hearing held.

ARTICLE 7: Articles 15 (Land Use Standards) and 17 (Definitions) of the Town of Raymond Shoreland Zoning Provisions, as adopted May 21, 1994 and amended through June 4, 2013, be further amended by adding the underscored language and deleting the language in strikeover type, as shown below?

The Planning Board Recommend Article 7.
The Selectmen Recommend Article 7.

[Note: The use of the word "Article" within the ordinance does not indicate a separate warrant article.]

Description: Two amendments involving Public Boat Launches are proposed to the Shoreland Zoning Provisions of the Raymond Land Use Ordinance for the June 2014 public warrant. Specifically proposed is Section 15V, titled *Boat Launch Facility and Associated Parking Areas*, which outlines new regulations governing the use of any public boat launch facility and associated parking area owned by the Town of Raymond and designed for the launching and landing of watercraft that includes an access ramp, docking area, and parking spaces designed to accommodate vehicles and trailers in the Shoreland Zone. Additionally proposed are the related definitions, *Boat Launching Facilities* and *Boat Trailer*, to be added to *Definitions*, Section 17 of the Shoreland Zoning Provisions of the Raymond land Use Ordinance.

Key Additions:

- Addition of Section 15V to the Shoreland Zoning Provisions of the Raymond Land Use Ordinance entitled *Public Boat Launch Facility and Associated Parking Areas* which govern among other characteristics, the use, design, size, location and parking associated with such facilities.
- Addition of the terms and related definitions for Boat Launching Facilities and Boat Trailer to Section 17 Definitions of the Shoreland Provisions of the Raymond Land Use Ordinance.

Raymond Shoreland Zoning Provisions

SECTION 15 – LAND USE STANDARDS

V. Public Boat Launch Facility and Associated Parking Areas

2. Access from shore shall be developed on soils appropriate for such use and constructed so as to control erosion.
3. The Public Boat Launching Facility shall be located so as to minimize adverse effects on fisheries.
4. Boat launch width shall be minimized to the greatest extent possible and the applicant shall provide evidence or information supporting the design width. This provision is not intended to prohibit multiple launching ramps at a single facility.
5. Applicants for the construction of a Public Boat Launching Facility and associated structures shall obtain all necessary permits from the Maine Department of Environmental Protection (Maine DEP).

6. One Public Boat Launching Facility shall be allowed at any Great Pond. Planning Board approval is required for any applications proposing a second launch to any Great Pond. The Planning Board shall also be responsible for determining the appropriate separation between a proposed Public Boat Launching Facility and any existing boat launch facilities.
7. The site plan design shall include a signage plan for the posting of rules and regulations regarding usage, invasive species, circulation of vehicles, and parking on the site.
8. The design shall include a boat launch inspection and cleaning area designed for inspecting and cleaning of watercraft and trailers, and include facilities for the proper disposal of aquatic invasive species.
9. The owner of the facility shall provide a maintenance and operations plan subject to review annually by the CEO.
10. The Public Boat Launching Facility shall include sanitary facilities and trash receptacles.
11. Public Boat Launching Facilities shall be designed to provide adequate security or public visibility to access and ramp areas to discourage loitering, trespassing, or vagrancy of individuals, or groups, and insure safety of the site following normal hours of usage.
12. No routine maintenance or repairs of watercraft shall be allowed at the boat launch facilities.
13. The boat launch access entrance from any road having regular vehicular traffic shall be designed to address safe sight distance and promote safe traffic and pedestrian movements.
14. The property shall maintain at least a 25 foot natural buffer strip of vegetation from any adjacent residentially zoned properties. When a natural buffer strip of vegetation does not exist, a landscaped buffer strip shall be planted with approval of a planting plan by the Planning Board.
15. The boat launch ramp shall be constructed of a low permeable inert material such as, but not limited to concrete, asphalt, or other solid construction material to discourage soil erosion or vehicle tracking. Materials shall be installed that will not degrade water quality, will promote protection from erosion or sedimentation, and will not leach, weep or cause contamination from preservatives, treatments, or other chemical pollutants due to their composition or by applied treatments placed on their surfaces. Gravel, crushed stone, or other compacted soil aggregate materials shall not be used for construction of the portion of the launch ramp subject to contact by a towing vehicle, trailer, or other device to transport watercraft to and from the access road the ramp's lowest submerged depth.

