



Town of Raymond

Board of Selectmen ePacket

January 10, 2017

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Agenda



BOARD OF SELECTMEN Agenda

January 10, 2017

6:30pm – Regular Meeting

Broadcast Studio
423 Webbs Mills Road

Resolution: We, the Raymond Board of Selectmen, recognize our individual and collective responsibilities as leaders and representatives of our community. To this end, we pledge to conduct ourselves in a manner befitting these roles and duties. We pledge and encourage others to "Be the Influence" and to recognize that decisions matter.

- 1) **Call to order**
- 2) **Minutes of previous meetings**
- 3) **Public Hearing(s)**
 - a) Liquor License Renewal for Café Sebago – Whines Ent. Inc., William Hines Jr, 1248 Roosevelt Trail
- 4) **New Business**
 - a) Ice Fishing Derby – Ingo Hartig, Rotary Club
The Rotary Club is requesting permission to hold their annual fishing Ice Fishing Derby and Polar Dip on February 25 & 26, 2017.
 - b) Raymond Community Forest Update – Thom Perkinns, Executive Director Loon Echo Land Trust (LELT)
 - c) Raymond Village Library Update – Sheila Bourque, Treasurer
 - d) 2017 Cumberland County Hazard Mitigation Plan Update – Bruce Tupper, Fire Chief
Every 5 years Cumberland County must update their Hazard Mitigation Plan and requires approval by local Select Boards. The latest update is included in the ePacket.
 - e) Correction of FY2017 Tax Warrant – Curt Lebel, Contract Assessor
On or about September 13, 2016, the Contract Assessor prepared the Municipal Tax Assessment Warrant and it has come to his attention that said record contains an error. Details regarding the error and corrective action are contained in the ePacket.
 - f) Consideration of Tax Abatements – Curt Lebel, Contract Assessor
Mr Lebel will present tax abatement requests for consideration. Details are in the ePacket.
- 5) **Public Comment**
- 6) **Selectman Comment**
- 7) **Town Manager's Report and Communications**
 - a) **Confirm Dates for Upcoming Regular Meetings**
 - February 7, 2017
 - March 14, 2017

Selectman's Meeting Agenda (Page 1 of 2) January 10, 2017

b) Reminder of Upcoming Budget Schedule (joint meetings with Budget-Finance Committee)

- February 21, 2017 – Department Head Budget Review #1
- March 7, 2017 – Department Head Budget Review #2
- March 28, 2017 – Budget Workshop

c) Reminder of Upcoming Holiday Schedule – Town Office Closed

- January 16, 2017 – Martin Luther King Jr Day
- February 20, 2017 – Presidents Day

8) Treasurer's Warrant

9) Adjournment

Previous Meeting(s) Minutes



BOARD OF SELECTMEN Minutes

November 22, 2016

6:30pm – Regular Meeting

Broadcast Studio
423 Webbs Mills Road

Resolution: We, the Raymond Board of Selectmen, recognize our individual and collective responsibilities as leaders and representatives of our community. To this end, we pledge to conduct ourselves in a manner befitting these roles and duties. We pledge and encourage others to "Be the Influence" and to recognize that decisions matter.

Selectmen in attendance: Joe Bruno, Teresa Sadak, Samuel Gifford, Lawrence Taylor, and Rolf Olsen

Selectmen absent: none

Town Staff in attendance:

Don Willard – Town Manager
Chris Hanson – Code Enforcement Officer
Nathan White – Public Works Director
Cathy Ricker – Finance Director
Sue Look – Town Clerk
Sue Carr – Tax Collector

1) **Called to order** at 6:30pm by Chairman Bruno

2) **Minutes of previous meetings**

a) October 11, 2016

Motion to approve by Selectman Sadak. Seconded by Selectman Gifford.

Unanimously approved.

3) **Public Hearing**

a) Renewal of Special Amusement Permit for Live Music

- Jose Chavez Mendoza, DBA A La Mexicana, 1227 Roosevelt Trail

No issues to report.

Motion to renew Special Amusement Permit for Live Music for Jose Chavez Mendoza, DBA A La Mexicana, by Selectman Sadak. Seconded by Selectman Taylor.

Unanimously approved.

4) **New Business**

a) New Planning Board Member Interview

At its 11/09/16 meeting, the Planning Board voted unanimously to approve Patricia Beaton's application and to forward it to the Select Board with a recommendation that

Selectman's Meeting Minutes (Page 1 of 7) November 22, 2016

she be appointed. Ms Beaton was present for questions.

Chairman Bruno – Thank you for your interest.

Ms Beaton – We bought a house in Raymond in 2012. I have experience in Real Estate, construction and site planning.

Chairman Bruno – What is your vision for the Town of Raymond.

Ms Beaton – Make sure that development is good for the town and that codes and statutes are adhered to, especially environmental.

Selectman Gifford – Are you familiar with the current rules?

Ms Beaton – I have looked at Raymond's statutes and would be looking for anything that would affect the Town or the environment in a negative way.

Motion to appoint Patricia Beaton to the Planning Board by Selectman Sadak. Seconded by Selectman Gifford.

Unanimously approved.

b) Draft FY 2017-2018 Budget Development Schedule – Cathy Ricker, Finance Director

The first draft of the budget development schedule for fiscal year 2017-2018 will be presented to the Board of Selectmen for review, possible amendment, and approval.

Chairman Bruno – The only date I have a problem with is March 21st. The 28th would be a better date.

c) Discussion of FY 2017-2018 Budget Goals – Don Willard, Town Manager

Chairman Bruno – Where are we on the undesignated fund balance?

Finance Director Ricker – I do not know.

Town Manager Willard – I think we are in good shape. Should we keep the goal to limit to \$2,000,000?

Selectman Olsen – My concern is that we do not get below a level that will affect our rating.

Chairman Bruno – Are we going to be incorporating the new merit pay in the new budget?

Town Manager Willard – Yes. We will be doing the reviews in April.

Chairman Bruno – Take out the goal for a recreational area.

Town Manager Willard – Would you like to give me the authority to negotiate with the current vendor instead of seeking competitive bids for waste?

Public Works Director White – We are very happy with Pine Tree Waste. We went away from them a few years ago and went back due to the service they provide.

Selectman Olsen – Have any of the other potential vendors asked to bid?

Town Manager Willard – No. The last time we went to bid we received high proposals.

Chairman Bruno – Why don't we authorize Town Manager Willard to negotiate with Pine Tree Waste and have the price brought back to us. If we find it favorable then we will go with Pine Tree Waste, if not we would go out to bid.

The Select Board agreed to this proposal by consensus.

Selectman Sadak – Could we have a junk day?

Public Works Director – The people who are leaving bulky waste by the side of the road would not participate in a junk day. A junk day would be based on tonnage and would be expensive.

Selectman Taylor – Should there be a goal for staff training?

Chairman Bruno – That comes under administrative.

Town Manager Willard – We will be asking for a bit more in the budget for training. We have already implemented Lynda.com for staff and most of the Department Heads have attended specialized training classes and conferences.

Chairman Bruno – Where are we with the sign?

Town Manager Willard – We need to decide whether, or not, to use contingency monies or put it in the budget.

Town Clerk Look – We have \$11,000 in the sign account and I intend to bring it forth as a budget item.

Selectman Olsen – We should have a cost for 2 signs, one at the Town Office and one at the Public Safety building.

Town Manager Willard – We will put together a proposal for both signs.

Chairman Bruno – What about the IT capital improvement?

Town Manager Willard – There have been 2 issues – staff changes and a \$10,000 reduction in the requested budget amount last year.

Selectman Olsen – What we need is a full plan showing where we are and where we want to be.

Town Manager Willard – I think Kevin has done that and is planning on implementing it. The questions are when and how. I will get an update from Kevin on that.

Chairman Bruno – Road construction, Nathan where are we.

Public Works Director White – We depleted the \$2,000,000 bond last year. We paved North Raymond Road, Shaker Woods, Pond Road, and Mill Street. We intended to do Patricia Ave this year, but our contractor got pulled off so to hold our pricing we put it off until Spring.

Chairman Bruno – We need to bump up the amount in the budget. Driving around town is a pleasure now.

Public Works Director White – We have a good crew and the paving company has done a good job.

Chairman Bruno – We want you to budget wisely. If you have needs please bring them forth.

Selectman Olsen – I would rather see what they need. If they have already pared it down we have no room to make changes.

Chairman Bruno – Where are we with development.

CEO Hanson – We have about the same number of permits as last year, but revenue is up. There are more single family homes now and less large projects on the Lake. We have had a full year of Electrical Permits. We are ahead of budget. Some of the

vacancies on Route 302 are being developed.

Public Works Director White – Is this the time to investigate a bit further the Town Office? Maybe it is time we started looking at a new Town Office. I need some direction.

Town Manager Willard – I would do the maintenance items on our 35 year old temporary building for now and then look at a long term solution of a new building.

Chairman Bruno – Even if you are looking at a new Town Office it is realistically 6 or 7 years from now. Maybe it is time to take it to the Town to see if they want a new Town Office.

Public Works Director White – We are going to get more cramped and more cramped in the current building. We need to look at the logic of putting \$300,000 into this existing building, or taking \$300,000 toward a new building. To get to a new building you are going to spend money on design, concept, etc. and I don't want to spend maintenance money on a concept that nobody wants.

Chairman Bruno – For a new building you are looking at \$1,000,000 minimum.

Public Works Director White – Casco did theirs for about \$600,000. I don't know what it is like, I haven't seen it.

Town Manager Willard – If you are going to build a new Town Office it should be a long life building – built with the future in mind. Something that will have a 50 year maintenance cycle at least. That is not what Casco did and that is not what renovating the back office would be.

Selectman Sadak – A big concern of mine is that Don's office needs sound proofing.

Town Manager Willard – We could do the sound proofing, we could do the floor and the carpet, but not go beyond that.

Public Works Director White – I had to replace the generator this year, that is why the sound proofing did not happen. It will be added to next year's budget.

Chairman Bruno – We should have an advisory referendum on whether or not to start exploring a new Town Office.

Town Manager Willard – I think the question should include "should a new Town Office include a recreation center, library, etc."

d) Discussion of Possible Marijuana Moratorium – Joe Bruno, Chairman

Chairman Bruno – I don't want to see a marijuana club or retail sales in Raymond. I don't think this is the kind of development we want in Town. I think we wait and see what happens with the recount and what the State develops for rules. The vote passed in Raymond. I think people passed it to be able to do what they want with it in their own home, not to have retail establishments.

Town Manager Willard – They can't get a State license until the State has rules and they can not request a license from the Town until they have a State license.

Selectman Olsen – Until we go to a public hearing we will not know what people are thinking. They may have voted for it for use in their own homes and not want the social clubs and retail.

CEO Hanson – The day after the election I had a group in my office asking about social clubs and retail. We can zone it to a certain part of town, we can prohibit it, we

can restrict it to not within so many feet from a school, church, etc. If we don't regulate it, it will be in Raymond. We have medical marijuana in Town now. I don't see us spending money on attorney fees until we know what the State is going to do. We would need to make ordinance changes to prohibit or limit and this means a vote at Town Meeting.

Selectman Olsen – All a moratorium does is give you time to write the ordinance.

Town Manager Willard – The law states that it does not insulate anyone from any Federal penalties. Marijuana production, sale, use is still against the law Federally.

Chairman Bruno – It is a 30 page law and I am pretty sure that the people who voted for it did not read all 30 pages.

e) Approval of Road Name Requests – Chris Hanson, Code Enforcement Officer

- Beverly Lane – a new road off North Raymond Road
- Change Beaulieu Drive to Suckerville Road – off Farwell Drive
- Landlocked Run – a new road off Mill Street

Motion to approve all 3 above by Selectman Taylor. Seconded by Selectman Sadak.

Unanimously approved.

f) Quit Claim Deed – Sue Carr, Tax Collector

- Louis Gonzalez purchase of Haskell Avenue, Tax Acquired Property

Motion to approve by Selectman Sadak. Seconded by Selectman Gifford.

Unanimously approved.

g) Re-Appointment of Registrar – Sue Look, Registrar

Pursuant to MRSA 21-A §101.2 the municipal officers shall appoint a qualified registrar by January 1st of each odd-numbered year for a 2 year term.

Motion to appoint Sue Look as the Registrar by Selectman Olsen. Seconded by Selectman Gifford.

Unanimously approved.

5) **Public Comment**

None

6) **Selectman Comment**

Selectman Sadak – An update on the school – there are new applications and it does not appear to be getting started until 2019. In June there will be a referendum in Windham, but they have to have their application in by April. The new school would be \$54,000,000 and would be born solely by the Town of Windham.

Chairman Bruno – Is it time to have a meeting with the RSU #14 Board of Directors members from Raymond?

Selectman Sadak – The problem is that 2 of the members are new and only 1 is on the sub-committee for the new school. I think we should watch for now and ask that they come next spring.

7) Town Manager's Report and Communications

a) Confirm Dates for Upcoming Regular Meetings

- December 13, 2016 (tentative)
- January 10, 2017
- February 14, 2017

b) Reminder of Upcoming Holiday Schedule

- Thursday & Friday, November 24 & 25, 2016 – in observance of Thanksgiving
- Friday, December 23, 2016 – Closed in observance of Christmas
- Friday, December 30, 2015 – Closed in observance of New Year's Day

8) Treasurer's Warrant

Motion to approve the 11/22/2016 warrant for the amount of \$112,323.60 by Selectman Taylor. Seconded by Selectman Sadak.

Unanimously approved.

9) Executive Session

a) Consideration of Sale of Tax Acquired Property (Pursuant to MRSA 1 §405 (6)(C))

Motion to enter Executive Session at 7:29pm as above by Selectman Sadak. Seconded by Selectman Taylor.

Unanimously approved.

Motion to leave Executive Session at 7:36pm by Selectman Olsen. Seconded by Selectman Sadak.

Unanimously approved.

Motion to accept Quit Claim Deed for Ivan Cove Building and Development contingent upon meeting the contingencies and payment in full for Notched Pond Road and Harmon Road by Selectman Sadak. Seconded by Selectman Taylor.

Unanimously approved.

10) Adjournment

Motion to adjourn at 7:37pm by Selectman Taylor. Seconded by Selectman Sadak.
Unanimously approved.

Respectfully submitted,

Susan L Look
Town Clerk

Public Hearing - Liquor License Renewal

BUREAU OF ALCOHOL BEVERAGES AND LOTTERY OPERATIONS
DIVISION OF LIQUOR LICENSING AND ENFORCEMENT
8 STATE HOUSE STATION, AUGUSTA, ME 04333-0008
10 WATER STREET, HALLOWELL, ME 04347
TEL: (207) 624-7220 FAX: (207) 287-3434
EMAIL INQUIRIES: MAINELIQUOR@MAINE.GOV

DIVISION USE ONLY	
License No:	
Class:	By:
Deposit Date:	
Amt. Deposited:	
Cash Ck Mo:	

NEW application: ☐ Yes ☒ No

PRESENT LICENSE EXPIRES 2-6-17

INDICATE TYPE OF PRIVILEGE: ☐ MALT ☐ VINOUS ☐ SPIRITUOUS

INDICATE TYPE OF LICENSE:

- ☒ RESTAURANT (Class I,II,III,IV) ☐ RESTAURANT/LOUNGE (Class XI) ☐ CLASS A LOUNGE (Class X)
☐ HOTEL (Class I,II,III,IV) ☐ HOTEL NO FOOD (Class I-A)
☐ CLUB w/o Catering (Class V) ☐ CLUB with CATERING (Class I) ☐ GOLF COURSE (Class I,II,III,IV)
☐ TAVERN (Class IV) ☐ QUALIFIED CATERING ☐ OTHER: _____

REFER TO PAGE 3 FOR FEE SCHEDULE

ALL QUESTIONS MUST BE ANSWERED IN FULL

Corporation Name: <u>WHINES ENT. INC</u>			Business Name (D/B/A) <u>CAFE SEBAGO</u>		
APPLICANT(S) - (Sole Proprietor) <u>WILLIAM E HINES JR</u>		DOB: <u>12-20-52</u>	Physical Location: <u>1248 ROOSEVELT TRAIL</u>		
APPLICANT(S) - (Sole Proprietor) <u>KIMBERLY Y. HINES</u>		DOB: <u>2-7-70</u>	City/Town <u>RAYMOND</u>	State <u>ME</u>	Zip Code <u>04071</u>
Address <u>125 LIBBY ROAD</u>			Mailing Address <u>125 LIBBY ROAD</u>		
City/Town <u>CASCO</u>	State <u>ME</u>	Zip Code <u>04015</u>	City/Town <u>CASCO</u>	State <u>ME</u>	Zip Code <u>04015</u>
Telephone Number		Fax Number	Business Telephone Number <u>207-655-4006</u>		Fax Number
Federal I.D. # <u>207-632-2308 27-01131999</u>			Seller Certificate #: or Sales Tax #: <u>1080907</u>		
Email Address: Please Print <u>WHINES2@MAINE.PR.COM</u>			Website:		

If business is NEW or under new ownership, indicate starting date: _____

Requested inspection date: _____ Business hours: _____

- If premise is a Hotel or Bed & Breakfast, indicate number of rooms available for transient guests: _____
- State amount of gross income from period of last license: ROOMS \$ _____ FOOD \$ 448 K LIQUOR \$ 165 K
- Is applicant a corporation, limited liability company or limited partnership? YES ☒ NO ☐

If Yes, please complete the Corporate Information required for Business Entities who are licensees.

- Do you permit dancing or entertainment on the licensed premises? YES ☐ NO ☒
- If manager is to be employed, give name: _____
- Business records are located at: 125 LIBBY ROAD
- Is/are applicants(s) citizens of the United States? YES ☒ NO ☐
- Is/are applicants(s) residents of ST MAINE? YES ☒ NO ☐

9. List name, date of birth, and place of birth for all applicants, managers, and bar managers. Give maiden name, if married. Use a separate sheet of paper if necessary.

Name in Full (Print Clearly)	DOB	Place of Birth
WILLIAM E HINES JR	12-20-52	McKeesport, PA
KIMBERLY Y HINES	2-7-70	Auburn, NY

Residence address on all of the above for previous 5 years (Limit answer to city & state)

CASCO, ME

10. Has/have applicant(s) or manager ever been convicted of any violation of the law, other than minor traffic violations, of any State of the United States? YES ☐ NO ☒

Name: _____ Date of Conviction: _____

Offense: _____ Location: _____

Disposition: _____ (use additional sheet(s) if necessary)

11. Will any law enforcement official benefit financially either directly or indirectly in your license, if issued?

Yes ☐ No ☒ If Yes, give name: _____

12. Has/have applicant(s) formerly held a Maine liquor license? YES ☒ NO ☐

13. Does/do applicant(s) own the premises? Yes ☒ No ☐ If No give name and address of owner: _____

14. Describe in detail the premises to be licensed: (On Premise Diagram Required) _____

15. Does/do applicant(s) have all the necessary permits required by the State Department of Human Services?

YES ☒ NO ☐ Applied for: _____

16. What is the distance from the premises to the NEAREST school, school dormitory, church, chapel or parish house, measured from the main entrance of the premises to the main entrance of the school, school dormitory, church, chapel or parish house by the ordinary course of travel? 1.5 mi Which of the above is nearest? CHURCH

17. Have you received any assistance financially or otherwise (including any mortgages) from any source other than yourself in the establishment of your business? YES ☒ NO ☐

If YES, give details: EVERGREEN F.C.U. CFI

The Division of Liquor Licensing & Enforcement is hereby authorized to obtain and examine all books, records and tax returns pertaining to the business, for which this liquor license is requested, and also such books, records and returns during the year in which any liquor license is in effect.

NOTE: "I understand that false statements made on this form are punishable by law. Knowingly supplying false information on this form is a Class D offense under the Criminal Code, punishable by confinement of up to one year or by monetary fine of up to \$2,000 or both."

Dated at: _____ on _____, 20____

Town/City, State

Date

William E Hines Jr
Signature of Applicant or Corporate Officer(s)
WILLIAM E HINES JR
Print Name

Please sign in blue ink

Kimberly Y. Hines
Signature of Applicant or Corporate Officer(s)
KIMBERLY Y HINES
Print Name



Division of Alcoholic Beverages and Lottery
Operations
Division of Liquor Licensing and Enforcement

**Corporate Information Required for
Business Entities Who Are Licensees**

For Office Use Only:

License #: _____

SOS Checked: _____

100% Yes ☐ No ☐

Questions 1 to 4 must match information on file with the Maine Secretary of State's office. If you have questions regarding this information, please call the Secretary of State's office at (207) 624-7752.