SECTION 17 – DEFINITIONS

Boat Trailer - A vehicle designed to transport boats and other water-related recreational apparatus.

Public Boat Launching Facility - shall mean any facility made accessible for use by the general public and owned or operated by the Town of Raymond or the State of Maine, and

designed for the launching and landing of watercraft. The facility may include an access ramp, docking area, and parking spaces designed to accommodate vehicles and trailers.

ARTICLE 8: Articles 15.G. (Parking Areas) and 17 (Definitions) of the Town of Raymond Shoreland Zoning Provisions, as adopted May 21, 1994 and amended through June 4, 2013, be further amended by adding the underscored language and deleting the language in strikeover type, as shown below?

The Planning Board Recommend Article 8.
The Selectmen Recommend Article 8.

[Note: The use of the word "Article" within the ordinance does not indicate a separate warrant article.]

Raymond Shoreland Zoning Provisions

SECTION 15 – LAND USE STANDARDS

Description for Shoreland Zoning Section 15 -G: The Town of Raymond proposes revisions, and additions to the Shoreland Zoning Ordinance to provide measurable standards for Parking Areas. The standards address the maximum number of vehicles allowed in a parking "cluster" to 50 car equivalents with the Planning Board having the ability to expand by 50%, parking lot surface setbacks, parking lot buffer requirements, landscape island requirements, and both parking boat launch facility parking stall and aisle spacing sizes. Additionally design criteria for stormwater management and phosphorus export treatment measures has been refined and expanded to require stormwater treatment for a minimum of 50% of new impervious areas. The Section also expands on the safety criteria for Off Site parking allowances, and prohibits Independent Parking Facilities from being allowed in any Shoreland Zone.

G. Parking Areas*

16. Parking aAreas shall meet the shoreline setback requirements for structures for the district in which such areas are located and shall also meet the off-street parking requirements contained in Article 9 of the Raymond Land Use Ordinance. The setback requirement for pParking aAreas shall be 100 feet from the shoreline or tributary stream, provided, however, that the setback for a Parking Areas serving a public boat launching facility may be reduced shall be no less than to fifty (50) feet, horizontal distance, from the shoreline or tributary stream, if the Planning Board finds that no other reasonable alternative exists further from the shoreline or tributary stream.
17. In determining the appropriate size of a proposed Parking Area, the following shall apply:
 - a. The maximum number of parking spaces or parking lot area allowed in any one

cluster of parking is 50 vehicle spaces or paved or impervious area not to exceed 20,000 sq. ft., whichever is less. Each cluster must meet the setback requirements. More than one cluster of parking may exist on a lot but each cluster must meet the criteria independently. Each cluster must be connected internally by an access not less than 50 feet in length. If a property is to contain more than 100 spaces, a second entrance or exit to a private or town road must be provided. The Planning Board may waive the standard for a parking cluster size by no more than 50% (75 spaces total per cluster) utilizing the Off Street Parking Waiver criteria.

- b. Each Parking Area or cluster must have a minimum pavement setback of:

60 feet front and rear yard setback
40 feet side yard setback

Parking Areas with total parking spaces under 25 spaces may have pavement setbacks reduced by 50%.

- c. Each Parking Area or cluster shall maintain a minimum vegetated buffer around the perimeter of the parking lot. No setbacks are required around a parking edge, if the parking is adjacent to the principal or accessory building or active area associated with the land use. Minimum naturally vegetated (no cut) buffers are necessary from external property lines and shall be as follows:

50 feet for front yards,
30 feet for rear and side yards

Planted landscape areas/buffers may be placed in lieu of the vegetated buffers but must contain species a minimum of 6 feet tall for 50% of the buffer area.
Landscape buffers shall be:

40 feet for front yards,
20 feet for rear and side yards

Parking Areas with total parking spaces under 25 spaces may have buffer and landscape requirements reduced by 50%.

If multiple cluster Parking Areas are proposed on a single lot or common scheme parcels of land, they must be separated by a minimum of a 50-foot naturally vegetated, or 40-foot landscaped, buffer. This shall be measured from the closest point of the actual parking pavement area of one cluster parking area to any other separate cluster parking areas nearest point of pavement.

- d. All Parking Areas shall be designed to incorporate landscape island strips of no less than 100 sq. ft. within the internal parking lot. The total area of parking islands or "internal green spaces" shall be no less than 5% of the total impervious coverage of the Parking Area. Access drives from the primary street entrance(s) to the Parking Area shall not be considered in this equation.

18. ~~Parking Areas shall be adequately sized for the proposed use and shall be designed to prevent storm water runoff from flowing directly into a water body, tributary stream or wetland and where feasible, to retain all runoff on-site~~ protect water resources and water bodies by a design effort to limit impervious areas, minimize soil disturbance, include vegetative buffers, and provide screening to residential zones or uses. The number of parking spaces within a Parking Area shall be limited to the number of spaces required for the associated permitted use, as provided in Article 9, Section C of the Raymond Land Use Code; as proposed as necessary by the applicant; or as approved by the Planning Board as essential to the land use proposed. For the purposes of this section, a traffic parking report must be provided by a licensed engineer to warrant the parking space requirements needed and shall include documentation noting the source of information, or the study or data for parking estimation, to justify the parking necessary.

4. ~~In determining the appropriate individual parking space size within of proposed parking facilities-Parking Area,~~ the following shall apply:

a. ~~Typical parking space/vehicle: Approximately ten (10) feet wide and twenty (20) feet long-~~

A minimum of nine (9) feet wide and eighteen (18) feet long.

Compact car space/vehicle: A minimum of eight (8) feet wide and sixteen (16) feet long

Compact parking spaces may not exceed 15% of the total parking spaces total

Typical boat launching facility parking space/vehicle: A minimum of ten (10) feet wide and twenty (20) feet long, except that parking spaces for a vehicle and boat trailer shall be forty (40) feet long.

b. ~~Typical internal travel aisles: Approximately-Maximum twenty-four (2420) feet wide.~~

5. Parking Areas shall be designed and managed to prevent stormwater runoff from flowing directly into a water body, tributary stream or wetland. Designs shall additionally incorporate measures which promote recharge of surface runoff by means of natural soil infiltration or by engineered Best Management Practices as described in the Maine Department of Environmental Protection's *Maine Stormwater Management Best Management Practices Manual* (<http://www.maine.gov/dep/land/stormwater/stormwaterbmps/#manual>). In determining the appropriate stormwater management requirements for peak runoff rate quantity and runoff quality treatment for a proposed parking lot or facilities, the following shall apply:

a. All projects subject to site plan review shall conform to the minimum standards as outlined in Article 9, Section X of the Raymond Land Use Code: Stormwater Quality and Phosphorus Control.

b. In addition to the minimum standards in Article 9, Section X, all Parking Areas shall provide treatment through practices involving buffers, infiltration measures, wet pond construction, or engineered design, in such a manner as to treat at least 50%

of the runoff from impervious surface proposed by the development.