Please clearly complete this form in its entirety.

1. Exact legal name: WHINES ENTERPRISES, INC
2. Doing Business As, if any: CAFE SEBAGO
3. Date of filing with Secretary of State: JAN 11, 2005 State in which you are formed: MAINE
4. If not a Maine business entity, date on which you were authorized to transact business in the State of Maine:

5. List the name and addresses for previous 5 years, birth dates, titles of officers, directors and list the percentage ownership: (attach additional sheets as needed)

NAME	ADDRESS (5 YEARS)	Date of Birth	TITLE	Ownership %
WILLIAM R HINES JR	125 LIBBY RD. CASCO, ME	12-20-52	PRES	50%
KIMBERLY Y HINES	" "	2-7-70	V. PRES	50%
				100%

(Stock ownership in non-publicly traded companies must add up to 100%.)

6. If Co-Op # of members: _____ (list primary officers in the above boxes)

7. Is any principal person involved with the entity a law enforcement official?

Yes ☐ No ☒ If Yes, Name: _____ Agency: _____

8. Has any principal person involved in the entity ever been convicted of any violation of the law, other than minor traffic violations, in the United States?

Yes ☐ No ☒

9. If Yes to Question 8, please complete the following: (attached additional sheets as needed)

Name: _____

Date of Conviction: _____

Offense: _____

Location of Conviction: _____

Disposition: _____

Signature:

William R. Hines Jr 12-6-16
Signature of Duly Authorized Person Date

WILLIAM R. HINES JR
Print Name of Duly Authorized Person

Submit Completed Forms To:

Bureau of Alcoholic Beverages
Division of Liquor Licensing and Enforcement
8 State House Station, Augusta, Me 04333-0008 (Regular address)
10 Water Street, Hallowell, ME 04347 (Overnight address)
Telephone Inquiries: (207) 624-7220 Fax: (207) 287-3434
Email Inquiries: MaineLiquor@Maine.gov

MAINE DEPT OF PUBLIC SAFETY

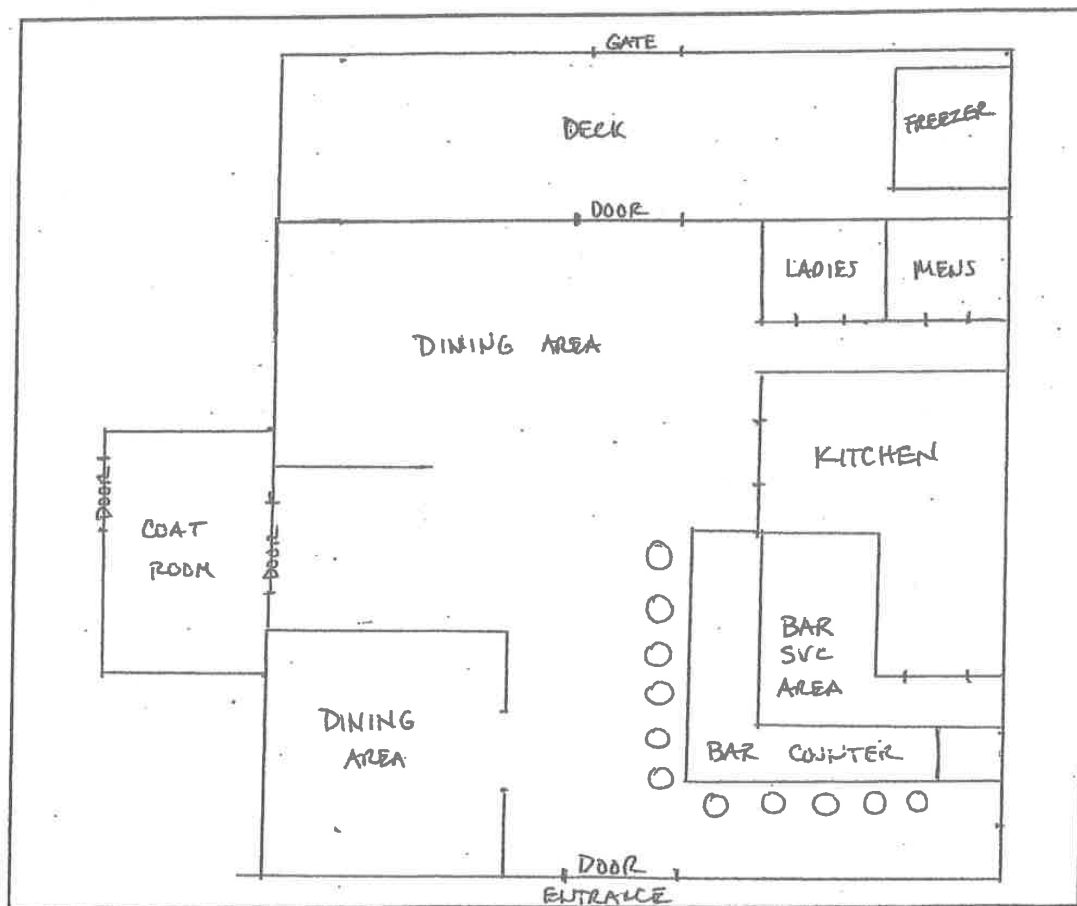
STATE OF MAINE
Liquor Licensing & Inspection Division
164 State House Station
Augusta ME 04330-0164
Tel: (207) 624-8745 Fax: (207) 624-8767



SUPPLEMENTAL APPLICATION FORM ON/OFF-PREMISE DIAGRAM

In an effort to clearly define your license premise and the areas that consumption and storage of liquor is allowed, The Liquor Licensing & Inspection Division is requiring all applicants to submit a diagram of the premise to be licensed in addition to a completed license application.

Diagrams should be submitted on this form and should be as accurate as possible. Be sure to label the areas of your diagram including entrances, office area, kitchen, storage areas, dining rooms, lounges, function rooms, decks and all areas that you are requesting approval from the Department for liquor consumption.



On/OffPremDiag2003

FEE SCHEDULE

FILING FEE: (must be included on all applications)	\$ 10.00
Class I Spirituous, Vinous and Malt	\$ 900.00
CLASS I: Airlines; Civic Auditoriums; Class A Restaurants; Clubs with catering privileges; Dining Cars; Golf Clubs; Hotels; Indoor Ice Skating Clubs; Indoor Tennis Clubs; Vessels; Qualified Caterers; OTB.	
Class I-A Spirituous, Vinous and Malt, Optional Food (Hotels Only)	\$1,100.00
CLASS I-A: Hotels only that do not serve three meals a day.	
Class II Spirituous Only	\$ 550.00
CLASS II: Airlines; Civic Auditoriums; Class A Restaurants; Clubs with catering privileges; Dining Cars; Golf Clubs; Hotels; Indoor Ice Skating Clubs; Indoor Tennis Clubs; and Vessels.	
Class III Vinous Only	\$ 220.00
CLASS III: Airlines; Civic Auditoriums; Class A Restaurants; Clubs with catering privileges; Dining Cars; Golf Clubs; Hotels; Indoor Ice Skating Clubs; Indoor Tennis Clubs; Restaurants; Vessels; Pool Halls; and Bed and Breakfasts.	
Class IV Malt Liquor Only	\$ 220.00
CLASS IV: Airlines; Civic Auditoriums; Class A Restaurants; Clubs with catering privileges; Dining Cars; Golf Clubs; Hotels; Indoor Ice Skating Clubs; Indoor Tennis Clubs; Restaurants; Taverns; Pool Halls; and Bed and Breakfasts.	
Class V Spirituous, Vinous and Malt (Clubs without Catering, Bed & Breakfasts)	\$ 495.00
CLASS V: Clubs without catering privileges.	
Class X Spirituous, Vinous and Malt – Class A Lounge	\$2,200.00
CLASS X: Class A Lounge	
Class XI Spirituous, Vinous and Malt – Restaurant Lounge	\$1,500.00
CLASS XI: Restaurant/Lounge; and OTB.	

UNORGANIZED TERRITORIES \$10.00 filing fee shall be paid directly to County Treasurer. **All applicants in unorganized territories shall submit along with their application evidence of payment to the County Treasurer.**

All applications for NEW or RENEWAL liquor licenses must contact their Municipal Officials or the County Commissioners in unincorporated places for approval and signatures for liquor licenses prior to submitting them to the bureau.

All fees must accompany application, make check payable to the **Treasurer, State of Maine.**

This application must be completed and signed by the Town or City and mailed to:
 Bureau of Alcoholic Beverages and Lottery Operations
 Division of Liquor Licensing and Enforcement
 8 State House Station, Augusta, ME 04333-0008.
 Payments by check subject to penalty provided by Title 28A, MRS, Section 3-B.

STATE OF MAINE

Dated at: _____, Maine _____
City/Town (County)

On: _____
Date

The undersigned being: ☐ Municipal Officers ☐ County Commissioners of the
☐ City ☐ Town ☐ Plantation ☐ Unincorporated Place of: _____, Maine

Hereby certify that we have given public notice on this application and held public hearing thereon as required by Section 653 Title 28A, Maine Revised Statutes and hereby approve said application.

THIS APPROVAL EXPIRES IN 60 DAYS

NOTICE – SPECIAL ATTENTION

§653. Hearings; bureau review; appeal

1. Hearings. The municipal officers or, in the case of unincorporated places, the county commissioners of the county in which the unincorporated place is located, may hold a public hearing for the consideration of applications for new on-premises licenses and applications for transfer of location of existing on-premises licenses. The municipal officers or county commissioners may hold a public hearing for the consideration of requests for renewal of licenses, except that when an applicant has held a license for the prior 5 years and a complaint has not been filed against the applicant within that time, the applicant may request a waiver of the hearing.

A. The bureau shall prepare and supply application forms. [1993, c. 730, §27 (AMD).]

B. The municipal officers or the county commissioners, as the case may be, shall provide public notice of any hearing held under this section by causing a notice, at the applicant's prepaid expense, stating the name and place of hearing, to appear on at least 3 consecutive days before the date of hearing in a daily newspaper having general circulation in the municipality where the premises are located or one week before the date of the hearing in a weekly newspaper having general circulation in the municipality where the premises are located. [1995, c. 140, §4 (AMD).]

C. If the municipal officers or the county commissioners, as the case may be, fail to take final action on an application for a new on-premises license or transfer of the location of an existing on-premises license within 60 days of the filing of an application, the application is deemed approved and ready for action by the bureau. For purposes of this paragraph, the date of filing of the application is the date the application is received by the municipal officers or county commissioners. This paragraph applies to all applications pending before municipal officers or county commissioners as of the effective date of this paragraph as well as all applications filed on or after the effective date of this paragraph. This paragraph applies to an existing on-premises license that has been extended pending renewal. The municipal officers or the county commissioners shall take final action on an on-premises license that has been extended pending renewal within 120 days of the filing of the application. [2003, c. 213, §1 (AMD).]

D. If an application is approved by the municipal officers or the county commissioners but the bureau finds, after inspection of the premises and the records of the applicant, that the applicant does not qualify for the class of license applied for, the bureau shall notify the applicant of that fact in writing. The bureau shall give the applicant 30 days to file an amended application for the appropriate class of license, accompanied by any additional license fee, with the municipal officers or county commissioners, as the case may be. If the applicant fails to file an amended application within 30 days, the original application must be denied by the bureau. The bureau shall notify the applicant in writing of its decision to deny the application including the reasons for the denial and the rights of appeal of the applicant. [1995, c. 140, §5 (NEW).][2003, c. 213, §1 (AMD) .]

2. Findings. In granting or denying an application, the municipal officers or the county commissioners shall indicate the reasons for their decision and provide a copy to the applicant. A license may be denied on one or more

Bruce Tupper
Chief



Cathy Gosselin
Deputy Chief

FIRE/RESCUE

1443 Roosevelt Trail
Raymond, Maine 04071

Emergency 9-1-1

Chief's Office 655-1187

Dispatch 655-7851

Date: December 29, 2016

To: Raymond Board of Selectmen

From: Lt. David Mains, Raymond Fire Inspector

RE: Café Sebago Liquor License Life Safety Inspection

On December 28, 2016 the Raymond Fire Department performed a life safety inspection of the Café Sebago at 1248 Roosevelt Trail. There are no Life Safety issues present at the property. The Owner, Mr. Hines was made aware of routine maintenance items that need attention and the inspection report is attached.

At this time there are no violations of the Raymond Fire Protection Ordinance that would prohibit issuance of a license to this occupancy.

If there are any questions, please contact me.

Respectfully,

Lt. David Mains
Raymond Fire Inspector



Raymond Fire & Rescue

Occupancy: **Cafe Sebago**
Address: **1248 Roosevelt Trail RD**
Raymond ME 04071

Inspection Type: **Annual Life Safety**

Inspection Date: **12/28/2016**

Time In: **08:30**

Authorized Date: **01/02/2017**

By: **Gosselin, Cathy J (GOSSELINC)**

Time Out: **08:54**

By: **Mains, David (MAINSND)**

Form: Annual 15-0830

Inspection Description:

Annual Inspection Form
New and Change of Use Inspection Form

Inspection Topics:

Housekeeping

Other

Other Housekeeping Comments

Status: Information

Notes: General housekeeping - cardboard boxes from clean-up in bar area to be removed

Fire Extinguishers

Other

Other Fire Extinguisher Comments

Status: Information

Notes: One wet chem extinguisher in bar area not able to attach to wall-- OK to be left on floor

Exits

Other

Other Exit Comments

Status: Routine Maintenance

Notes: One emergency exit light needs new battery pack- all others fine

Additional Time Spent on Inspection:

Category	Start Date / Time	End Date / Time
----------	-------------------	-----------------

Notes: No Additional time recorded

Total Additional Time: 0 minutes

Inspection Time: 24 minutes

Total Time: 24 minutes

Summary:

Overall Result: Passed

The occupancy is in compliance with the Raymond Fire Protection Ordinance and State Fire Code.

Inspector Notes:

Closing Notes:

This fire prevention inspection has been made by the Raymond Fire Department for the purpose of promoting fire safety and to assist the Owner or Operator of the Occupancy in identifying conditions that require correction. Items listed in this inspection report must be corrected before the Occupancy will be deemed in compliance with the Raymond Fire Protection Ordinance.

Inspector:

Name: Gosselin, Cathy J
Rank: EMS Deputy Chief



Signature

FIRE INSPECTOR

12/29/16

Date

Ice Fishing Derby

Board of Selectmen – Agenda Item Request Form – Public

401 Webbs Mills Road
Raymond, Maine 04071
207-655-4742 fax 207-655-3024
sue.look@raymondmaine.org

Requested Meeting Date: **November 9, 2016**

Request Date: **September 7, 2016**

Requested By: **Ingo Hartig for Sebago Lake Rotary Club**

Address: **PO Box 450, Raymond, ME 04071**

eMail: **wolfingo@hartex.com**

Phone #: **207-655-7733**

Category of Business (please check one):

☐ Information Only ☒ Public Hearing ☐ Report ☐ Action Item

☐ Other - Describe

Agenda Item Subject: **Sebago Lake Rotary Ice Fishing Derby**

Agenda Item Summary: **We would like to have permission to hold our annual fishing Ice Fishing Derby and Polar Dip on February 25 & 26.**

Action Requested: **Receiving permission.**

Attachments to
Support Request: **None**

Raymond Community Forest Update

Board of Selectmen – Agenda Item Request Form – Public

401 Webbs Mills Road
Raymond, Maine 04071
207-655-4742 fax 207-655-3024
sue.look@raymondmaine.org

Requested Meeting Date:	01/10/17	Request Date:	12/22/16
Requested By:	Thom Perkinns		
Address:	8 Depot Street, Bridgton		
eMail:	execdir@lelt.org		
Phone #:	647-4352		

Category of Business (please check one):

- ☒ Information Only ☐ Public Hearing ☐ Report ☐ Action Item
☐ Other - Describe

Agenda Item Subject:	Raymond Community Forest
Agenda Item Summary:	Update on the Raymond Community Forest

Action Requested:	None
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Attachments to Support Request:	General information on forest to be provided
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Raymond Community Forest

A Special Place

Raymond Community Forest Project Acquisition & Recreation Budget

EXPENSE

	Actual Expenses
\$615,000 Land value (per appraisal)	\$615,000.00 Purchase amount is \$510,400 offset with bargain sale donation of \$104,600
\$15,000 Boundary survey	\$18,322.50 Current
\$1,500 Appraisal	\$1,500.00 Complete
\$7,500 Legal, title, closing costs	\$7,243.35 Complete
\$15,000 Administration, fundraising	\$13,469.33 Complete
\$6,000 Management planning	\$6,000.00 Complete
\$50,000 Recreational trails, parking and signage	\$50,000.00 In progress
<u>\$30,000 Reserve Fund for maintenance and management</u>	<u>\$22,988.82 Current</u>
\$740,000 TOTAL ESTIMATED EXPENSE	\$734,524

INCOME

\$104,600 Hancock Land Co. bargain sale value	approved	\$104,600
\$150,000 Land for Maine's Future Program	approved, to be paid post-closing	\$150,000
\$125,000 Anonymous foundation	approved, paid	\$125,000
\$50,000 Town of Raymond	approved, paid	\$50,000
\$6,800 Town of Raymond	approved, paid	\$6,800
\$38,944 Portland Water District	approved, paid	\$38,944
\$32,180 Maine Recreational Trails Program	approved, reimbursement grant	
\$20,000 Maine Outdoor Heritage Fund	approved, paid	\$20,000
\$10,000 Davis Conservation Foundation	approved, paid	\$10,000
\$7,000 William P. Wharton Trust	approved, paid	\$7,000
\$30,000 Open Space Institute	approved, paid	\$30,000
<u>\$160,000 Private Gifts</u>	gifted or pledged in writing	<u>\$72,656</u>
\$734,524 TOTAL ESTIMATED INCOME		\$615,000

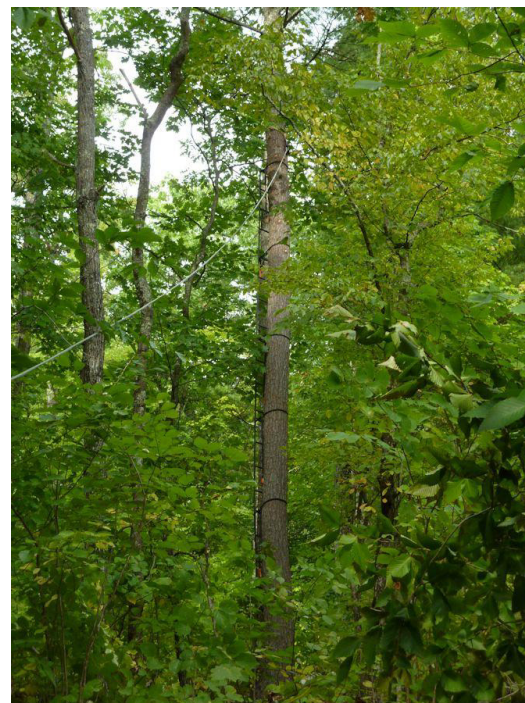
Restricted grants, town funds and gifts will go toward the purchase of the land.

Unrestricted project funds will go toward the transaction costs, administration, management planning, reserve fund and recreational needs.