6. Off-Site Parking Lots shall be allowed if they are within 300 feet of the lot containing the associated permitted use as measured from the centerline of that lot's driveway entrance to the centerline of the driveway entrance of the Off-Site Parking Lot. All Off-Site Parking Lots shall meet the following additional requirements:
 - a. A safe sight distance must exist between the two primary entrances such that vehicles are visible from each site in a direct line of vision, or adequate way finding signs are provided.
 - b. Safe pedestrian connectivity is provided by sidewalks, delineated paths or trails for pedestrian traffic must meet ADA standards.
 - c. The design shall contain adequate traffic control devices to allow for safe pedestrian crossing of roads, streets, and ways, that are either public or private, where off-site parking is provided on the opposite side of the street from the associated permitted use.
 - d. No off-site parking shall be allowed on an opposite side of Route 302.
 - e. All pedestrian crossings and new entrances for Off-Site Parking Lots on State Highways or Roads shall require approval from the State of Maine Department of Transportation for location and design prior to Planning Board approval.
7. An applicant proposing the use of Off-Site Parking Spaces shall demonstrate compliance with the following standards:
 - a. There shall be adequate parking spaces available to meet the parking needs of the permitted uses located on the lot or parcel in addition to the Off-Site Parking Spaces to be leased by the applicant.
 - b. The Off-Site Parking Spaces to be leased by the applicant shall be dedicated for use only by the applicant and shall not be leased to or utilized by other users.
8. An outdoor storage area for motor vehicles or enclosed garage or structure for storage of motor vehicles, which is the sole use of the lot or parcel, shall not be permitted unless the requirements of Section 6 above are met.

SECTION 17 – DEFINITIONS

Description for Shoreland Zoning Provisions Section 17: The Town of Raymond has proposed additions to their definitions which provide clearer understanding for terms used for the Parking uses. Those terms are proposed to be Parking Area, Off-Site Parking Lot, and

Off-Site Parking Space. Currently the Shoreland Zoning Provisions have no definitions related to parking or types of parking related uses.

Parking Definitions:

Parking Area – An outdoor storage area for motor vehicles that is not located on a street right of way.

Off-Site Parking Lot – An outdoor storage area for motor vehicles that is located on a parcel or lot owned by a person or entity that is the same as the owner or lessor of the parcel or lot upon which the permitted use associated with the parking is located.

Off-Site Parking Space – A parking space within a Parking Area that is located on a parcel or lot owned by a person or entity other than the owner or lessor of the parcel or lot upon which the permitted use associated with the parking space is located.

ARTICLE 9: To see if the Town will vote to appropriate \$15,000 from the Open Space Fund to donate to the Boy Scouts Pine Tree Council for the purchase of a 30-acre parcel of land along the southeastern side of the Tenny River for conservation purposes.

Conservation Commission recommend Article 9.

The Selectmen recommend Article 9.

The Budget Finance Committee recommends Article 9.

ARTICLE 10: To see if the Town will vote to appropriate \$30,000 from the Open Space Fund and an additional \$20,000 from the Timber Harvest Funds for a total of \$50,000 toward the purchase of 347+/- acres along Conesca Road including Pismire Mountain, known as the Raymond Community Forest Project. Expenditure of these funds will be contingent on successful state, federal or private foundation grant awards and local fundraising. The agreement to exercise an option to buy the land for \$506,000 from Hancock Land Company expires on December 31, 2014.

Conservation Commission recommend Article 10.

The Selectmen make no recommendation for Article 10.

The Budget Finance Committee do not recommend Article 10.

ARTICLE 11: RESERVED

***** Budget Warrant Begins *****

ARTICLE 12: To see if the Town will vote to authorize the Selectmen on behalf of the Town to sell and dispose of any property acquired by the Town for nonpayment of taxes pursuant to the policy adopted by the Selectmen, as may be amended from time to time, the policy to remain consistent with State statutes and laws. In all cases conveyance to be made by municipal quitclaim deed.

The Selectmen recommend Article 12.
The Budget Finance Committee recommends Article 12.

ARTICLE 13: To see what date taxes will be due and to set an interest rate for unpaid amounts.

The Selectmen recommend 1st half to be due October 31, 2014 and 2nd half to be due April 30, 2015 with interest at seven percent (7%) on any unpaid balances.

The Selectmen recommend Article 13.
The Budget Finance Committee recommends Article 13.

ARTICLE 14: To see if the Town will vote to set the interest rate to be paid by the Town on abated taxes at seven percent (7%) for the fiscal year.

The Selectmen recommend Article 14.
The Budget Finance Committee recommends Article 14.

ARTICLE 15: To see if the Town will vote to authorize the Board of Selectmen to dispose of Town owned personal property with value not to exceed \$35,000.

The Selectmen recommend Article 15.
The Budget Finance Committee recommends Article 15.

ARTICLE 16: To see if the Town will vote to authorize the Selectmen to borrow from or appropriate from undesignated fund balance (surplus) as they deem advisable to meet the unanticipated needs of the community that occur during the fiscal year.

The Selectmen recommend an amount not over \$ 75,000.
The Budget Finance Committee recommends an amount not over \$75,000.

ARTICLE 17: To see if the Town will authorize the Selectmen, for the fiscal year 2014 - 2015, to transfer funds between appropriation accounts as long as the grand total of all appropriations is not exceeded. Any such transfers to be approved only at a properly called public meeting of the Selectmen.

The Selectmen recommend Article 17.

The Budget Finance Committee recommends Article 17.

ARTICLE 18: To see if the Town will vote to authorize the use of Town employees and/or Town owned equipment or independent contractor(s) hired by the Town for maintenance on private roads in special and certain circumstances where in the public's interest.

Note of explanation -- Three examples of when the use of Town employees and equipment may be necessary:

- A. Tying in work done on a public road that intersects a private road;
- B. Plowing snow on a private road to clear the way for emergency response apparatus; and
- C. In rare or emergency situations, maintaining private roads for school bus access to special education students as deemed necessary.

The Selectmen recommend Article 18.

The Budget Finance Committee recommends Article 18.

ARTICLE 19: To see if the Town will vote, pursuant to 23 M.R.S.A. §2953, that orders of the municipal officers with respect to the closing of roads to winter maintenance shall be a final determination.

The Selectmen recommend Article 19.

The Budget Finance Committee makes no recommendation for Article 19.

ARTICLE 20: To see if the Town will vote to authorize the Tax Collector or Treasurer to accept prepayments of taxes not yet committed pursuant to 36 M.R.S.A. § 506.

The Selectmen recommend Article 20.

The Budget Finance Committee recommends Article 20.

ARTICLE 21: To see if the Town will vote to appropriate \$233,246 from the tax increment of the Pipeline/RT 302 Tax Increment Financing District for FY 2014 - 2015 projects proposed in the Tax Increment Financing District Development Program.

Note: Included in this item are:

Raymond-Casco Historical Society	\$ <u>1,800</u>
Infrastructure – Hydrants	\$ <u>5,650</u>
Waterline Extension Bond Payment	\$ <u>64,064</u>
Route 302 Bond Payment	\$ <u>43,845</u>

Street Flag Maintenance	\$ <u>1,000</u>
Route 302 Corridor (Mowing, Sidewalks...etc)	\$ <u>30,951</u>
GPCOG	\$ <u>4,436</u>
Economic Development	\$ <u>7,000</u>
GIS Services	\$ <u>25,000</u>
Raymond Waterways Protective Association	\$ <u>17,500</u>
Main Street Sidewalk Project Match	\$ <u>32,000</u>

The Selectmen recommend Article 21.

The Budget Finance Committee recommends Article 21.

ARTICLE 22: To see if the Town will vote to raise and appropriate \$ 521,467 for the Administration account.

The Selectmen recommend Article 22.

The Budget Finance Committee recommends Article 22.

ARTICLE 23: To see if the Town will vote to raise and appropriate \$ 51,998 for the Assessing account.

The Selectmen recommend Article 23.

The Budget Finance Committee recommends Article 23.