Closing June 21, 2016



Trail Building Appalachian Mountain Club



Trail Building - Volunteers

RAYMOND COMMUNITY FOREST VOLUNTEER TRAIL WORK DAY

SATURDAY 9/24/16

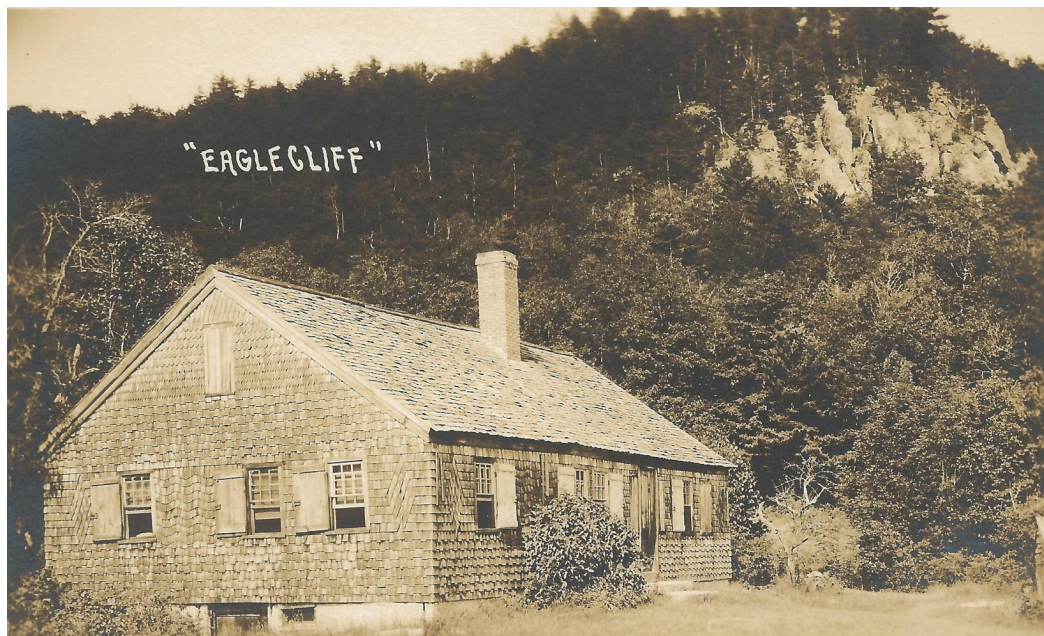
RAINDATE 9/25/16

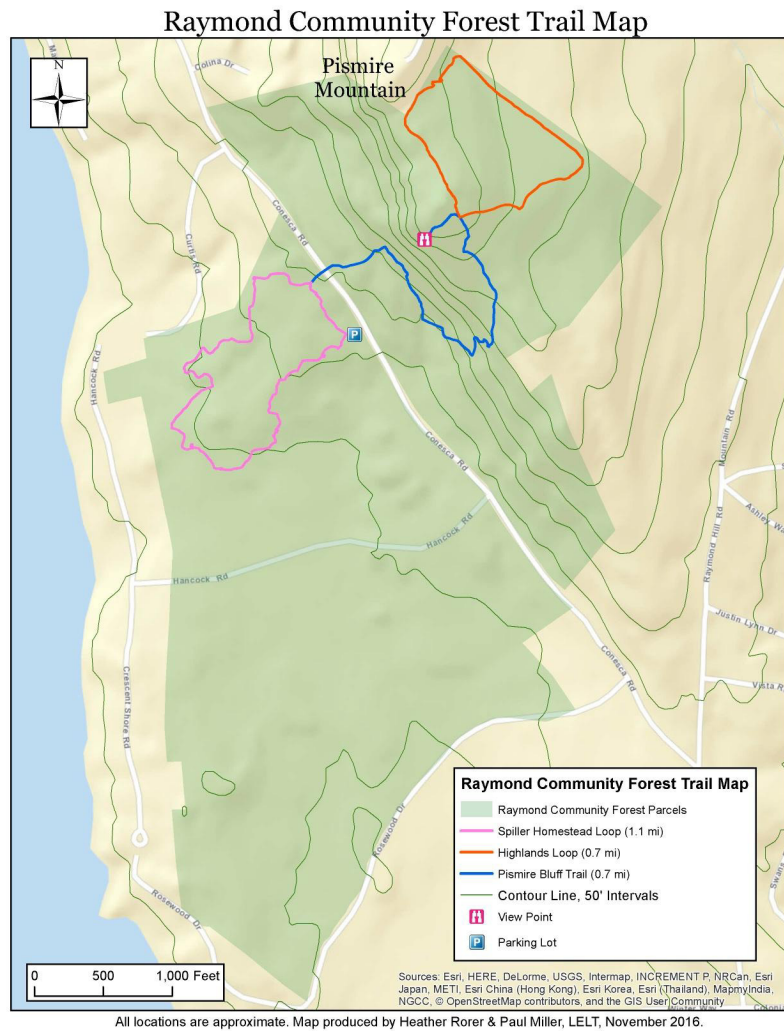
8am – NOON

CONESCA ROAD, RAYMOND ME

Please join us as we begin to build the first trails at Loon Echo's newest preserve. This project is a 1-mile loop for hiking, mountain biking, snowshoeing and back country skiing. We need help clearing cut brush and digging saplings from the first trail loop.

Trail Naming Spiller Homestead Loop



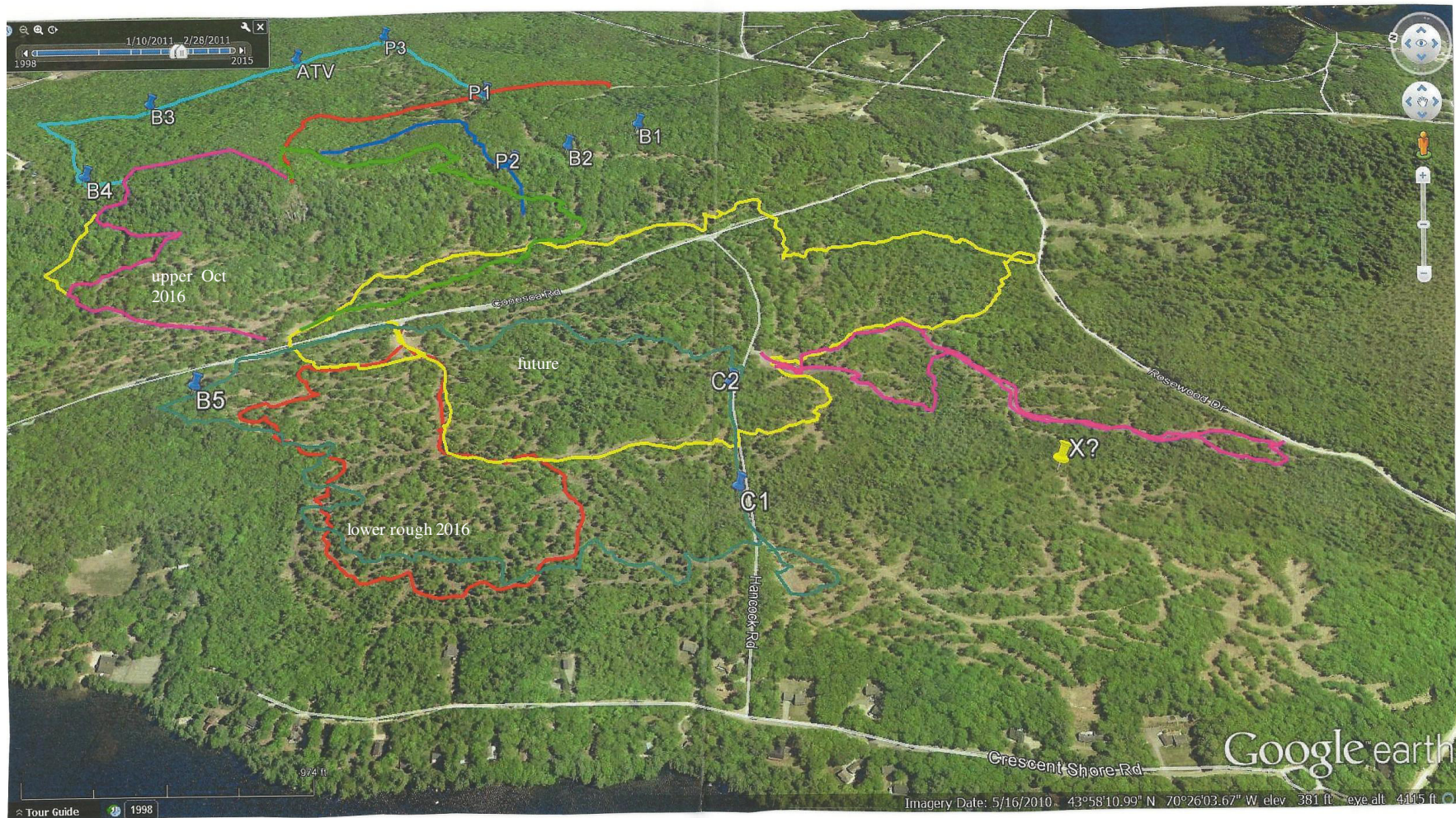


Volunteers built the Spiller Homestead Loop and the Highlands Loop



Parking Lot





Official Opening December 17, 2016



Future

More Trails: Hiking, Biking, Skiing, Snowshoeing & Walking/Strolling.

Education: Interpretative Signage; cooperation with local libraries and schools.

Trail Counters: Electronic counters 1/15/17; counts of trail users.

Public Forum: Questions & Answers on the RCF; 1/23/17.

Friends of the RCF: Monitoring and support group being formed.



Raymond Village Library Update

Board of Selectmen – Agenda Item Request Form

401 Webbs Mills Rd
Raymond ME 04071
204-655-4742 fax 207-655-3024
sue.look@raymondmaine.org

Requested Meeting Date:

Feb 21, 2017

Requested By & Date:

Sheila Bourque 12/14/2016

CONTACT INFORMATION

Address:

63 Hancock Road
Address Line 2
Raymond, ME 04071

Email Address:

sbourque@sbcglobal.net

Phone #:

224-475-9198

AGENDA ITEM REQUESTED

Agenda Item Subject:

Raymond Village Library Budget

Agenda Item Summary:

Presentation and review of library budget request

Action Requested/Recommendation:

☐ Approval ☒ Public Hearing ☐ Information Only

List of Attachments Included:

Will be forwarded



Raymond Village Library

An Open Door ~ Discover the Possibilities

Quarterly Library Update

Select Board

January 10, 2017

- 1) Budget vs Actuals 12-31-16
- 2) Statement of Financial Position 12-31-16
- 3) Budget Analysis - Preliminary Draft FY18
- 4) Workspace/Circulation Desk Project (**Confidential until 1/10/17**)
- 5) Challenge Grant (**Confidential until 1/10/17**)



Raymond Village Library Budget vs. Actuals: FY_2017

July 1, 2015 - December 31, 2016

Summary

Revenue

	Actual	Budget	% of Budget
4000 Unrestricted Income			
Total 4100 Annual Appeal	\$ 24,235.77	\$ 23,000.00	105.37%
Total 4200 Special Events - Fundraising	\$ 3,851.96	\$ 10,000.00	38.52%
Total 4300 Other Contributions	\$ 39,780.27	\$ 57,000.00	69.79%
Total 4400 Earned Income	\$ 261.77	\$ 3,600.00	7.27%
Total 4000 Unrestricted Income	\$ 68,129.77	\$ 93,600.00	72.79%
Total 4600 Grant Funds	\$ 4,728.06	\$ 5,000.00	94.56%
Total 4700 Donations Restricted	\$ 4,240.22	\$ 7,250.00	58.49%
Total 4500 Funds Income	\$ 8,968.28	\$ 12,250.00	73.21%
Total Revenue	\$ 77,098.05	\$ 105,850.00	72.84%

Expenditures

6000 Operational Expenses			
Total 6200 Temporarily Restricted Fund Exp	\$ 0.00	\$ 5,000.00	0.00%
Total 6300 Permanantly Restricted Funds	\$ 140.55	\$ 1,250.00	11.24%
Total 6400 Books/Media/Magazines/Programs	\$ 4,549.30	\$ 7,000.00	64.99%
Total 6401 Library Programs & Supplies	\$ 754.06	\$ 0.00	
Total 6500 Salaries & Related Expenses	\$ 28,179.79	\$ 68,896.00	40.90%
Total 6600 Contractual Exp -Professional	\$ 1,055.00	\$ 1,900.00	55.53%
Total 6700 Building & Maintenance	\$ 5,786.00	\$ 11,539.00	50.14%
6800 General Expenses			
Total 6800 General Expenses	\$ 5,935.05	\$ 6,382.00	93.00%
Total 6000 Operational Expenses	\$ 46,955.97	\$ 103,967.00	45.16%
Total Expenditures	\$ 46,955.97	\$ 103,967.00	45.16%
Net Revenue	\$ 30,142.08		

Raymond Village Library
Statement of Financial Position
 As of December 31, 2016



	<u>Total</u>
ASSETS	
Current Assets	
Bank Accounts	
Total Bank Accounts	\$ 149,578.36
Total Current Assets	\$ 149,578.36
Total Fixed Assets	\$ 121,635.00
TOTAL ASSETS	\$ 271,213.36
Total Liabilities	\$ 0.00
Equity	
Total 3500 Permanently Restricted Funds	\$ 13,407.57
3800 Unrealized gains/losses on Inv	14,831.35
3900 Unrestricted Net Assets	212,832.36
Net Revenue	30,142.08
Total Equity	\$ 271,213.36
TOTAL LIABILITIES AND EQUITY	\$ 271,213.36

Monday, Jan 02, 2017 02:08PM - Cash Basis Page 1 of 1

Raymond Village Library
Budget Analysis
Preliminary FY2017-2018
Summary

Monday, Jan 02, 2017 12:02:PM
Cash Basis

	FY16-17 Original	FY16-17 Revised Sept. 2016	Draft FY17- 18
Revenue			
4000 Unrestricted Income			
4100 Annual Appeal		23,000.00	24,000.00
4104 Pledges			5,000.00
Total 4100 Annual Appeal		23,000.00	\$ 29,000.00
Total 4200 Special Events - Fundraising		10,000.00	\$ 8,400.00
4300 Other Contributions			
4304 Donation Jar - Not Books			
4305 Donations Other			1,000.00
4306 Raymond Funds			56,000.00
4308 In-Kind Contributions			
Total 4300 Other Contributions		58,700.00	\$ 57,000.00
Total 4400 Earned Income		3,600.00	\$ 500.00
Total 4000 Unrestricted Income		95,300.00	\$ 94,900.00
Total 4500 Funds Income		6,370.00	\$ 0.00
Total Revenue	114,313.00	101,670.00	\$ 94,900.00
Expenditures			
6000 Operational Expenses			
Total 6100 Fundraising Expense		2,000.00	\$ 2,000.00
Total 6200 Temporarily Restricted Fund Exp		5,000.00	\$ 0.00
Total 6300 Permanantly Restricted Funds		1,250.00	\$ 0.00
6400 Books/Media/Magazines			10,000.00
6410 Electronic materials			1,500.00
Total 6400 Books/Media/Magazines/Programs		7,000.00	\$ 11,500.00
Total 6401 Library Programs & Supplies		0.00	\$ 1,200.00
6500 Salaries & Related Expenses			



Budget Notes

- Prior Grant income/expense now pledges and properly allocated to expense lines for more transparency.
- Personnel costs continue to be reduced; reduction in holidays and hours.
- Continued reduction in outside support expense.
- Stephen & Tabitha King Grant for fire system expended.

Challenges

- Small deficit in current budget. Will continue to refine for February.
- Need for ADA compliant restroom not in budget.

Total 6500 Salaries & Related Expenses	68,896.00	63,096.00	\$ 63,550.00
6600 Contractual Exp -Professional			
Total 6600 Contractual Exp -Professional		1,900.00	\$ 1,650.00
6700 Building & Maintenance			
Total 6700 Building & Maintenance		7,439.00	\$ 7,432.00
6800 General Expenses			
Total 6800 General Expenses		10,482.00	\$ 8,480.00
Total Expenditures	114,313.00	98,167.00	\$ 95,812.00
Net Operating Revenue	0.00	3,503.00	-\$ 912.00



2017 Cumberland County Hazard Mitigation Plan Update

CUMBERLAND COUNTY HAZARD MITIGATION PLAN UPDATE 2017

SECTION I – OVERVIEW OF JURISDICTION

This plan, originally produced and updated by the Cumberland County Soil and Water Conservation District (CCSWCD) and under contract to the Cumberland County Emergency Management Agency (CCEMA), is in its third update cycle. It is a multi-jurisdictional plan covering the entire County and has been done in accordance with the most recent Federal Emergency Management Agency guidelines thereby reflecting the most recent research, analysis and mitigation planning. The objectives of producing a multi-jurisdictional plan are:

- Increased efficiency in the development of the plan,
- Identification of county-wide mitigation measures, and
- Identification of opportunities for inter-municipal cooperation and coordination.

The plan includes the following sections:

- 1) Overview of Jurisdiction
- 2) Prerequisites
- 3) Planning Process
- 4) Risk Assessment
- 5) Mitigation Strategies
- 6) Plan Maintenance Procedures

Cumberland County's geology and climate exert great influence on the occurrence and severity of the County's natural hazards. Although the County is usually able to handle these hazards, overwhelming events have sometimes required federal assistance.

The number one hazard for Cumberland County is flooding. A brief climate description at the beginning of the Risk Assessment section of the plan gives an overview of why flooding is a possibility during any season. Therefore, the primary mitigation efforts identified in the plan concentrate on the causes and effects of flooding. As such, the plan supports the on-going efforts of the individual communities within the County as they prioritize the mitigation actions within their comprehensive plans and identify budgets (or shortfalls) to implement their projects. The Risk Assessment section also presents a discussion of Cumberland County's other potential hazards and associated mitigation measures. This third update includes a section on climate change and its effects on the County.

Cumberland County was incorporated in 1760 and was named after William, Duke of Cumberland, son of George II. Cumberland County consists of a mix of municipality types, ranging from Portland, Maine's largest city, to the rural towns in the northern end of the county, and the Islands of Casco Bay. From civil-war era Fort Georges, at the head of the Fore River in Casco Bay to the centuries old inns and mills in the upper county, Cumberland County is rich in history.

Today, Portland is one of the largest oil and seaports on the East Coast and commercial cruise ships are a common sight in the harbor as Portland continues to grow in popularity as a cruise ship port-of-call. From Pine Point at the southern end of the County to Small Point at the north and the islands in between, fishing and lobster boats continue to play a role in the county's economy and cultural heritage. The Lakes Region of the County is a popular vacation destination and continues to see development as the activity and population of Portland and its surrounding suburbs spread north and west. Though threatened by development as less expensive land and housing is sought, farming and forest-based economies still viably operate throughout the County.



Portland Head Light, Cape Elizabeth

Inland features include Sebago Lake, Maine's second largest lake, which serves as the drinking water supply for almost a fifth of the state's population and as the premiere freshwater recreational resource in the state. The Sebago Lake watershed has significant development pressure on its riparian, private forests important for protecting drinking water supply and flood mitigation. Land uses that tend to dramatically alter natural hydro-geological and biological processes have the greatest potential to negatively impact the quality of the watershed. As such, watershed protection and hazard mitigation are integral components of municipal comprehensive plans and zoning ordinances throughout the County, along with policies and procedures by Portland Water District.

As of, May 2015, the County had a population of 287,797 residents living in 138,657 housing units, as estimated in the U.S. Census QuickFacts. The population density of the is approximately 337.2 persons per square mile as reported in County QuickFacts. The County has an overall area of 1,217.46 square miles with land area totaling 835.24 square miles and water area totaling 381.4 square miles. Cumberland County has 1,289-miles of shoreline, including the coastlines of the island communities, of which approximately 126 miles is publically owned.

Governance:

Cumberland County has two types of government. The following is based in part on the Maine Municipal Association's report "Local Government in Maine."

Cities: Portland, South Portland, and Westbrook are the only cities in Cumberland County. All cities in Maine have local charters granted by the Maine legislature that provide for a representative form of government – meaning they have a city council that serves as the legislative body. The city council is elected and answerable to the citizens. The office of mayor varies considerably from city to city, with only a few acting as chief executive officer. Some mayors are elected by the vote of the people, while others are elected by a vote of their fellow councilors. In general, city councils have the authority to enact ordinances.

Towns: There are 25 towns in Cumberland County. Towns remain the cornerstone of local government. A Maine community becomes a town when it is incorporated by a special act of the legislature. At that time, it is given certain privileges and responsibilities. Under Home Rule, towns make take any action or change their form of government in any way not denied or precluded by state or federal law. The voters of the town constitute its legislative body. Day to day governance of towns has expanded from the original board of selectmen to include town managers, town councils, budget committees, municipal departments and various professions managers. In a

small number of mostly larger towns, the council exerts legislative control without a town meeting. In others, a ballot vote is used to approve the budget rather than the open town meeting.