ARTICLE 24: To see if the Town will vote to raise and appropriate \$ 20,256 for the Town Hall account.

The Selectmen recommend Article 24.

The Budget Finance Committee recommends Article 24.

ARTICLE 25: To see if the Town will vote to raise and appropriate \$ 472,497 for the Insurance account.

The Selectmen recommend Article 25.

The Budget Finance Committee recommends Article 25.

ARTICLE 26: To see if the Town will vote to raise and appropriate \$ 6,000 for the General Assistance account.

The Selectmen recommend Article 26.

The Budget Finance Committee recommends Article 26.

ARTICLE 27: To see if the Town will vote to raise and appropriate \$ 180,365 for the Technology Department account.

The Selectmen recommend Article 27.
The Budget Finance Committee recommends Article 27.

ARTICLE 28: To see if the Town will vote to raise and appropriate \$ 92,511 for the Community Development account.

The Selectmen recommend Article 28.
The Budget Finance Committee recommends Article 28.

ARTICLE 29: To see if the Town will vote to raise and appropriate \$ 649,456 for the Fire/Rescue Department account.

The Selectmen recommend Article 29.
The Budget Finance Committee recommends Article 29.

ARTICLE 30: To see if the Town will vote to raise and appropriate \$ 15,870 for the Animal Control account.

The Selectmen recommend Article 30.
The Budget Finance Committee recommends Article 30.

ARTICLE 31: To see if the Town will vote to raise and appropriate \$ 21,000 for the Infrastructure account.

The Selectmen recommend Article 31.
The Budget Finance Committee recommends Article 31.

ARTICLE 32: To see if the Town will vote to raise and appropriate \$ 673,294 for the Public Works account.

The Selectmen recommend Article 32.
The Budget Finance Committee recommends Article 32.

ARTICLE 33: To see if the Town will vote to raise and appropriate \$ 429,177 for the Solid Waste account.

The Selectmen recommend Article 33.
The Budget Finance Committee recommends Article 33.

ARTICLE 34: To see if the Town will vote to raise and appropriate \$ 19,260 for the

Cemeteries account.

The Selectmen recommend Article 34.

The Budget Finance Committee recommends Article 34.

ARTICLE 35: To see if the Town will vote to raise and appropriate \$ 13,998 for the Parks & Recreation account.

Included are:

Materials, maint., equip.	\$ <u>2,500</u>
Contract Services	\$ <u>6,898</u>
Raymond Rattlers Snowmobile	\$ <u>1,600</u>
Raymond Baseball/Softball	\$ <u>1,000</u>
Agawam mowing/soccer	\$ <u>2,000</u>

The Selectmen recommend Article 35.

The Budget Finance Committee recommends \$13,198 for Article 35 (reducing Raymond Rattlers to \$800).

ARTICLE 36: To see if the Town will vote to raise and appropriate \$ 40,500 for the Raymond Village Library.

The Selectmen recommend Article 36.

The Budget Finance Committee recommends Article 36.

ARTICLE 37: To see whether the Town will vote to carry forward any existing fund balance in the Capital Improvement Program (C.I.P.) account.

The Selectmen recommend Article 37.

The Budget Finance Committee recommends Article 37.

ARTICLE 38: To see if the Town will vote to raise and appropriate \$ 1,169,658 for the Capital Improvement account.

Included are:

Public Works Equipment Reserve	\$ <u>35,000</u>
2004 Public Works Construction Bond Final Payment	\$ <u>96,731</u>
2013 Public Works Road Construction Bond Payment	\$ <u>63,000</u>
Public Works Paving/Road Reserve	\$ <u>275,000</u>
Municipal Facilities Maintenance/Improvements	\$ <u>25,000</u>
2002 PSB Bond Payment	\$ <u>115,424</u>
2004 Fire Equipment Bond Final Payment	\$ <u>56,003</u>
Fire Department Equipment/Facilities	\$ <u>75,000</u>

Generator for Off-site Back Up Servers	\$ <u>25,000</u>
Fire Pond Rehabilitation Project (IRT)	\$ <u>15,000</u>
District 1 Sight Distance Project (IRT)	\$ <u>15,500</u>
Plains Road Pole Barn (IRT)	\$ <u>80,000</u>
Valley Road Communications Tower (IRT)	\$ <u>118,000</u>
Down Payment for Engine 2 Replacement	\$ <u>175,000</u>

The Selectmen recommend Article 38.