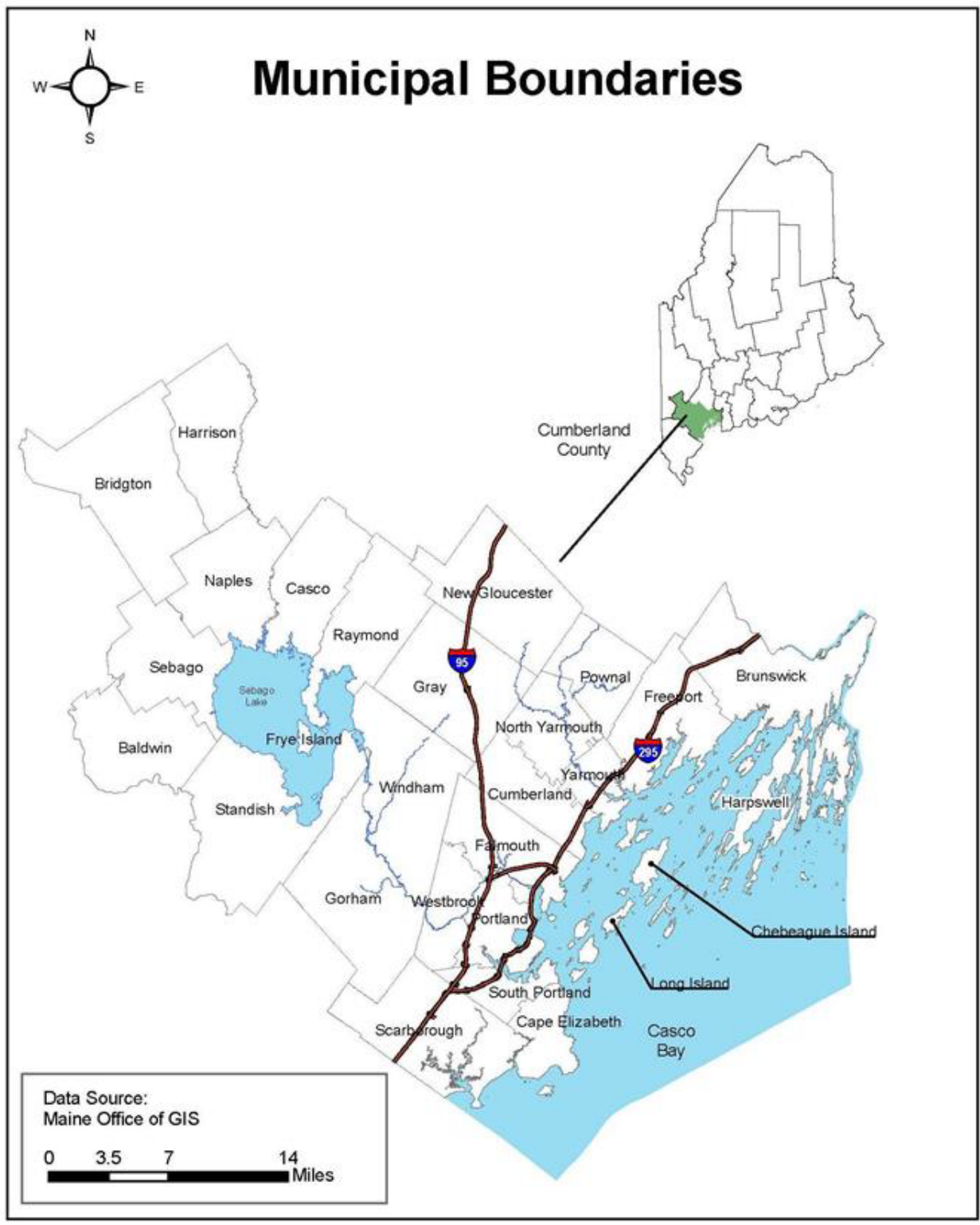
Cumberland County is part of the Portland-South Portland-Biddeford Metropolitan Statistical Area. The County Government includes Community Development, Sheriff's Department, Finance and Treasurer's Office, Registry of Deeds, Probate Court, District Attorney, Violence Intervention Partnership, Regional Assessing, Regional Communication Center, and Emergency Management Agency.

There are significant transportation thoroughfares through the County. These include US Route 95 from north to south and Maine State Route 302 from east to west. Rail transport and Amtrak traverses the county from north to south from Brunswick through Scarborough. Portland is also home to the Portland International Jetport. Significant employers in the county include Maine Medical Center, L.L. Bean, UNUM, Hannaford Bros. and Mercy Hospital.

The table below shows the municipal populations based on the 2010 U.S. Census data. A map showing the municipality boundaries and a table of county demographics follows.

MUNICIPAL POPULATIONS (from 2010 U.S. Census data)

Town/City	Total Population	Total Area	Land Area	Population Density	Housing Units	Seasonal Homes	Median Age	Housing Unit Density
Baldwin	1,525	36.35	35.32	41.9	700	76	42.4	19.8
Bridgton	5210	64.24	56.79	91.7	4051	1581	46.8	71.3
Brunswick	20,278	54.33	46.73	433.9	9599	295	41.4	205.4
Cape Elizabeth	9015	45.92	14.7	613.3	3963	193	46.8	269.6
Casco	3742	38.01	31.24	119.8	2944	1267	42.6	94.2
Chebeague Is	341	24.56	3.56	95.8	525	334	57.9	147.5
Cumberland	7211	26.25	22.88	315.2	2902	104	45	126.8
Falmouth	11185	36.34	29.38	380.7	4751	207	45.3	161.7
Freeport	7879	46.47	34.7	227.1	3690	309	43	106.3
Frye Island	5	1.59	1.33	3.8	481	476	30.8	361.7
Gorham	16381	51.28	50.62	323.6	5972	34	38	118
Gray	7761	45.99	43.27	179.4	3841	574	40.6	88.8
Harpwell	4740	127.69	24.18	196	4208	1746	52.9	174
Harrison	2730	36.8	33.19	82.3	1761	582	45.3	53.1
Long Island	230	33.53	1.42	162	381	262	52	268.3
Naples	3872	37.25	31.82	121.7	3004	1226	42.9	94.4
New Gloucester	5542	47.8	47.12	117.6	2295	109	39.5	48.7
N. Yarmouth	3565	21.42	21.22	168	1354	14	42.5	21.4
Portland	66194	69.44	21.31	3106.2	33836	1322	36.7	1587.8
Pownal	1474	22.87	22.86	64.5	613	1	44.6	26.8
Raymond	4436	44.76	33.18	133.7	2852	994	44.6	86
Scarborough	18919	70.62	47.61	397.4	8617	741	44.5	181
Sebago	1719	48.93	32.75	52.5	1464	675	44.7	44.7
South Portland	25002	14.01	11.99	2085.2	11484	166	39.4	957.8
Standish	9874	80.59	59.03	167.3	4425	742	38.8	75
Westbrook	17494	17.33	17.12	1021.8	7989	26	39.4	466.6
Windham	17001	50.15	46.56	365.1	7136	469	39.9	153.3
Yarmouth	8349	22.95	13.35	625.4	3819	151	45.9	286.1
*(Census) Total	*281674	*1217.46	*835.24	*337.2	*138657	*14676	*41	*166



COUNTY DEMOGRAPHIC PROFILE – Cumberland County, State of Maine (From 2010-2013 Census Data)

Measure	2010-2013-County	2000 – County	2010-2013-State	2010-2013 US
Total Population	281,674	265,612	1,328,361	308,745,538
% White	92.80%	96.70%	95.22%	77.70%
% Black	2.40%	1.40%	1.18%	13.20%
% American Indian	0.32%	0.70%	0.65%	1.20%
% Asian	2%	1.70%	1.02%	5.30%
% Native Hawaiian or other Pacific Islander	0.03%	0.00%	0.03%	0.20%
% Other	0.55%	0.70%	0.32%	---
% Persons reporting two or more races	1.84%	---	1.58%	2.40%
% Hispanic Origin	1.80%	1.00%	1.27%	17.10%
Total Households	117,614	107,989	553,208	115,226,802
Avg. Household Size	11.1	2.38	2.34	2.61
Median Household Income (\$)	\$57,159.00	44,048	\$48,219.00	\$53,046.00
Persons below poverty, % 1999	11.10%	7.90%	13.30%	14.90%
% Female	51.50%	51.60%	51.10%	50.08%
% Male	48.50%	48.40%	49.00%	49.20%
% Under 18 years	20.90%	23.30%	21.08%	23.30%
% 18 years to 64 years	79.10%	63.40%	79.30%	62.60%
% 65 years and over	14.26%	13.30%	15.90%	14.10%
Population density (per sq. mile)	43.1	235.5	37.55	87.4

SECTION III – PLANNING PROCESS

MULTI-JURISDICTIONAL PLANNING PARTICIPATION

Requirement §201.6(a)(3):	Multi-jurisdictional plans (e.g. watershed plans) may be accepted, as appropriate, as long as each jurisdiction has participated in the process.
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The Cumberland County Hazard Mitigation Plan (HMP), a multi-jurisdictional plan originally prepared and updated by a Hazard Mitigation Planning Team coordinated by the Cumberland County Soil and Water Conservation District and the Cumberland County Emergency Management Agency, has been updated by CCEMA for the 2017 Plan (See Appendix for revision schedule). Representatives participated from state, county, and municipal governments, and utilities. The plan development and update process included representatives from all 28 municipalities.- Each provided input regarding prioritization of hazards, assessment of vulnerabilities and risks, and the identification and prioritization of mitigation goals and measures.

A list of participants for the 2017 Plan is included in Table 1 below.

Table 1: 2017 Update - Municipal Hazard Mitigation Planning Participants

Name	Municipal Position	Municipality
Jim Budway	Director CCEMA	Cumberland County EMA
Mary McElman	Deputy Director CCEMA	Cumberland County EMA
Diane Eastwood	Planner CCEMA	Cumberland County EMA
Margaret Cushing	Planner CCEMA	Cumberland County EMA
JoAnn Mooney	State Hazard Mitigation Officer	ME Emergency Management Agency
Robert Flint	Selectman	Baldwin
Olin Thomas	Selectman	Baldwin
Gary W. McNeil	Selectman	Baldwin
Danielle Taylor	Selectmen Assistant	Baldwin
Todd Perreault	Local EMA Director	Bridgton
Ken Brilliant	Fire Chief/Local EMA Director	Brunswick
John Foster	Town Engineer/Public Works Director	Brunswick
Charlie Kennedy	Fire Chief/Local EMA Director	Cape Elizabeth
Robert C. Malley	Public Works Director	Cape Elizabeth
David Morton	Town Administrator/Road Commissioner	Casco
Marjorie Stratton	Town Administrator	Chebeague Island
Dan Small	Fire Chief/Local EMA Director	Cumberland
Howard Rice, Jr.	Fire Chief/Local EMA Director	Falmouth
Jay Reynolds	Public Works Director	Falmouth
Paul Conley	Fire Chief/Local EMA Director	Freeport
John Crosby	Public Works Director	Frye Island
Robert Lefebvre	Fire Chief/Local EMA Director	Gorham
Bob Burns	Public Works Director	Gorham
Steve LaVallee	Public Works Director	Gray
Kristi Eiane	Town Administrator	Harpswell
Robert MacAleer	EMA Director	Harpswell
Raymond LaPlante	EMA Director	Harrison
Melissa St. John	Clerk	Harrison
Brian Dudley	Town Administrator	Long Island
Christopher Papkee	Fire Chief/Local EMA Director	Long Island
Ephrem Paraschak	Town Manager/Local EMA Director	Naples
Tim Joy	Fire Captain/Local EMA Director	New Gloucester
Paul R. First	Town Manager	New Gloucester
Gregory Payson	Fire Chief/Local EMA Director	North Yarmouth

Terry Walsh	Deputy Fire Chief	Portland
Bob Wassick	Training & Safety Administrator	Portland
Jesse Peters	Fire Chief/Local EMA Director	Pownal
Calvin Beaumier	Road Commissioner	Pownal
Bruce Tupper	Fire Chief/EMA Director	Raymond
B. Michael Thurlow	Fire Chief/Local EMA Director	Scarborough
Mike Shaw	Public Works Director	Scarborough
James Smith	Town Manager	Sebago
James Wilson	Deputy Fire Chief	South Portland
Roger Mosley	Public Works Director	Standish
Rob Caron	Public Safety Director	Standish
Greg Hamilton	EMA Director	Westbrook
Brent Libby	Fire Chief/Local EMA Director	Windham
Richard Kindelan	Deputy Chief/Local EMA Director	Yarmouth
Mike Koza	Regulations and Security Advisor	Portland Water District

DOCUMENTATION OF THE PLANNING PROCESS

Requirement §201.6(b):	In order to develop a more comprehensive approach to reducing the effects of natural disasters, the planning process shall include: <ol style="list-style-type: none"> (1) An opportunity for the public to comment on the plan during the drafting stage and prior to plan approval; (2) An opportunity for neighboring communities, local and regional agencies involved in hazard mitigation activities, and agencies that have the authority to regulate development, as well as businesses, academia and other private and non-profit interests to be involved in the planning process; (3) Review and incorporation, if appropriate, of existing plans, studies, reports, and technical information.
Requirement §201.6(c)(1):	[The plan shall document] the planning process used to develop the plan, including how it was prepared, who was involved in the process, and how the public was involved.

Table 2: 2017 Update – Summary of Local Hazard Mitigation Planning Participation:

Municipality	Survey Questionnaire Response	HMP Project Meeting Participation	Email Correspondence	Phone Conversations
Baldwin	x	x	x	x
Bridgton	x	x	x	x
Brunswick	x	x	x	
Cape Elizabeth	x	x	x	
Casco	x	x	x	x
Chebeague	x	x	x	x
Cumberland	x	x	x	x
Falmouth	x	x	x	
Freeport	x	x	x	x
Frye Island	x	x	x	
Gorham	x	x	x	
Gray	x	x	x	
Harpwell	x	x	x	x
Harrison	x	x	x	
Long Island	x	x	x	x

Naples	x	x	x	
New Gloucester	x	x	x	
North Yarmouth	x	x	x	
Portland	x	x	x	x
Pownal	x	x	x	x
Raymond	x	x	x	
Scarborough	x	x	x	x
Sebago	x	x	x	x
South Portland	x	x	x	
Standish	x	x	x	
Westbrook	x	x	x	x
Windham	x	x	x	
Yarmouth	x	x	x	

The lead agency in the preparation of the 2017 update of the Cumberland County HMP was the Cumberland County Emergency Management Agency (CCEMA). For this update, a county EMA staff position was dedicated to the plan process. At the staff level (Planning Team), development of the 2017 update was facilitated by Mr. James Budway (Director, CCEMA) with county EMA staff providing data collection and report updating support.

The goal of the update planning team was to review and analyze each section of the HMP and provide revision as part of the update process. In order to help determine what was important to update, the planning team used the following input:

- The 2012 Cumberland County Hazard Mitigation Plan
- The 2013 State of Maine Hazard Mitigation Plan
- The FEMA Local Mitigation Plan Checklist
- Guidelines for Preparing County Hazard Mitigation Plans
- Disaster Declarations since completion of the 2012 plan
- Information obtained from plans, reports and studies completed since the 2012 plan
- Information obtained from the local EMA directors and Public Works Directors
- Information obtained from the public during the drafting of the update

The HMP Update process began, in August 2015. A detailed review of the status of projects listed in the 2012 HMP was conducted, and a Hazard Mitigation Project Survey and questionnaire were emailed to every municipality in Cumberland County as well as handed out at the face-to-face meetings. (a sample of each is included in the Appendix). The survey was conducted in preparation for the 2017 Cumberland County HMP Review, in an effort to examine the list of mitigation measures identified by each municipality and assess the progress on the mitigation goals and objectives. The Questionnaire was an effort to expand on some of the information on specific hazards.

CCEMA met with and interviewed representatives from each municipality. Summary of Local Planning meeting participation can be found in Table 1. Local EMA Directors were contacted by CCEMA to establish a meeting time with appropriate municipal officials to explain the plan update and to gather data supporting their mitigation projects (See Appendix). This data includes photographs of projects and some historical data. In many instances, site visits to project locations were conducted. -Consideration was given to new mitigation projects for incorporation in the 2017 HMP update.

The planning team met several times in August 2015 to kick-off the update effort. County staff continued to meet regularly for coordination meetings throughout the 2015-16 update planning period to review the existing plan, assess the project schedule, and revise 2012 plan sections. The update planning process included the review and

analysis of each section of the original plan and revisions to each section as necessary. Each section of the updated plan was also reviewed against the Plan Review Checklist provided by FEMA and MEMA.

Municipal officials have provided detailed project descriptions for the update that enhance the plan's discussion by providing status on their projects from the 2012 Plan. For the purposes of Section V – Mitigation Strategy, the existing projects for each municipality from the 2012 Plan are defined as “Retained from 2012 Plan” if they are still valid, necessary and possible within the time period covered by the Five year Plan. New and completed projects are listed as such in the status column.

Recent Disaster Declarations for the County declared since the 2012 publication of the HMP are as follows:

<u>DATE</u>	<u>DISASTER #</u>	<u>DISASTER NAME/TYPE</u>
21-26 Dec 13	“IceMass”	Declaration denied, but significant power outages
8-9 Feb 13	DR 4108	Winter Storm, Snow Storm, Flooding
26-28 Jan 15	DR 4208	Severe Winter Storm, Snowstorm and Flooding

In addition, in October 2015, the U.S. Department of Agriculture declared Cumberland and York Counties in Maine as “primary natural disaster areas” due to damages and losses caused by drought that began in May 2015. This was an “economic injury” disaster. Increasing possibilities of drought will be covered in the Climate Change section of this document.

The updating of the HMP began with an email to all 28 local EMA directors in August 2015 (an example is included in the Appendix. It requested that recipients review the mitigation measures presented in the 2012 HMP and provide information on the progress of meeting the mitigation goals and objectives stated. In addition, it requested a list of any new projects the municipalities would like inserted into the 2017 HMP.

Follow-up e-mails were then sent to each municipality, explaining the HMP update process and requesting a kickoff meeting (example in the Appendix. A Yes/No Eligibility sheet, BCA explanation and URL, and Stream/Road Crossing EPA permit flow chart were attached to the emails and also included in the information presented at the face-to-face meetings. These meetings began in August 2015 and continued through December 2015. At the face-to-face meetings, explanations of the process, and a time line were reviewed with the participants. The data collected from each municipality was then used to update the risk assessment and mitigation measures sections of the HMP.

Updates on the progress of the HMP update have been included in the County Manager Updates (see Appendix) and monthly Local EMA Directors meetings (meeting agendas and attendees included in Appendix) conducted by Jim Budway, County EMA Director. Information on the update process has been chronicled in the CCEMA monthly newsletter and the CCEMA website (Appendix).

Throughout the process, the public had the opportunity to comment on the updated plan during the drafting stage and prior to plan approval, by issuing press releases and posting the draft plan on the County website. Since there are many new EMA directors, Public Works directors and selectmen/councilors who have taken office since the last update, outreach was intensive to educate and assist the appropriate people about the content and value of the plan. This outreach continued to be provided as necessary by CCEMA during the scheduled project planning meetings.

CCEMA staff reviewed the 2012 HMP and the 2013 State Hazard Mitigation Plan and incorporated them as appropriate. In addition, since the severity of winter and summer storms appears to continue to increase, CCEMA staff reviewed recent findings from the Fifth Intergovernmental Panel on Climate Change and Maine Climate Change Institute’s “Maine’s Climate Future 2015 Update.” These studies provide information on climate change issues that could affect future precipitation and temperature trends and other flood related hazards associated with sea level rise. Provided within Section IV – Risk Assessment is a more detailed summary of these studies findings and how they may relate to mitigation planning.

Other press releases, letters and memos relating to participation by the municipalities and the public in the update of the 2017 HMP can be found in the Appendix. As evidenced above, every opportunity was provided for involvement in the planning and updating process by neighboring communities, local and regional agencies involved in hazard mitigation activities, and agencies that have the authority to regulate development, as well as businesses, academia and other private and non-profit interests.

In addition, a “final public review and comment session” was conducted during the final draft review phase. CCEMA hosted a session for public comment at the CCEMA bunker. A press release was issued identifying the time and date for the meeting. The meeting was conducted on August 16, 2016. A power point presentation summarizing the plan was conducted and the sign-in sheet is in the Appendix. Two members of the public attended this meeting to review the plan, but there were no comments leading to changes.

Section IV Risk Assessment

INTRODUCTION

The Risk Assessment evaluates Cumberland County's vulnerability to natural hazards and provides sufficient information to identify and prioritize appropriate mitigation actions to reduce losses. The section starts with a brief overview of scientific research on climate variation and the possible effects on Cumberland County.

Climate Variation

The purpose of this part of the plan is to provide an overview of how climate has changed over time, as documented in various scientific studies, and how that change may be impacting the occurrence and severity of natural hazards in Cumberland County. Projecting future climate change can be problematic because, as stated in the document “Maine’s Climate Future, 2015 Update” by the University of Maine, climate projections are uncertain for several reasons: natural climate variability, incomplete descriptions of the climate system in computer models, and difficulty in predicting future greenhouse gas emissions (page 6).

Table 1 provides a listing of resources used in researching the effects of climate variations in Cumberland County.

Table 1 Resources

Resources used in Planning	
Climate Change 2014: Impacts, Adaptation, and Vulnerability Fifth Assessment Report	November 2014 Intergovernmental Panel on Climate Change
Sebago Lake Watershed, Maine Climate Adaptation Plan	May 2013 Manomet Center for Conservation Sciences
Maine’s Climate Future - 2015 Update	February 2015 University of Maine Climate Change Institute
York Adaptation to Sea Level Rise Chapter of Town of York Emergency Plan	November 2013 Southern Maine Regional Planning Commission
FEMA Mitigation Planning Toolkit	FEMA
National Flood Insurance Program Community Rating System Coordinator’s Manual	2013 FEMA
Flood Insurance Manual, Effective October 1, 2014	2014 FEMA
Sea Level Rise and Casco Bay’s Wetlands (individual reports on eight Cumberland County towns)	2013 Casco Bay Estuary Partnership/ University of Maine
2013 State Hazard Mitigation Plan	2013 MEMA
People and Nature: Adapting to Climate Change	2010 Maine EPA
Climate Change and Biodiversity in Maine: A Climate Change Exposure Summary for Species and Key Habitats	2013 Manomet Center for Conservation Sciences
Exercises and Trainings in Preparation	
Maine Climate Change Adaptation Tabletop Exercise (Regional Resiliency Assessment Program)	February 2015 FEMA Region 1
Maine Climate, Adaptation and Sustainability Conference	October 2014 University Of Maine Climate Change Institute

Temperature Changes: Excerpts from the report “Maine’s Climate Future, 2015 Update,” prepared by the University of Maine, include the following:

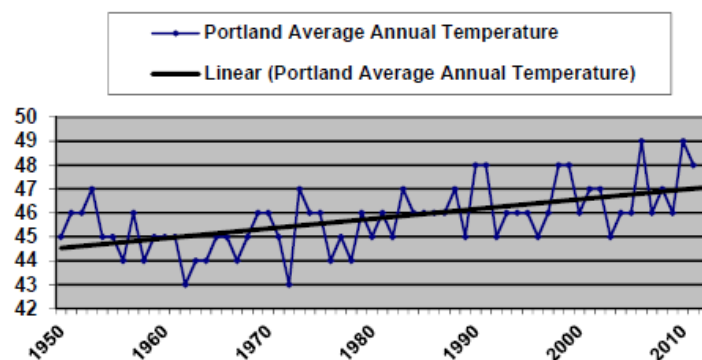
“Average annual temperature across Maine warmed by about 3.0 degrees F between 1895 and 2014....Although the overall warming trend...is clear, Maine’s temperature signal also features significant year to year fluctuations superimposed on a distinct pattern with periods of relative cold...and warmth...” (page 2).

“Numerical models of the global atmosphere and ocean have been in development for over three decades. The most sophisticated of these models, such as those used by the Intergovernmental Panel on Climate Change (IPCC)...predict that annual temperature will increase another 3.0-5.0°F...across Maine between now and 2050” (page 3).

“Maine’s warm season...increased by two weeks from the early 1900s to the 2000s. Global climate models predict that the warm season will increase by an additional two weeks over the next 50 years. Winter is warming at a faster rate than summer.” (page 3)

The following is an excerpt from the Maine State Hazard Mitigation Plan 2013 Update: “The National Weather Service in Gray, Maine, has compiled monthly average and annual average temperatures for a long period of time at three locations in Maine: The Portland International Jetport (1940-present); the Bangor International Airport (1953-1994 and 1999-present), and the Caribou Airport. The data from all three measuring stations show that annual average temperatures have gradually increased at all three locations...although the increase has been greatest at the Portland Jetport station” (page 3-4).

The chart below, taken from the State’s Hazard Mitigation Plan, page 3-5, shows how temperature has changed at the Portland Jetport between 1950 and 2010.



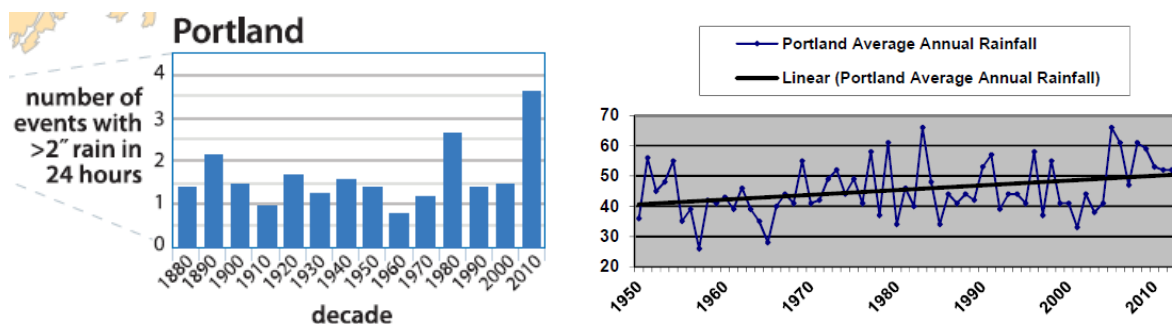
Precipitation Changes: Excerpts from the report “Maine’s Climate Future, 2015 Update,” include the following:

“Since 1895, total annual precipitation has increased by about six inches...or 13%, with most of the additional amount falling in summer and fall. IPCC models predict that precipitation will continue to increase across the Northeast by 5-10% between now and 2050, although the distribution is likely to vary across the climate zones. Model predictions show greater increases in precipitation in interior Maine...whereas measurements to date from the weather stations across the Maine landscape show that precipitation has increased most along the coast” (page 8).

“A significant increase in extreme precipitation events (more frequent and intense storms) has been observed across Maine and other parts of the eastern U.S....we define an extreme precipitation event for this analysis as one in which two or more inches (five or more cm) of precipitation falls within a 24-hour period. Historical measurements show that extreme events vary across the state, occurring most often in the coastal zone and western mountains... Higher total precipitation and a higher frequency of extreme precipitation events in coastal Maine are related to the zone’s proximity to Atlantic storm tracks. (page 9).

The following is an excerpt from the Maine State Hazard Mitigation Plan 2013 Update: “The National Weather Service has also compiled monthly average and annual average precipitation at the Portland Jetport, the Bangor International Airport and the Caribou Municipal Airport. The data from all three measuring stations show that average annual precipitation ...has gradually increased at all three locations...The increase has been greatest at the Portland Jetport and the Caribou Municipal Airport” (page 3-5).

The figure on the left below (from Maine’s Climate Future 2015 Update p.9) shows extreme precipitation events from 1880-2010. The chart on the right, taken from the State’s Hazard Mitigation Plan – 2013 Update, page 3-6, shows how precipitation has changed at the Portland Jetport between 1950 and 2010.



“In general, the snow season has declined on average across Maine since the late 1800s...On a simplified linear trend, the snowfall has declined by about 15%....although the amount and duration of snow may decline in the future, extreme snowfall events with significant accumulation – strong nor’easters – are likely to increase in frequency” (page 10).

“The Northeast has experienced a greater recent increase in extreme precipitation than any other region in the U.S.; between 1958 and 2010, the Northeast saw more than a 70% increase in the amount of precipitation falling in very heavy events, taxing an already stressed and aging infrastructure” (page 11).

Description of Hazards	
Requirement §201.6(c)(2)(i): (The plan shall include) a description of the type, location and extent of all natural hazards that can affect the jurisdiction. The plan shall include information on previous occurrences of hazard events and on the probability of future hazard events.	
Element	B1. Does the Plan include a description of the type, location and extent of all natural hazards that can affect each jurisdiction?
	B2. Does the plan include information on previous occurrences of hazard events and on the probability of future hazard events for each jurisdiction?

CUMBERLAND COUNTY ME HAZARD MITIGATION PLAN 2017 UPDATE

Table 2 below examines each hazard that may threaten Cumberland County. Rating their priority was accomplished through the 2013 County hazard vulnerability assessment and review of the State Mitigation Plan, as well as through discussions with town/city officials. CCEMA also reviewed past disaster declarations and other historical records. The first four High priority hazards that this plan targets remain the same as in the 2012 Plan: flooding (including dam failure/breach), severe summer storms (thunderstorms, hurricanes and tornados), severe winter storms (snowstorms, blizzards, nor'easters, ice storms), and wildfire. The fifth High priority hazard, coastal erosion, has been added as the coastal towns have begun to recognize increasing erosion from more intense and more frequent coastal storms.

Table 2 Hazards Profiled in 2017 Plan

Summary of Hazards Profiled in the Plan		
Hazard	How Identified	Why Identified
Flooding (includes riverine, spring and stormwater runoff, ice jams, heavy rains) Includes dam failure/breach, as end result is flooding)	Review of FIRM maps Review of SLOSH maps Review of past disaster declarations (FEMA) Maine's Floodplain Management Coordinator CCEMA/MEMA records Review of repetitive loss properties Input from municipal staff	Cumberland County has suffered repeatedly from flood hazard events. These events have resulted in significant damage to property, economic disruption, reduced access for emergency vehicles, injury, and loss of life (at least three deaths).
Severe Summer Storms	Review of past disaster declarations Input from municipal staff Review of NOAA records	All of Cumberland County is subject to periodic severe summer storms. Summer storms have caused damage and injury from microbursts and tornado-like events in recent history (e.g., 2008 EF0 tornado in Gorham).
Severe Winter Storms	Review of past disaster declarations Input from municipal staff Review of NOAA records	All of Cumberland County is subject to periodic winter storms. Ice storms in 1998, 2008, and 2013 caused significant damage in Maine. The last two disaster declarations (DR-4108 in 2013, DR-4208 in 2015) that included Cumberland County were for winter storms/flooding
Wildfire	Review of Maine Forest Service records	Outside of the urbanized areas of the county, much of the land area is still forested, and while it puts the area at high risk of wildfire, it would depend on factors such as drought, humidity, or firefighting accessibility. Some areas in the county have a recent history of experiencing very small wildfires (<100 acres).

Coastal Erosion	Input from municipal staff Review of Maine Geological Survey maps Review of “Maine’s Climate Future” (2015 – University of Maine Climate Change institute) Review of Fifth Intergovernmental Panel on Climate Change (IPCC) Review of Maine State Hazard Mitigation Plan.	Coastal communities have identified coastal erosion as an ongoing problem at specific locations. This hazard has been moved to high priority in recognition of rising sea levels, more intense storms predicted by climate change experts, and community concerns.
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Table 3 identifies the hazards that were eliminated from further consideration in the 2017 plan, due to lack of historical evidence or lack of overall countywide severity. Although these disaster events are not profiled in the HMP, it does not mean that any of these events will not or could not occur and cause great damage. As the climate of Maine changes, the hazards may be added to the high priority list in the future. For this Plan, CCEMA’s goal is to keep the plan relevant by profiling only the top five hazards.

Table 3 Table 3 Hazards Not Included in 2017 Plan

Hazard	How Identified	Reason for Non-Inclusion
Dam Failure	CCEMA dam records and files MEMA Dam Safety Program	Cumberland County has a number of high and significant hazard dams. Dam breach can cause rapid downstream flooding. Included under Flooding in the Priority Hazards section
Hurricanes	MEMA records National Weather Service NOAA website	Coastal communities are most at risk from tropical events. While hurricanes can produce heavy rains, intense winds, storm surges resulting in flooding and coastal erosion, they remain a rare event in Cumberland County. Extra-tropical events, such as nor’easters tend to cause more frequent damages (see Winter Storms). However, if hurricane probability were to increase, it would be included in future updates of the plan.
Avalanche	Review of USGS maps	There are no mountains in the county with topographic and vegetative characteristics that result in avalanches.
Blight/Infestation	MEMA data Input from stakeholders	Data indicates that there is limited history of damage, injury, or death resulting from blight and infestation in the county.
Drought	Review of NOAA records	Droughts have occurred in Cumberland County in the recent past. Thus far, the impacts of drought have been felt in limited areas. This is one hazard that will continue to bear scrutiny for the next plan revision due to the effects of climate variances.

Hazard	How Identified	Reason for Non-Inclusion
Earthquake	Review of MEMA and FEMA data.	Maine has a steady rate of low magnitude earthquake occurrence (<4.0 and with little damage). No significant amount of motion has been shown for any fault since the last Ice Age, about 20,000 years ago, and geologic evidence demonstrates that many faults have been inactive since the formation of the Appalachians, over 300,000,000 years ago.
Ground Subsidence	Review of Maine Geological Survey records	There have been no reported incidences of sudden land subsidence occurring in Cumberland County.
Landslide	Review of Maine Geological Survey Coastal Bluffs Maps and Coastal Landslide Hazards Maps	Although landslides do occur in the county, they are localized and it is unknown as of this writing if they might pose a more widespread risk.

HAZARD PROFILES

The high priority hazards are profiled below.

HAZARD: FLOODING

Flooding is defined as a temporary inundation of normally dry land because of: the overflow of inland or tidal waters, or the unusual and rapid accumulation or runoff of surface waters from any source. The nature of Maine's geography, geology and hydrology is such that flooding is usually fast rising, but short in duration. Severe flooding in Cumberland County can cause loss of life, property damage, disruption of communications, transportation, electric service and community services, crop and livestock damage, health issues from contaminated water supplies, molds and mildew within structural components, and loss and interruption of business

In most years, Cumberland County receives a fairly high level of precipitation year round, as evidenced in Table 4 below. Widespread flooding occurs regularly in the spring and fall. Localized flooding occurs during the summer as a result of short high-intensity rainfall from thunderstorms.

Table 4 Average precipitation By Month in Cumberland County

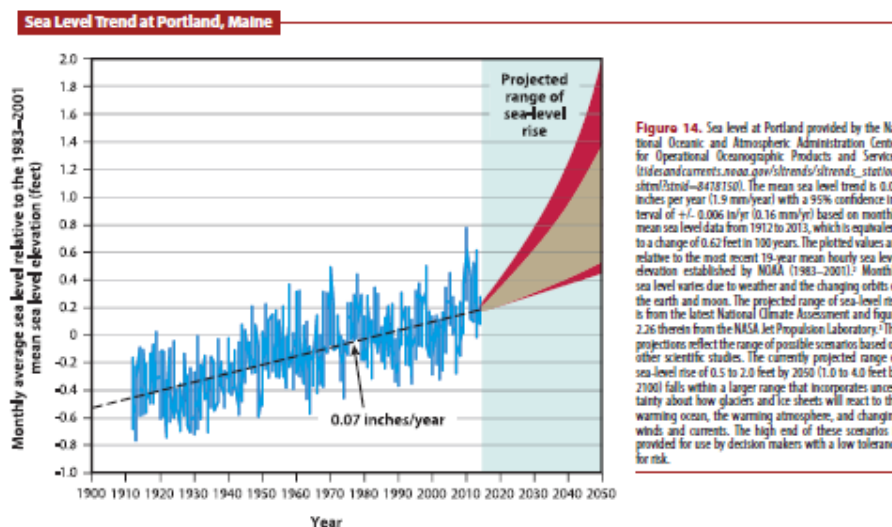
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Average Precipitation In Inches	3.39	3.27	4.25	4.33	4.02	3.78	3.62	3.15	3.7	4.88	4.92	4.02
Average Snowfall in Inches	19	12	13	3	0	0	0	0	0	0	2	13

- Average annual Precipitation rain 47.33" Average annual snowfall 62"
<http://www.usclimatedata.com/climate/portland/maine/united-states/usme0328>

At least once in every decade, Cumberland County can expect a major flood event resulting in damage, primarily to roads.

Numerous types of floods have the potential to affect areas of Cumberland County. The flood types include: Dam Failure/Breach, Flash Flood, Ice Jam, Lacustrine (Lake Flooding), Riverine/Riparian, and Urban. Drafts of updated Floodplain boundaries (FIRM Maps) have recently been released. They are not yet finalized, so the older maps have been used in the Plan update

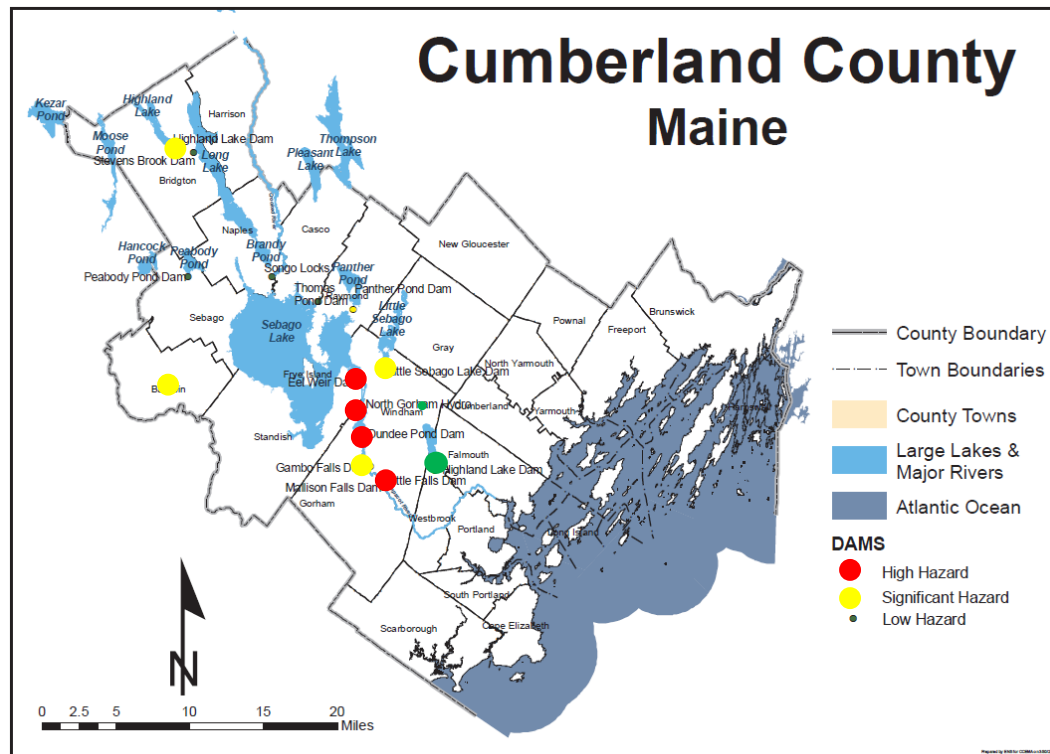
Generous precipitation contributes to the flood potential. The low-pressure system over the seaboard and the tendency for some storms to follow one another in rapid succession provide heavy, combined moisture. The documented gradual sea rise, as evidenced in the graph below from NOAA, coupled with wave action generated by winter storms, particularly nor'easters, have a profound effect on the nature of coastal flooding. Hurricanes occur far less frequently than severe winter storms, but could be just as, if not more, devastating depending on variables such as the tourist season.



Dam failure/breach also has adverse effects related to the nature of flooding within the County. Many dams through the County are now aged (over 100-years old), and beyond typical design life. Maine law classifies the hazard potential of dams as follows:

- High - could cause loss of life
- Significant - could cause significant property damage
- low generally cause damage only to the owner's property -

In Cumberland County, there are four high hazard dams and four significant hazard dams, as shown in Table 5. The high-hazard dams are all regulated by the Federal Emergency Regulatory Commission, while the significant hazard dams are regulated by MEMA. The eight high and significant hazard dams all have Emergency Action Plans to mitigate the effects of failure. (One dam was reclassified from significant to low hazard as a result of road mitigation work.) The County also has 54 low hazard dams that are not included in the table. In Maine, High and Significant Hazard Dams must be inspected every six years.