The Budget Finance Committee recommends Article 38.

ARTICLE 39: To see if the Town will vote to raise and appropriate \$ 617,503 for the County Tax account.

The Selectmen recommend Article 39.

The Budget Finance Committee recommends Article 39.

ARTICLE 40: To see if the Town will vote to appropriate the total sum of \$ 1,917,470 from estimated non-property tax revenues to reduce the property tax commitment, together with all categories of funds, which may be available from the federal government, and any other sources (includes \$32,000 from TIF Reserve).

The Selectmen recommend Article 40.

The Budget Finance Committee recommends Article 40.

ARTICLE 41: To see if the Town will vote to authorize the Selectmen to accept or reject grants, donations and/or gifts of money to the Town of Raymond and to expend monies donated for specific purposes.

The Selectmen recommend Article 41.

The Budget Finance Committee recommends Article 41.

ARTICLE 42: To see if the Town will vote to accept certain State Funds as provided by the Maine State Legislature during the fiscal year beginning July 1, 2014 and any other funds provided by any other entity included but not limited to:

1. Municipal Revenue Sharing
2. Local Road Assistance
3. Emergency Management Assistance
4. Snowmobile Registration Money
5. Tree Growth Reimbursement
6. General Assistance Reimbursement
7. Veteran's Exemption Reimbursement
8. State Grant or Other Funds

The Selectmen recommend Article 42.
The Budget Finance Committee recommends Article 42.

ARTICLE 43: LD1. To see if the Town will vote to increase the property tax levy limit of \$ 2,221,087 established for the Town of Raymond in State law by \$ 500,000 for a total Levy Limit of \$ 2,721,087.

The Selectmen recommend Article 43.
The Budget Finance Committee recommends Article 43.

ARTICLE 44: Shall the Town (1) approve a capital project bond at an estimated cost of \$850,000 (\$600,000 for Sand/Salt Building and \$250,000 for Replacement Engine 2), (2) appropriate a sum not to exceed \$885,000 to fund the costs of this program including costs of issuance and, (3) to fund said appropriation, authorize the Treasurer and Chairman of the Board of Selectmen to issue general obligation securities of the Town of Raymond, Maine (including temporary notes in anticipation of the sale thereof) in an aggregate principal amount not to exceed \$885,000 and the discretion to fix the date(s), maturity(ies), interest rate(s), denomination(s), call(s) for redemption, place(s) of payment, form, refunding, and other details of said securities, including execution and delivery of said securities on behalf of the Town of Raymond, and to provide for the sale thereof, is hereby delegated to the Treasurer and Chairman of the Board of Selectmen.

EXPLANATION AND RECOMMENDATIONS:

The purpose of this article is to approve the capital purchases outlined in the above article and secure permanent funding for these purchases. The Sand/Salt building (\$600,000) project cost will include engineering and construction of a new building for the purpose of materials storage with a five-thousand yard capacity. The replacement of Engine 2 (\$250,000) is in addition to funding (\$175,000) allocated in Article 38 for a total cost of \$425,000.

The Selectmen recommend Article 44.
The Budget Finance Committee recommends individual approval of the Sand/Salt Building and Engine 2 replacement. The Budget Finance Committee recommends the Sand/Salt Building and the Engine 2 replacement. If both approved by the Town Meeting, the Budget Finance Committee recommends that both be combined into a single bond.