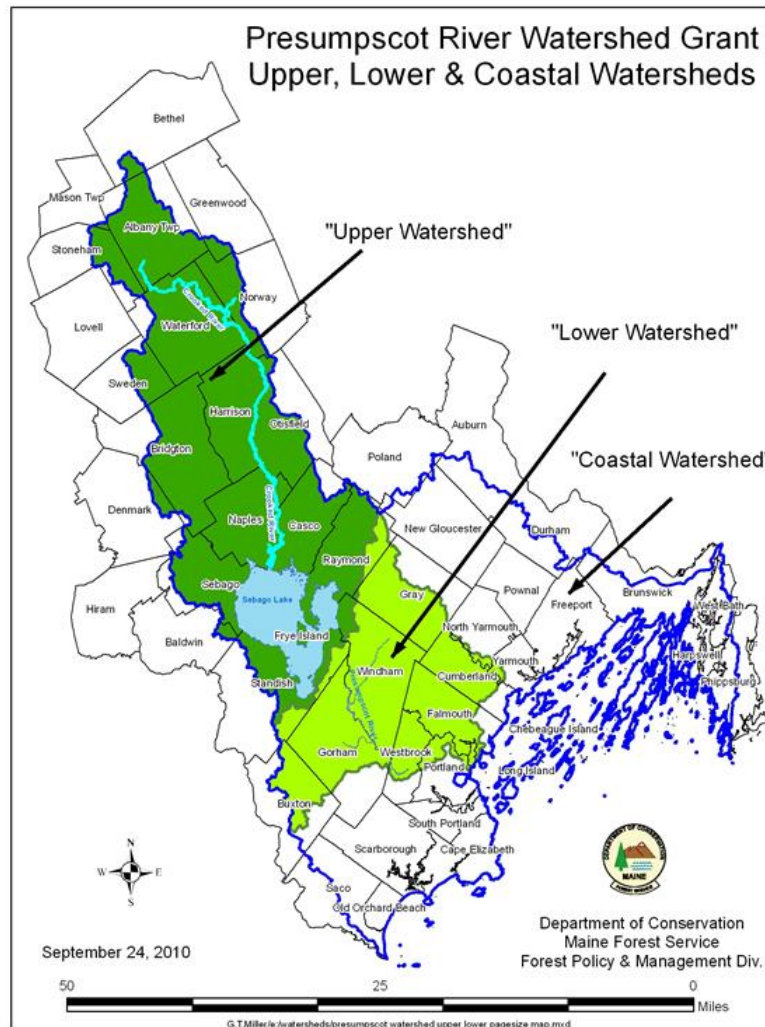
High and Significant Hazard Dams in Cumberland County.
The Dam marked with a large green dot was downgraded from Significant Hazard in 2014

Table 5 High and Significant Dams

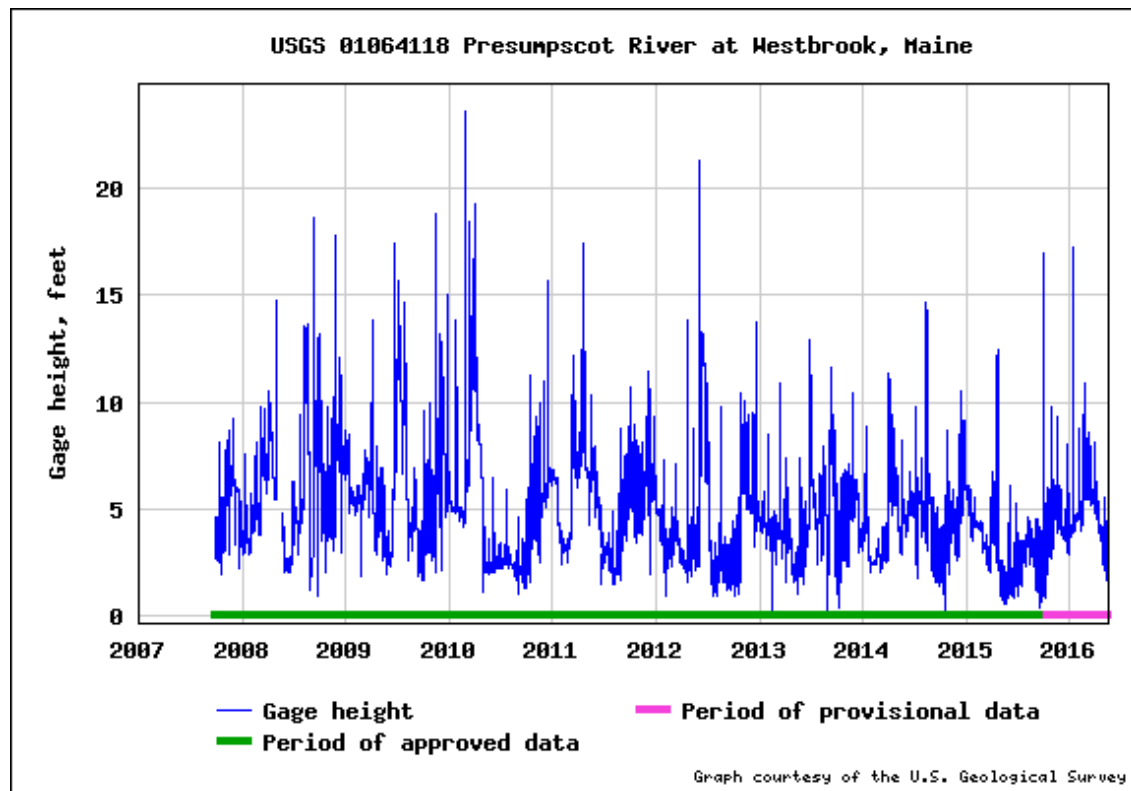
CUMBERLAND COUNTY HIGH & SIGNIFICANT HAZARD DAMS					
MEMA ID	DAM NAME	OTHER NAME	DAM OWNER	MUNICIPALITY	RIVER/LAKE
High Hazard Dams					
417	Dundee Falls	Dundee Pond	SAPPI	Windham	Presumpscot
128	Eel Weir	Sebago Lake Dam	SAPPI	Windham	Presumpscot
123	Mallison Falls		SAPPI	Windham	Presumpscot
495	N. Gorham Hydro Station		FPLE Energy Maine Hydro	Windham	Presumpscot
Significant Hazard Dams					
117	Highland Lake		Bill Morrisseau	Bridgton	Highland Lake
1007	Sanborn Pond		Joel Sanborn and Daniel and Betsy Harrington	Baldwin	Pigeon Brook
127	Little Sebago Lake	Hopkins Dam	Bruce Micucci	Windham	Little Sebago
122	Panther Pond	Raymond Dam	IFW	Raymond	Panther Pond

Location:

All of Cumberland County has areas that are susceptible to coastal and/or riverine flooding. Twelve of its 28 towns are located directly on the Atlantic Ocean. Several rivers and streams flow through portions of Cumberland County, the most predominant being the Presumpscot River. This river, with its tributary waters, extends from Sebago Lake through the towns of Naples, Casco (Crooked River), Standish, Windham, Gorham, Falmouth, and the cities of Westbrook and Portland before flowing into Casco Bay.

**Extent:**

The chart below demonstrates flood levels on the Presumpscot since 2008. In addition, urban flooding, particularly in Portland and Scarborough, has increasingly been a problem in the low lying areas.



U.S.G.S. Presumpscot River Gauge

http://nwis.waterdata.usgs.gov/usa/nwis/uv/?cb_00065=on&format=gif_default&site_no=01064118&period=&begin_date=2007-01-01&end_date=2016-05-17

Impact

Flood damages to roads, bridges and ditches continue to be the most common occurrence throughout Cumberland County, especially in heavy rain events (> 3-5" in 24 hours). Depending on the saturation level of the ground at the time of the event, and the duration of the storm, the extent of damages can vary from a few overwhelmed culverts to major road washouts throughout the county.

The extent of the flooding hazard under the various sea-level rise scenarios has not been determined for individual roads and culverts. This would have to be calculated on a case-by-case basis.

Flooding has been the most common hazard affecting Cumberland County in the past. Between 1987 and 2015, there were fourteen federally declared disasters in the County in which FEMA funds were utilized, eight of which were primarily flood events.

Probability:

Floods are described in local flood studies in terms of their extent, including the horizontal area affected, and the related probability of occurrence. Flood studies use historical records to determine the probability of occurrence for different extents of flooding. The most widely adopted design and regulatory standard for floods in the US is the 1-percent annual chance flood. This is the standard formally adopted by FEMA. The 1-percent annual flood, also known as the base flood, has a 1-percent chance of happening in any particular year. It is also referred to as the "100-year flood".

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Table 7 below provides a historical summary of the flooding events affecting Cumberland County. (Data source: FEMA website.) Where damages are provided they reflect the damage estimate reported for Cumberland County only

Table 7 History of Occurrences

Date	Year	County Damages*	2015 Dollars	Event Type	Declaration
March 19	1936				n/a
August 28	1946				n/a
March 27 – 30	1953				n/a
February 12	1972	\$90,836			n/a
May 8	1975				SBA
March 20	1977				SBA
June	1984				n/a
January	1986				n/a
April 1	1987	\$45,757	63,082.47	Severe Storm/ Flooding	FEMA-788-DR-ME
May 5-13	1989	486,295	929,517	Severe Storms/Flooding	FEMA-830-DR-ME
August 18-21	1991	2,344,567	4,080,046	Hurricane Bob	FEMA-915-DR-ME
October 30 – November 2	1991	200,365	348,678	Severe Coastal Storm	FEMA-921-DR-ME
March 27	1992	\$185,600	313,544.94	Flooding/Heavy Rain	FEMA-940-DR-ME
April	1993	\$13,220	21,684.19	Flooding/Heavy Rain/Snowmelt	FEMA-988-DR-ME
April 16 -17	1996	\$535,046	808,253.65	Severe Storm/ Flooding	FEMA-1114-DR-ME
October 20 - 21	1996	\$4,924,698	7,439,369.95	Severe Storm/ Flooding	FEMA-1143-DR-ME
October 8 – 11	1998	\$852,759	1,239,990.06	Severe Storm/ Flooding/High Wind/Coastal Erosion	FEMA-1263-DR-ME
September 16-19	1999	83,703.45	119,082.48	Hurricane Floyd	FEMA-1308-DR-ME
April 25	2007	\$7,246,244	8,283,333.88	Severe Storms/Inland, Coastal Flooding	FEMA-1693-DR-ME
July 18 – Aug. 16	2008	\$819,201	901,820.06	Severe Storms/Flooding/Tornadoes	FEMA-1788-DR-ME

*County damages are cost in the year of the event.

There have been no flooding declarations since 2008 in Cumberland County.

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Table 8 Federally Declared Disaster Costs by Municipality

	DR 788 April 1987	DR 830 May 1989	DR 915 August 1991	DR 921 November 1991	DR 940 March 1992	DR 988 April 1993	DR 1114 April 1996	DR 1143 October 1996	DR 1263 October 1998	DR 1308 September 1999	DR 1693 April 2007	DR 1788 July 2008
Baldwin	---	5,864	3,224	---	28,368	---	24,231	---	---	---	263,760	---
Bridgton	3,697	8,860	5,249	---	20,002	---	198,387	---	---	---	93,511	---
Brunswick	---	---	27,845	---	---	---	27,211	---	---	---	52,550	83,034
Cape Elizabeth	---	1,934	29,062	2,379	---	---	---	17,248	11,669	---	169,375	---
Casco	---	9,009	14,566	---	---	---	10,150	11,527	---	---	448,410	---
Chebeague Island*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	---	N/A	---
Cumberland	---	8,813	75,744	412	---	---	---	---	74,078	1,157	499,073	15,067
Falmouth	---	34,434	199,465	---	---	---	26,825	85,387	23,881	---	108,650	---
Freeport	---	7,915	109,730	---	---	---	18,716	---	41,738	2,913	120,986	436,150
Frye Island*	N/A	N/A	N/A	---	N/A	N/A	N/A	1,162	6,462	---	8,854	---
Gorham	---	---	293,343	---	---	---	22,681	171,470	---	---	82,366	82,640
Gray	---	38,514	99,067	---	---	---	14,436	27,109	---	11,868	171,641	---
Harpswell	---	---	---	---	---	---	---	---	---	---	48,931	---
Harrison	4,904	28,434	---	---	62,047	---	4,839	---	---	---	139,326	---
Long Island*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2,265	---	326,377	---
Naples	13,557	1,297	1,297	---	15,666	---	---	5,754	---	---	252,876	---
New Gloucester	19,810	139,073	139,073	---	---	---	13,967	---	19,434	34,757	46,495	---
North Yarmouth	---	68,436	68,436	---	---	---	---	---	27,165	---	18,164	27,156
Portland	---	245,399	245,399	174,045	---	---	39,737	439,323	120,602	---	2,327,749	---
Pownal	3,789	64,691	64,691	---	---	---	23,385	---	452,008	4,203	20,024	75,658
Raymond	---	1,556	9,092	---	20,994	---	7,489	15,651	---	4,809	130,739	---
Scarborough	---	---	129,906	23,529	---	---	21,375	731,786	4,881	---	557,178	19,312
Sebago	---	6,290	16,105	---	38,523	13,220	4,928	---	---	23,993	139,276	---
South Portland	---	2,037	37,564	---	---	---	1,254	112,222	27,229	---	245,551	---
Standish	---	1,774	41,376	---	---	---	---	15,917	---	---	51,453	---

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Westbrook	---	10,909	186,771	---	---	---	7,297	1,860,507	4,098	---	98,500	---
Windham	---	5,301	119,306	---	---	---	12,296	1,206,477	2,294	---	149,401	---
Yarmouth	---	43,841	332,390	---	---	---	51,540	3,867	32,000	---	63,679	67,373
County	---	---	26,249	---	---	---	---	7,720	1,598	---	9,295	---
Portland Water District	---	---	62,801	---	---	---	4,302	193,433	1,357	---	104,327	12,812
Freeport Sewer District	---	---	6,801	---	---	---	---	---	---	---	---	---
PNP's	---	1,981	---	---	---	---	---	18,168	---	---	225,433	---
TOTAL	45,757	486,295	2,344,567	200,365	185,600	13,220	535,046	4,924,698	852,759	83,703	7,145,955	819,202
In 2015 Dollars	95,468	929,517	4,080,046	348,678	313,545	21,684	808,254	7,439,370	1,239,990	19,082	8,168,691	901,821

Note¹ Figures derived from MEMA and Cumberland County documents

Note² 2015 dollars figured from Bureau of Labor CPI calculator <http://data.bls.gov/cgi-bin/cpicalc.pl>

* Long Island seceded from Portland 1993; Frye Island from Standish in 1998; Chebeague Island from Cumberland in 2007

HAZARD – SEVERE SUMMER STORMS

A severe summer storm is a violent weather phenomenon producing winds in excess of 50 knots (57.6 mph), heavy rains, lightning, and hail that can cause injuries, and destruction of property, crops and livestock. Severe summer storms include hurricanes, lightning, thunderstorms, microbursts and tornadoes.

Location

The entire County is vulnerable to one or more severe summer storms each year, usually in the form of thunderstorms.

Extent:

The damage from most of these storms is generally localized. As storms typically move from west to east, they may weaken so that a severe storm in the western communities may become a less severe storm as it reaches the coastal communities, but this is dependent on atmospheric conditions.

Impact:

When severe summer storms arrive in the County, high winds can fell trees and branches onto power lines causing power and communication outages. Heavy rains that often accompany thunderstorms can result in flash flooding or erosion. Hail can cause crop damage for farmers and backyard gardeners, lightning strikes can start fires. Any of these weather events can cause personal injury or property damage. The impact of these summer storms is usually restricted to power outages and to flooding caused by large amounts of moisture these storms can carry.

Probability:

The past thirty year history of summer storms indicates that Cumberland County will continue to experience storms on a regular basis. . According to the NOAA National Climactic Data Center “there are slightly more than 20 days a year with thunderstorms on average...” There are no probability studies available on summer storm occurrence. However, based on experience, as demonstrated above, the County can expect thunder and lightning every year, particularly in the summer months. Less frequently, the County will experience more damaging storms. Although microbursts or even small tornado-like events may occur periodically, these events typically affect fairly small localized areas. According NOAA data, Maine can expect an F0 or F1 tornado twice a year on average, but location is not predictable. The table below shows the Enhanced Fujita scale indicating wind speeds.

Enhanced Fujita Scale	
EF-0	65–85 mph winds
EF-1	86–110 mph
EF-2	111–135 mph
EF-3	136–165 mph
EF-4	166–200 mph
EF-5	>200 mph

Table 9 Tornadoes in Cumberland County Maine 1962 through 2014

<u>Location</u>	<u>County/Zone</u>	<u>St.</u>	<u>Date</u>	<u>Time</u>	<u>T.Z.</u>	<u>Type</u>	<u>Mag</u>	<u>Dth</u>	<u>Inj</u>
Totals:								0	1
<u>CUMBERLAND CO.</u>	CUMBERLAND CO.	ME	07/09/1962	10:55	CST	Tornado	F1	0	0
<u>CUMBERLAND CO.</u>	CUMBERLAND CO.	ME	10/03/1970	17:00	CST	Tornado		0	0
<u>CUMBERLAND CO.</u>	CUMBERLAND CO.	ME	08/11/1971	11:45	CST	Tornado	F1	0	0
<u>CUMBERLAND CO.</u>	CUMBERLAND CO.	ME	06/22/1974	13:30	CST	Tornado	F1	0	1
<u>SEBAGO LAKE</u>	CUMBERLAND CO.	ME	08/08/2004	17:00	EST	Tornado	F0	0	0
<u>BRUNSWICK</u>	CUMBERLAND CO.	ME	11/24/2005	13:16	EST	Tornado	F0	0	0
<u>WEST GORHAM</u>	CUMBERLAND CO.	ME	07/21/2010	17:48	EST-5	Tornado	EF0	0	0
<u>THOMPSON PT</u>	CUMBERLAND CO.	ME	07/27/2014	16:05	EST-5	Tornado	EF0	0	0
Totals:								0	1

Mag': Magnitude, 'Dth': Deaths, 'Inj': Injuries

Source: NOAA National Climactic Data center

Hurricanes are associated with flooding in this plan as the majority of storm damage is usually because of excessive rain.

Table 10 Hurricanes Affecting Cumberland County

Hurricane	Year	Category	Wind Speed In mph Sustained/gusts	Rainfall in Inches in Portland	Deaths/ Injuries Statewide
Carol	1954	Cat 1	60/74		7/3
Edna	1954	Cat 1	70	7.49	8
Bob	1991	TS	40/61	7.83	3/2
Floyd	1999	TS	50	4.4	---
Irene	2008	TS	52	1.13	---

Saffir–Simpson Hurricane Scale		
Category	Wind speed	Storm surge
	mph (km/h)	ft (m)
Five	≥156 (≥250)	>18 (>5.5)
Four	131–155 (210–249)	13–18 (4.0–5.5)
Three	111–130 (178–209)	9–12 (2.7–3.7)
Two	96–110 (154–177)	6–8 (1.8–2.4)
One	74–95 (119–153)	4–5 (1.2–1.5)
Additional classifications		
Tropical storm	39–73 (63–117)	0–3 (0–0.9)
Tropical depression	0–38 (0–62)	0 (0)

<http://serc.carleton.edu/download/images/10713/saffir-simpson-sm.gif>

HAZARD – SEVERE WINTER STORMS

Severe winter weather conditions are distinguished by low temperatures, strong winds, and often large quantities of snow. The types of winter storms in Maine are blizzards, ice storms, nor'easters, sleet, and heavy snowstorms.

Location

The entire County is subject to severe storms every winter, but historically, northern and western portions of the County receive more snowfall while coastal areas are more likely to have freezing rain, sleet, tide surges and flood damage.

Impact

Loss of electrical power and communication services can occur when utility lines yield under the weight of ice and snow, which can also cause road closures. These conditions can impede the response time of emergency services. Roof structures can collapse. The melting of snow pack in March and April is often gradual enough to prevent serious flooding, although there have been times when a quick melt has led to disastrous flood conditions.

Extent

During the winter months, Cumberland County often has heavy snowfall, or snow combined with high winds, freezing rain or ice storms. Winter storm precipitation amounts can exceed several inches of water equivalent (20-30 inches of snow), while wind speeds can be equal to or greater than those of a hurricane. Total seasonal snowfall ranges between 50 and 90 inches. The snowfall season usually runs from November to April.