FINANCIAL STATEMENT

1. Total Indebtedness

- a. Bonds outstanding and unpaid: \$ 5,832,830
- b. Bonds authorized and unissued: \$0
- c. Bonds to be issued if this Article is approved \$ 885,000

2. Costs

At an estimated maximum interest rate of 2.25% for a ten (10) year maturity, the estimated costs of this bond issue will be:

- a. Principal: \$885,000
- b. Interest: \$ 104,120
- c. Total Debt Service: \$989,120

3. Validity:

The validity of the bonds and of the voters' ratification of the bonds may not be affected by any errors in the above estimates. If the actual amount of the total debt service for the bond issue varies from the estimate, the ratification by the electors is nevertheless conclusive and the validity of the bond issue is not affected by reason of the variance.

s/ Nancy Yates
Town Treasurer

ARTICLE 45: Shall the Town (1) approve a community park project bond at an estimated cost of \$782,000, (2) appropriate a sum not to exceed \$817,000 to fund the costs of this program including costs of issuance and, (3) to fund said appropriation, authorize the Treasurer and Chairman of the Board of Selectmen to issue general obligation securities of the Town of Raymond, Maine (including temporary notes in anticipation of the sale thereof) in an aggregate principal amount not to exceed \$817,000 and the discretion to fix the date(s), maturity(ies), interest rate(s), denomination(s), call(s) for redemption, place(s) of payment, form, refunding, and other details of said securities, including execution and delivery of said securities on behalf of the Town of Raymond, and to provide for the sale thereof, is hereby delegated to the Treasurer and Chairman of the Board of Selectmen.

EXPLANATION AND RECOMMENDATIONS:

The Town of Raymond has a one-time opportunity to work with the National Guard and the Pine Tree Council (PTC)/Camp Hinds, which has been a member of the Raymond Community since 1927, to complete community improvement projects through the National Guard's Innovative Readiness Training Program (IRT). The Town's investment in this one-time opportunity would be \$782,000 to leverage Federal monies and in-kind contributions estimated at \$3,400,000, as well as an approximately \$150,000 in-kind contribution from PTC (lodging and staging costs for military personnel and equipment) resulting in a total project value in excess of \$4,300,000 to the Town.

The new community park and recreation complex would be constructed on approximately 19 of the 83-acre Town-owned lot located off Egypt Road. The complex, currently in preliminary design, will incorporate three multipurpose soccer/field hockey/lacrosse type fields, 3-4 baseball and softball fields, tennis courts, a basketball court, walking and nature trails and a dog park. The design will be finalized with public input. Construction would take place over a three year period starting in 2015, provided all necessary permitting and approvals are on schedule. The Town would not issue a bond for materials until the project is ready to move forward.

The Selectmen recommend Article 45.

The Budget Finance Committee does not recommend Article 45.

FINANCIAL STATEMENT

The purpose of this article is to approve the intent of the project and permanent funding for this project.

1. Total Indebtedness

- a. Bonds outstanding and unpaid: \$ 5,832,830
- b. Bonds authorized and unissued: \$0
- c. Bonds to be issued if this Article is approved \$817,000

2. Costs

At an estimated maximum interest rate of 2.25% for a ten (10) year maturity, the estimated costs of this bond issue will be:

- a. Principal: \$817,000
- b. Interest: \$96,119
- c. Total Debt Service: \$913,119

3. Validity:

The validity of the bonds and of the voters' ratification of the bonds may not be affected by any errors in the above estimates. If the actual amount of the total debt service for the bond issue varies from the estimate, the ratification by the electors is nevertheless conclusive and the validity of the bond issue is not affected by reason of the variance.

s/ Nancy Yates
Town Treasurer

Given under our hands this 22nd day of April AD 2014.

Sam Gifford, Chairman

Lawrence Taylor, Vice Chair

Joseph Bruno, Parliamentarian

Michael Reynolds

Teresa Sadak