Previous Occurrences

The following is a summary of some of the most severe winter storms in Cumberland County in the past 20 years, as reflected in Presidential Disaster Declarations and Emergency Declarations. Note that in several instances, flooding accompanied the winter storms. In addition to those listed, multiple other severe storms occurred during the same period that did not reach the level of a disaster or emergency declaration.



FEMA-DR-4208 Commercial St. Portland, ME
Picture: Shawn Patrick Ouellette/Staff Photographer Portland Press Herald

Table 11 Disaster and Emergency Declarations 1998-2015

Date	Year	County Damages	2015 Dollars	Event Type	Declaration
Jan 5-25	1998	4,465,694	6,493,530.03	Ice Storm	FEMA-1198-DR
March	2001			Severe Winter Storm	EM-1364
Dec. 17 – January 1	2003	\$396,919	511,285.60	Extreme Winter Weather	FEMA-1468-DR-ME
December	2004			Severe Winter Storm	EM-3190
January	2005			Severe Winter Storm	EM-3205
February	2005			Severe Winter Storm	EM-3206
March	2005			Severe Winter Storm	EM-3209
March	2005			Severe Winter Storm	EM-3210
December	2008			Severe Winter Storm	EM-3298
January 1	2009	\$4,439,697	4,825,749.64	Severe winter Storm/Flooding	FEMA-1815-DR-ME

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April 10	2010	\$1,379,492	1,499,445.35	Severe winter Storm/Flooding	FEMA-1891-DR-ME
March 25	2013	1,458,799.92	1,484,224.04	Winter Storm/Flooding	FEMA-4108-DR-ME
March 12	2015	1,354,396.62	1,354,396.62	Severe Winter Storm/Flooding	FEMA-4208-DR-ME

Table 12 Breakdown of Cost to Communities for the Presidential Declarations.

Municipality	1198 January 1998	1468 December 2003	1815 January 2009	1891 April 2010	4108 March 2013	4208 March 2015
Baldwin	51,054	---	55,199	54,947	10,222	7,958
Bridgton	215,776	---	107,973	--	30,437	21,768
Brunswick	301,680	---	242,411	28,587	124,878	106,830
Cape Elizabeth	125,116	---	175,203	51,593	55,055	42,823
Casco	131,386	---	---	22,455	---	---
Chebeague Island	---	---	25,748	228,413	---	4,913
Cumberland	277,962	---	45,074	4,814	43,089	51,630
Falmouth	210,338	8,523	41,858	48,847	59,133	53,319
Freeport	213,453	---	121,856	8,237	---	41,181
Frye Island	---	---	---	--	---	---
Gorham	200,265	---	194,313	37,208	75,583	64,996
Gray	246,103	9,056	128,218	42,011	40,206	38,027
Harpswell	47,905	---	14,834	4,161	7,902	4,232
Harrison	149,697	---	---	--	---	---
Long Island	8,732	---	7,587	379,863	---	13,265
Naples	191,016	---	24,654	12,911	17,041	---
New Gloucester	262,309	---	127,316	--	38,458	37,116
North Yarmouth	55,664	---	54,817	--	14,977	10,778
Portland	859,489	---	1,174,088	2,109,056	417,153	309,445
Pownal	91,851	---	52,431	--	17,308	8,299
Raymond	153,949	---	33,853	--	10,887	12,989
Scarborough	107,024	---	426,908	67,067	85,373	69,578
Sebago	113,167	---	54,671	24,390	---	14,611
South Portland	322,433	16,495	261,563	29,167	188,128	109,024
Standish	248,458	---	126,357	57,201	41,544	29,307
Westbrook	252,604	---	189,947	32,411	69,933	58,282
Windham	438,534	---	205,577	14,094	69,281	56,106
Yarmouth	261,825	30,732	145,763	45,418	27,707	21,863
County	4,955	---	1,865	--	1,253	---
Bridgton Water District	2,676	10,919	---	--	---	---

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Freeport Sewer District	1,739	---	---	--	---	---
Portland Water District	62,741	317,627	95,439	62,590	---	---
Brunswick/Topsham Water District	---	---	---	3,076	---	---
PNP's	165,373		131,930	11,681	---	166,056
Total	5,775,274	396,919	4,272,667	3,391,202	1,458,800	1,354,397
In 2015 Dollars	8,397,780	511,286	4,720,373	3,686,083	1,484,224	1,354,397

Probability

Based on its location in the Northeast and on the past 30 years of history, there is a high probability that Cumberland County will continue to experience winter snowstorms on a yearly basis, which will not likely produce significant damage. However, less frequently, the county will experience damaging snow and ice storms that rise to the level of disaster or emergency declaration, as evidenced by the chart above.

HAZARD – WILDFIRE

Wildfire is a natural phenomenon initially finding its origin in lightning; however, humans have become the greatest cause of fires in Maine. Wildland fires are those that burn vegetation such as grass, brush and timber. Wildland urban interface fires are created where homes meet highly volatile forest fuels. Both of these types of wild fire occur in Cumberland County.

Location and Extent:

Wildland fires can occur in any area of the County, but the most vulnerable areas are the smaller communities, especially those that have narrow roads inaccessible by today's fire equipment or lack of water supply. These fires typically extend to <100 acres.

Previous Occurrences:

The Maine Fire Service tracks all reported fire occurrences in the State on an annual basis. These are coded by cause: campfire, children, debris burning – which can include backyard burning as well as the agricultural practice of “burning over” blueberry fields, incendiary (includes arson), lightning, machinery (includes logging equipment, brush cutters as well as fires along power lines), miscellaneous, railroad and smoking. The chart below, provided by the Maine Fire Service, lists the wildland fires from 2010 through 2014 (the latest year analyzed as of the writing of this plan).

Fire County	CAUSE	# of Fires
CUMBERLAND	CAMPFIRE	7
CUMBERLAND	CHILDREN	9
CUMBERLAND	DEBRIS	18
CUMBERLAND	INCENDIARY	24
CUMBERLAND	MACHINE	21
CUMBERLAND	MISC	16
CUMBERLAND	RAILROAD	6
CUMBERLAND	SMOKING	11
	TOTALS	112
	Average YR	14

Forest fires remain one of the County's most significant hazards. Today, about 90% of all forest fires are caused by human activity while lightning causes about 10%. During dry periods, fire danger increases rapidly, especially in the spring and fall.

Impact:

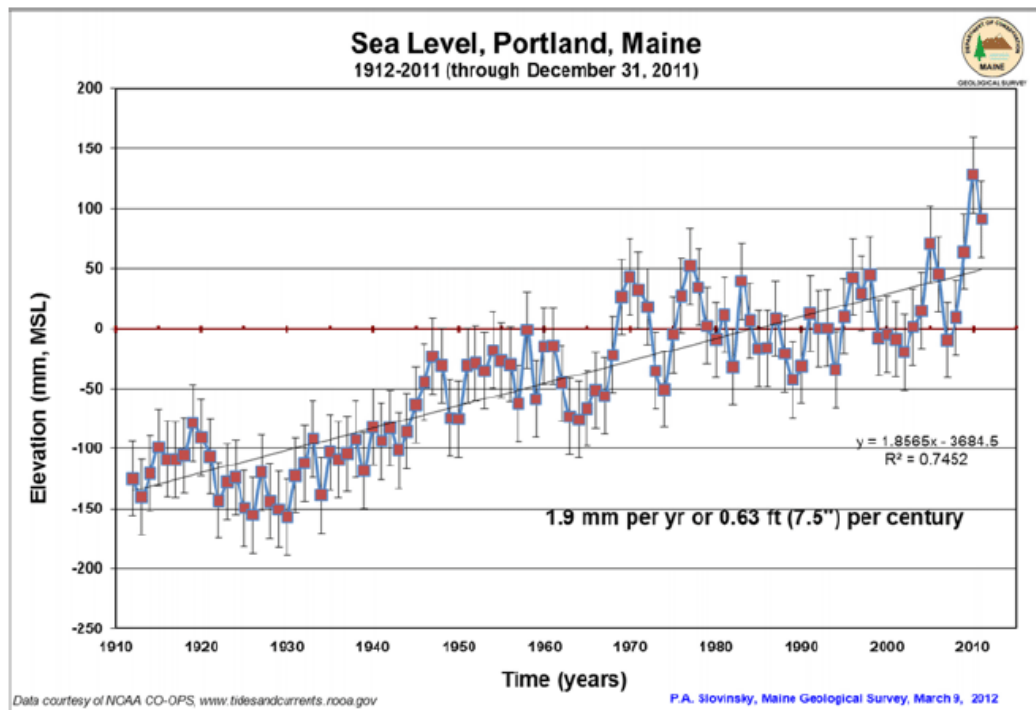
Despite containing a high percentage of heavily forested areas, Cumberland County has not experienced major wildfire events in recent years, with the last widespread wildfire occurring in 1947. This wildfire event caused multiple deaths and resulted in the burning of over 200,000 acres throughout the state of Maine, with the greatest impacts being in York County and on Mount Desert Island. Since the 1947 fire, the County experienced a major wildfire on May 3, 1951 and in October of 1961. As well, it is typical for the county to experience several minor wildfires per year. These fires are typically relatively small and quickly contained (depending on fire apparatus accessibility).

Probability of Occurrence.

Based on the past thirty years of historical records of forest fires, the Maine Forest Service Forest Protection Division anticipates that on a state level there will be between 600 – 700 low acreage fires (a low acreage fire is less than 100-acres) from all causes each year. However, using the last three decades of fire records, the probability of a major wildfire (>1,000 acres, according to the Maine Forest Service) is once a decade.

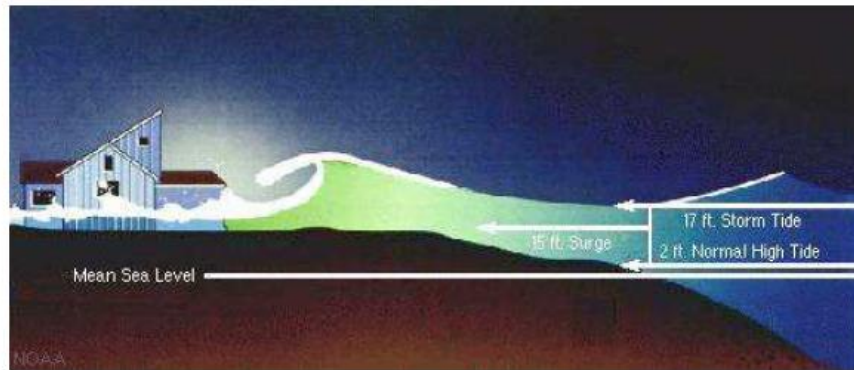
Hazard: Coastal Erosion

This hazard, newly moved to the High Hazard category, is included because of increasing intensity of storms and greater effects of storm damage along the coasts of the 12 municipalities affected. Rising sea levels increase the effect of these storms. While the damages are currently localized and minimal, the trend is increasing, and communities are experiencing more damage or damage in areas not previously affected.



According to the Maine State Hazard Mitigation Plan – 2013 Update:

One of the consequences of sea level rise is the damage that can occur from storm surges. Storm surge is simply water that is pushed toward the shore by the force of the winds swirling around the storm as well as low barometric pressure. This advancing surge combines with the normal tides to create the storm tide. In addition, wind driven waves are superimposed on the storm tide. This rise in water level can cause severe flooding in coastal areas, particularly when the storm tide coincides with the normal high tides. The following illustration shows how storm surge can increase flooding risk.



No one knows for sure how high the sea will rise or how quickly it will occur, but the IPCC has prepared a range of scenarios based on a scientific analysis of a number of variables including glacial ice melt, thermal expansion of water due to global warming, slowing of the Gulf Stream (there has been a 25% reduction during the past decade), and the melting of ice caps in Greenland and Antarctica. Based on the IPCC's projections, the Maine Geological Survey (MGS) is using for its studies a conservative, mid-range estimate of two (2) additional feet of sea level rise by the year 2100.

Location:

The coastal communities of Scarborough, Cape Elizabeth, Portland, South Portland, Falmouth, Cumberland, Yarmouth, Freeport, Brunswick and Harpswell, and the island towns of Long Island and Chebeague Island are those affected.

Extent:

Low-lying areas such as marshes, roads that run parallel and close to the shore and homes built on bluffs of the geologic Presumpscot formation mud are most vulnerable. Island communities express most concern with their ferry terminals and the effects coastal erosion will have on these fixed structures. The extent of the erosion hazard under the various sea-level rise scenarios has not been determined for individual roads and culverts. This would have to be calculated on a case-by-case basis.

Impact:

Damage to roads, erosion of protective barriers, and loss of property are among the largest impacts in Cumberland County to date. Other concerns, while outside the scope of this plan, include wetland migration and the effects of erosion on the natural habitat.

Probability:

According to the Maine State Hazard Mitigation Plan – 2013 Update, "...the gradual rise in the level of the sea is having a profound effect on the nature of coastal flooding. The sea has risen about 7.5 inches since

1900, and is conservatively projected by the Maine Geological Survey to rise by roughly two additional feet by 2100. Along the Maine Coast, if the 10-year and 100-year storm elevations are only one foot apart, a sea level rise of one (1) foot means that a storm that had a 1% chance of occurring in any one year (the 100-year storm) at the original elevation will have a 10% chance of occurring in any one year (the 10-year storm) at the new elevation. As a result, more homes, businesses, public infrastructure such as roads, and entire communities will be subject to more devastating coastal storms, as well as coastal erosion and landslides, on a more frequent basis. There is also concern in the scientific community that global warming may be increasing the intensity of coastal storms.”

PRIORITIZATION OF HAZARDS

The preceding profiles describe the range of hazards for which Cumberland County is at risk. The history of hazard events in the County is the best indicator of future risks faced by the County. In order to prioritize future mitigation efforts, the range of hazard types was evaluated for frequency, impacts, and extent of affected population. The hazards were then ranked by order of priority, based on these criteria. Only the top five have been evaluated further. The prioritization matrix is shown below:

Table 13

Hazard Type	Frequency	Impact	% of County at risk	Total Score
<i>High Priority</i>				
Flooding	4	4	4	12
Severe Winter Storm	4	4	4	12
Severe Summer Storm	4	2	4	10
Wildfire	3	2	4	9
Coastal Erosion	4	2	2	8
<i>Medium Priority</i>				
Hurricane (included in summer storms)	2	4	2	8
<i>Low Priority</i>				
Drought	1	2	4	7
Earthquake	1	2	4	7
Blight/infestation	1	2	3	6
Landslide	2	2	1	5
Avalanche	1	2	1	4
Ground subsidence	1	1	1	4

Frequency of events:

1- 10 years	=4
Greater than 10 years	=3
Greater than 50 years	=2
Greater than 100 years	=1

Impact:

Significant (multiple deaths, mass casualties, or millions of dollars in damages)	=4
Major (injuries, or 100,000's of dollars in damages)	=3
Moderate (injuries or 1,000's of dollars in damages)	=2
Minimal (no injuries or 100's of dollars in damages)	=1

% of County at risk:

All parts of county are vulnerable to hazard and might be impacted by an event	=4
All parts of county are vulnerable, but not all parts are likely to be impacted by an event	=3
Vulnerability and impacts are limited to certain regions of the county	=2
Vulnerability and impacts are localized	=1

This prioritization method remains valid for the 2017 Update. Coastal Erosion moved to High Priority in recognition of rising sea levels and community concerns.

ASSESSING VULNERABILITY: OVERVIEW

Requirement §201.6(c)(2)(ii):	The risk assessment shall include a description of the jurisdiction’s vulnerability to the hazards described in paragraph (c)(2)(i) of this section. This description shall include an overall summary of each hazard and its impact on the community.
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The hazard mitigation planning team identified critical facilities located within each municipality, using GIS data from the Maine Office of GIS, and Northeast States Emergency Consortium HAZUS documents. Critical facilities are defined by FEMA as “facilities that are critical to the health and welfare of the population and that are especially important following hazard events”. Critical facilities include, but are not limited to, shelters, police and fires stations, and hospitals. The critical facilities identified in Cumberland County are: municipal offices, fire stations, police stations, water treatment facilities, wastewater treatment plants, libraries, schools, shelters, hospitals, airports, dams, rescue units, armories, roads, electric lines, and telephone lines.

As seen in the above table, the five highest priority hazards identified for Cumberland County are flooding, severe winter storms, severe summer storms, wildfires, and coastal erosion. The following describes the vulnerability of critical facilities to each of these hazards:

Flooding: The typical damage resulting from flooding in Cumberland County is structural damage to roads and utility infrastructure. There may be other types of critical facilities that are susceptible to damage from flooding, but insufficient data was available to determine these facilities. Mitigation measures in the future might include a more comprehensive field analysis of vulnerability. However, due to the varied topography within the county and the availability of higher elevation sites within all municipalities, nearly all critical facility structures are located outside of the flood zones, with the possible exception of roads, some wastewater treatment plants, and island ferry terminals.

Severe Winter Storms: Winter storms damage overhead utility lines, cause flooding (ice jams and spring melt off) and dump debris and large amounts of snow on the roads. The County is also susceptible to ice storms, which can affect the same infrastructure. The more widespread events, such as blizzards and ice storms will typically impact the county through severe damage to overhead electric and utility line infrastructure and blockage of roads by debris. When accompanied by flooding, the impacts will be as described above.

Severe Summer Storms: Localized events, such as microbursts or small tornados have the potential to cause significant damage to structures, should they happen to occur in direct proximity to a critical structure. The more widespread events, such as hurricanes and tornados will typically impact the County through severe damage to overhead electric and utility line infrastructure and blockage of roads by debris. When accompanied by flooding, the impacts will be as described above.

Wildfire: The combination of a high degree of development within the County, which is still primarily heavily forested, creates the potential for significant damage to critical facilities, homes and commercial property in Cumberland County resulting from wildfires.

Coastal Erosion: Critical infrastructures such as roads running close to shorelines, wastewater treatment plants and ferry terminals are all subject to damage from coastal erosion caused by intense storms combined with rising sea levels.

ASSESSING VULNERABILITY: ADDRESSING REPETITIVE LOSS PROPERTIES

Requirement §201.6(c)(2)(ii):	The risk assessment must address National Flood Insurance Program (NFIP) insured structures that have been repetitively damaged by floods.
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Repetitive Loss Properties. Based on January 2016 information from the NFIP State Coordinator for the Maine Floodplain Management Program, there were 13 repetitive loss properties located in Cumberland County. Due to privacy laws, the plan only identifies the Town and the number of repetitive losses suffered within each Town. The properties were all single or multi-family residential properties except two properties which were non-residential, commercial properties. The Towns and number of properties in each Town, which reported repetitive losses include the following:

Table 14

Municipality	Number of Properties	Property Type	Number of Claims
Cape Elizabeth	1	Residential	3
Casco	3	Residential	8
Falmouth	1	Residential	2
Gorham	1	Residential	2
Gray	1	Residential	3
Harrison	1	Residential	2
Scarborough	2	Residential	3
South Portland	1	Residential	5
Westbrook	1	Non-residential	3
Yarmouth	1	Non-residential	2

ASSESSING VULNERABILITY: IDENTIFYING STRUCTURES

Requirement §201.6(c)(2)(ii)(A):	The plan should describe vulnerability in terms of the types and numbers of existing and future buildings, infrastructure and critical facilities located in the hazard area.
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The following table lists the type and numbers of critical facilities in each municipality in Cumberland County.

Table 15

Municipality	Municipal Office	Fire Station	Police Station	Water Treatment	WWTP – Major	WWTP – Minor	Schools	Shelters	Hospital/ Clinic	Airport/ Seaport	Dams	Rescue	Electrical Sub-Stations	Telecom Structures
Baldwin	1	3	0	0	0	0	2	1	0	0	1	0	0	0
Bridgton	1	4	1	1	0	1	3	1	1	1	5	1	0	2
Brunswick	1	2	1	1	1	4	8	5	2	2	1	2	0	5
Cape Elizabeth	1	2	1	0	0	1	5	2	0	1	0	1	0	2
Casco	1	2	0	0	0	0	2	2	0	0	0	2	0	2
Chebeague Isl.	1	1	0	0	0	0	1	1	0	0	0	1	0	0
Cumberland	1	2	1	0	0	0	5	1	0	0	1	3	0	1
Falmouth	1	4	1	0	1	1	5	3	0	1	1	2	0	4
Freeport	1	1	1	0	1	0	5	2	0	0	0	1	0	1
Frye Island	1	1	0	0	0	0	0	1	0	0	0	0	0	0
Gorham	1	3	1	0	0	2	5	0	0	1	0	2	1	10
Gray	1	3	0	0	0	0	3	2	0	0	1	1	0	4
Harpswell	1	3	0	0	0	1	2	2	0	1	0	3	0	1
Harrison	1	1	0	0	0	0	1	1	0	1	1	0	0	
Long Island	1	1	0	0	0	0	1	2	0	0	0	1	0	1
Naples	1	1	0	0	0	0	4	3	0	0	2	2	0	0
New Gloucester	1	1	0	0	0	0	3	1	0	1	4	1	0	1
North Yarmouth	1	1	0	1	0	0	1	1	0	1	0	1	0	2
Portland	1	8	6	1	1	5	34	5	3	1	0	3	0	1
Pownal	1	1	0	0	0	0	1	1	0	1	1	0	0	20
Raymond	1	3	0	0	0	0	3	1	0	0	1	3	0	1
Scarborough	1	6	1	1	1	1	8	1	0	0	0	2	0	1
Sebago	1	3	0	0	0	0	1	2	0	0	4	1	0	6
South Portland	1	6	1	0	1	9	13	7	0	0	0	2	0	0
Standish	1	3	0	0	1	0	4	2	0	0	1	2	0	8
Westbrook	1	2	1	0	1	0	9	2	1	1	3	2	0	2
Windham	1	4	1	0	3	0	4	4	1	1	1	2	0	2
Yarmouth	1	4	1	0	1	0	5	2	0	0	2	2	1	2
TOTAL	28	76	18	5	12	26	138	60	8	14	30	43	2	1
														80

Source: Cumberland County Emergency Management Agency

Vulnerability of existing buildings, infrastructure and critical facilities.

Flooding:

- Buildings. There are very few buildings in Cumberland County that are vulnerable to flood damages. Most of the developed areas in the County are located outside of designated floodplains and are thus not very vulnerable to flooding.

- Infrastructure. Roads and their associated storm drainage systems are the most vulnerable category of infrastructure. Much of the County is still rural in nature and is serviced by a network of rural roads that do not have proper storm drainage systems. These roads are very vulnerable to flooding caused by heavy downpours and/or the blockage of drainage systems by ice or debris.
- Critical facilities. Due to varied topography within the County and the availability of higher elevation sites within all municipalities, nearly all critical facilities are located outside of floodplains.

Severe Winter Storms:

- Buildings. All buildings in Cumberland County are vulnerable to winter storm damage. Damages can include burst water pipes during power outages, interior water damages due to ice dams forming on roofs and occasionally roof collapses due to heavy loads.
- Infrastructure. Roads and their associated storm drainage systems are the most vulnerable category of infrastructure. They can become temporarily blocked due to heavy snow falling over a short period of time or ice, which can build up on their surfaces. Water main breaks due to cold weather can also occur. Roads and their storm drainage systems can become blocked due to heavy snow, ice, and debris such as tree limbs.
- Critical facilities. All critical facilities in Cumberland County are vulnerable to winter storms in the same manner that individual buildings are vulnerable. However, some of the critical facilities throughout the County have back-up generator systems that allow heating systems to continue during a power outage.

Severe Summer Storms:

- Buildings. There are very few buildings in Cumberland County that are vulnerable to summer storms and associated flooding. With the exception of some areas in the outlying towns, most of the developed areas in the County are located outside of designated floodplains and are thus not very vulnerable to flooding.
- Infrastructure. Roads and their associated storm drainage systems are the most vulnerable category of infrastructure. They can become flooded over a short period of time during intense periods of rain. Roads and their storm drainage systems can become blocked due to debris such as tree limbs.
- Critical facilities. Due to varied topography within the County and the availability of higher elevation sites within all municipalities, nearly all critical facilities are located outside of floodplains.

Wildfires:

- Buildings. Almost all buildings within Cumberland County could be vulnerable to wildfire damages if not easily accessible by firefighting crews. Most of the rural areas are heavily forested and could be vulnerable to fire under certain conditions such as prolonged drought.
- Infrastructure. Roads and their associated storm drainage systems are the least vulnerable category of infrastructure. Although during wildfire events roads may become closed, it would be expected that once the fire is under control, the road could reopen without experiencing heavy damages.
- Critical facilities. All critical facilities in Cumberland County could be vulnerable to wildfires in the same manner that individual buildings could be vulnerable.

Coastal Erosion:

- Buildings: Those buildings which were built before zoning and shoreline ordinances were placed into effect may be vulnerable to damage to buildings or property.
- Infrastructure: Roads and low bridges are most at risk due to erosion and higher storm surges.
- Critical facilities: Those facilities built in low lying areas or into the water are most at risk.

Vulnerability of future buildings, infrastructure and critical facilities.

Flooding:

- Buildings. All of the municipalities in Cumberland County are in the flood insurance program, and all have municipal Shoreline zoning ordinances that generally prohibit the construction of residential, commercial and industrial structures in floodplains. Therefore, flooding of future buildings is not likely to be a serious issue.
- Infrastructure. Future roads and their associated storm drainage systems are the most vulnerable category of infrastructure. However, State and local road construction standards generally ensure that new roads are properly constructed with adequate drainage systems. Most roads (with the exception of some camp roads) in the public domain must be designed by a licensed professional engineer. Therefore, flooding of future roads is not likely a serious issue.
- Critical facilities. Conditions for future critical facilities would be the same as those described above for buildings.

Severe Winter Storms:

- Buildings. New buildings in Cumberland County are less vulnerable to winter storm damage. Damages can include burst water pipes during power outages, interior water damages due to ice dams forming on roofs and occasionally roof collapses due to heavy loads; however, with current building codes for new construction, water damage and failure from snow load should be limited.
- Infrastructure. Roads and their associated storm drainage systems will continue to be the most vulnerable category of infrastructure. They can become temporarily blocked due to heavy snow falling over a short period of time or ice that can build up on their surfaces. Water main breaks due to cold weather can also occur. Roads and their storm drainage systems can become blocked due to heavy snow, ice, and debris such as tree limbs.
- Critical facilities. Future critical facilities in Cumberland County are vulnerable to winter storms in the same manner that individual buildings are vulnerable. However, some of them will have back-up generator systems that allow heating systems to continue during a power outage.

Severe Summer Storms:

- Future buildings in Cumberland County will be vulnerable to summer storms and associated flooding in the same manner as existing buildings. With the exception of some areas in the outlying towns, most of the future development within the County will be located outside of designated floodplains and are thus not very vulnerable to flooding.
- Infrastructure. New roads and their associated storm drainage systems are the most vulnerable category of infrastructure. However, State and local road construction standards generally ensure that new roads are properly constructed with adequate drainage systems. Most roads (with the exception of some camp roads) in the public domain must be designed by a licensed professional engineer. Therefore, flooding of future roads is not likely a serious issue.
- Critical facilities. Future critical facilities in Cumberland County are vulnerable to summer storms in the same manner that individual buildings are vulnerable. However, some of them will have back-up generator systems which allow heating systems to continue during a power outage.

Wildfires:

- Buildings. New buildings within Cumberland County will be vulnerable to wildfire damages in the same manner as existing buildings. With the exception of some areas in the metropolitan areas, most of the rural areas are heavily forested and thus are very vulnerable to fire.

- Infrastructure. New roads and their associated storm drainage systems are the least vulnerable category of infrastructure. Although during wildfire events roads may become closed, it would be expected that once the fire is under control, the road could reopen without experiencing heavy damages.
- Critical facilities. All future critical facilities in Cumberland County are vulnerable to wildfires in the same manner that individual buildings are vulnerable.

Coastal Erosion:

New buildings will be subject to shoreline zoning ordinances, which many communities are now strengthening. Old structures will be vulnerable to coastal erosion. The same holds true for infrastructure and critical facilities. Some critical facilities, by nature of their usage must remain in low-lying or vulnerable areas (wastewater treatment, etc.). This is a developing situation and will be addressed through engineering studies and policies put in place by each municipality.

ASSESSING VULNERABILITY: ESTIMATING POTENTIAL LOSSES

Overview:

This section of the Plan relies on historical damages as the basis for estimating future losses, subject to the following:

- Presidential Disaster Declarations have been used where possible, updated for inflation using the Consumer Price Index calculator from the U.S. Department of Labor, Bureau of Labor Statistics.
- Where statewide or county damages are used to determine damages for a specific jurisdiction, the damages are pro-rated using the 2010 Census.

Flooding. This plan uses worst-case, real-life damages to calculate potential flood losses, and assumes that historic patterns will hold for the future. The worst-case flood is the Patriot's Day Flood of 2007, which resulted in a Presidential Disaster Declaration of \$7,145,955 in damages to Cumberland County alone. Using the Consumer Price Index, the damages in 2015 dollars would be \$8,168,691.

In the same way, the winter storm of record is the 1998 Ice Storm with damages of \$5,775,274, or \$8,397,780 in 2015 dollars.

The per capita cost of \$29.00 for the Patriot's Day Storm is calculated by taking the population of Cumberland County in 2010 (281,674) and dividing it into total 2007 flood damages in 2015 dollars (\$8,168,691). Similarly, the Ice Storm of 1998 cost \$31.62 per capita. (population of Cumberland County 265,612; storm cost in 2015 dollars (\$8,397,780) Census figures from U.S. Census Bureau.

The methodology for calculating potential losses in Cumberland County is to assume the greater of:

- 1) Actual damages updated using the Consumer Price Index, or
- 2) Flood losses based on \$29.54 per capita. Each town's population is multiplied by \$29.54 to get potential damages.

Potential losses were figured using the following:

Table 16

Consumer Price Index 1982-1984 = 100		
1947 = 22.3		
1980 = 82.4	1992 = 140.3	2004 = 188.9
1981 = 90.9	1993 = 144.5	2005 = 195.3
1982 = 96.5	1994 = 148.2	2006 = 201.6
1983 = 99.6	1995 = 152.4	2007 = 207.3
1984 = 103.9	1996 = 156.9	2008 = 215.3
1985 = 107.6	1997 = 160.5	2009 = 214.5
1986 = 109.6	1998 = 163.0	2010 = 218.1
1987 = 113.6	1999 = 166.6	2011 = 224.9
1988 = 118.3	2000 = 172.2	2012 = 229.6
1989 = 124.0	2001 = 177.1	2013 = 232.9
1990 = 130.7	2002 = 179.9	2014 = 236.7
1991 = 136.2	2003 = 184.0	2015 = 237.0

Table 17 Cumberland County Population by municipality

Town	2000	2010	Net Change	Growth Rate
Baldwin	1,290	1,525	235	18.22%
Bridgton	4,883	5,210	327	6.70%
Brunswick	21,172	20,278	(894)	-4.22%
Cape Elizabeth	9,068	9,015	(53)	-0.58%
Casco	3,469	3,742	273	7.87%
Chebeague Island	341	341	-	0.00%
Cumberland	7,159	7,211	52	0.72%
Falmouth	10,310	11,185	875	8.50%
Freeport	7,800	7,879	79	1.00%
Frye Island	-	5	5	
Gorham	14,141	16,381	2,240	15.84%
Gray	6,820	7,761	941	13.80%
Harpwell	5,239	4,740	(499)	-9.50%
Harrison	2,315	2,730	415	17.90%
Long Island	202	230	28	13.80%
Naples	3,274	3,872	598	18.30%
New Gloucester	4,803	5,542	739	15.38%
North Yarmouth	3,210	3,565	355	11.05%
Portland	64,249	66,194	1,945	3.02%
Pownal	1,491	1,474	(17)	-1.14%
Raymond	4,299	4,436	137	9.12%
Scarborough	16,970	18,919	1,949	11.48%
Sebago	1,433	1,719	286	19.95%

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South Portland	23,324	25,002	1,678	7.19%
Standish	9,285	9,874	589	6.34%
Westbrook	16,142	17,494	1,352	8.38%
Windham	14,904	17,001	2,097	14.07%
Yarmouth	8,360	8,349	(11)	-0.13%
County	265,953	281,674	15,721	5.91%

Population figures from US Census Bureau

The maximum flood loss is the greater of 2015 loss or per capita loss.

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Table 18										
Patriot's Day Storm	DR 1693 April 2007	In 2015 Dollars	Potential Losses based on Per Capita \$29.00	Maximum Potential Flood Loss in dollars		Great Ice Storm of '98	DR 1198 Jan. 1998	In 2015 Dollars	Potential Losses based on Per Capita \$32	Maximum Potential Winter Storm Loss in dollars
Baldwin	263,760	301,591	44,225	301,591		Baldwin	51,054	58,361	48,800	58,361
Bridgton	93,511	106,894	151,090	151,090		Bridgton	215,776	246,658	166,720	246,658
Brunswick	52,550	60,071	588,062	588,062		Brunswick	301,680	344,857	648,896	648,896
Cape Elizabeth	169,375	193,616	261,435	261,435		Cape Elizabeth	125,116	143,023	288,480	288,480
Casco	448,410	512,587	108,518	512,587		Casco	131,386	150,190	119,744	150,190
Chebeague Island	N/A	N/A	N/A	N/A		Chebeague Island	N/A	N/A	N/A	N/A
Cumberland	499,073	570,886	209,119	570,886		Cumberland	277,962	317,744	230,752	317,744
Falmouth	108,650	124,200	324,365	324,365		Falmouth	210,338	240,442	357,920	357,920
Freeport	120,986	138,302	228,491	228,491		Freeport	213,453	244,003	252,128	252,128
Frye Island	8,854	10,121	145	10,121		Frye Island	---	---	---	---
Gorham	82,366	94,154	475,049	475,049		Gorham	200,265	228,927	524,192	524,192
Gray	171,641	196,206	225,069	225,069		Gray	246,103	281,325	248,352	281,352
Harpswell	48,931	55,934	137,460	137,460		Harpswell	47,905	54,761	151,680	151,680
Harrison	139,326	159,266	79,170	159,266		Harrison	149,697	171,122	87,360	171,122
Long Island	326,377	373,088	6,670	373,088		Long Island	8,732	9,982	736	9,982
Naples	252,876	289,068	112,288	289,068		Naples	191,016	218,354	123,904	218,354
New Gloucester	46,495	53,149	160,718	160,718		New Gloucester	262,309	299,851	177,344	299,851
North Yarmouth	18,164	20,764	103,385	103,385		North Yarmouth	55,664	63,631	114,080	114,080
Portland	2,327,749	2,660,899	1,919,626	2,660,899		Portland	859,489	982,500	2,118,208	2,118,208
Pownal	20,024	22,890	42,746	42,746		Pownal	91,851	104,997	47,168	104,997
Raymond	130,739	149,450	128,644	149,450		Raymond	153,949	175,982	141,952	175,982
Scarborough	557,178	636,922	548,651	636,922		Scarborough	107,024	122,341	605,408	605,408

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Sebago	139,276	159,209	49,851	159,209		Sebago	113,167	129,364	55,008	129,364
South Portland	245,551	280,695	725,058	725,058		South Portland	322,433	368,580	800,064	800,064
Standish	51,453	58,817	286,346	286,346		Standish	248,458	284,018	315,968	315,968
Westbrook	98,500	112,597	507,326	507,326		Westbrook	252,604	288,757	559,808	559,808
Windham	149,401	170,783	493,029	493,029		Windham	438,534	501,297	544,032	544,032
Yarmouth	63,679	72,793	242,121	242,121		Yarmouth	261,825	299,298	267,168	299,298
County	9,295	10,625	--	--		County	4,955	5,664	--	--
Other	329,760	376,956	---	---		Other	232,529	265,809	---	---
Totals	7,145,955	8,168,691				Total	5,775,274	8,397,780		

2015 dollars figured from Bureau of Labor CPI calculator <http://data.bls.gov/cgi-bin/cpicalc.pl>

Summer Storms This plan uses worst-case, real-life damages to calculate potential summer storm damages, and assumes that in the future, historic pattern the historic pattern will repeat itself. Hurricane Edna (1954) was the most devastating summer storm to hit Maine, and impacted the State ten days after Hurricane Carol. (DR 24) It caused an estimated \$25,000,000 in damages (from US Weather Bureau Office (<https://noaahrd.wordpress.com/2014/09/10/60th-anniversary-of-hurricane-edna/>)). The Disaster

Declaration was for the entire state.

The damage in 2015 dollars would be approximately \$220.2 million (multiply \$25 million by 237– the CPI for 2015, and divide by 26.9 – the CPI for 1954). There has been substantial development, especially in the coastal areas since 1954. The low incidence of hurricanes in Maine keeps this within the category of summer storms; however, if hurricane probability were to increase, it would be included in future updates of the plan as a High Priority.

The methodology for calculating potential summer storm damages in Cumberland County is based on the damages that occurred in the State of Maine in 1954 with Hurricane Edna. The population of the State (from the 2010 census) is 1,328,361. Divide \$220.2 million (the 1954 damages in 2015 dollars) by 1,328,361 to get a per capita cost of \$166. Multiply each town's population by \$166 to get potential summer storm damages.

Potential Summer Storm Damage in Cumberland County		
Baldwin	1,525	\$253,150
Bridgton	5,210	\$864,860
Brunswick	20,278	\$3,366,148
Cape Elizabeth	9,015	\$1,496,490
Casco	3,742	\$621,172
Chebeague Island	341	\$56,606
Cumberland	7,211	\$1,197,026
Falmouth	11,185	\$1,856,710
Freeport	7,879	\$1,307,914
Frye Island	5	\$830
Gorham	16,381	\$2,719,246
Gray	7,761	\$1,288,326
Harpswell	4,740	\$786,840
Harrison	2,730	\$453,180
Long island	230	\$38,180
Naples	3,872	\$642,752
New Gloucester	5,542	\$919,972
North Yarmouth	3,565	\$591,790
Portland	66,194	\$10,988,204
Pownal	1,474	\$244,684
Raymond	4,436	\$736,376
Scarborough	18,919	\$3,140,554
Sebago	1,719	\$285,354
South Portland	25,002	\$4,150,332
Standish	9,874	\$1,639,084
Westbrook	17,494	\$2,904,004
Windham	17,001	\$2,822,166

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Yarmouth	8,349	\$1,385,934
TOTAL for County	281,674	46,757,884

Wildfires. This plan uses worst-case, real-life damages to calculate potential wildfire losses, and assumes that in the futures, the historic pattern will repeat itself.. The 1947 fire was the worst on record, although it was actually a series of wildfires that flared over Eastern and Southern Maine. The 1947 fire caused an estimated \$30,000,000 (www.uninets.net/~dsrowley/Fires%20of%201947.pdf) in damages to Cumberland, Hancock, Oxford, and York Counties.

The damage in 2015 dollars would be about \$318.8 million (multiply \$30 million by 237– the CPI for 2015, and divide by 22.3 – the CPI for 1947). While there is significantly more development in each of these counties today than there was in 1947, fire-fighting capabilities have also increased so there may be no need to further increase the damage estimate. The probability that a wildfire such as the 1947 fire will hit Maine during the five-year period covered by this Plan is dependent upon such factors as rainfall, winds, and ignition sources, as well as fire apparatus accessibility.

The methodology for calculating potential wildfire losses in Cumberland County is based on the damages that occurred in the 1947 fire in Cumberland, Hancock, Oxford and York Counties. The population of these counties is 591,055; divide \$318.8 million (the 1947 fire in 2015 dollars) by 591,055 to get a per capita cost of \$540. Then multiply each town's population by \$540 to get potential wildfire damages.

Potential Wildfire Damages in Cumberland County		
Municipality	2010 Population	Potential Losses based on Per Capita \$540.00
Baldwin	1,525	\$823,500
Bridgton	5,210	\$2,813,400
Brunswick	20,278	\$10,950,120
Cape Elizabeth	9,015	\$4,868,100
Casco	3,742	\$2,020,680
Chebeague Island	341	\$184,140
Cumberland	7,211	\$3,893,940
Falmouth	11,185	\$6,039,900
Freeport	7,879	\$4,254,660
Frye Island	5	\$2,700
Gorham	16,381	\$8,845,740
Gray	7,761	\$4,190,940
Harpswell	4,740	\$2,559,600
Harrison	2,730	\$1,474,200
Long island	230	\$124,200
Naples	3,872	2,090,880
New Gloucester	5,542	2,992,680
North Yarmouth	3,565	1,925,100
Portland	66,194	\$35,744,760
Pownal	1,474	\$795,960
Raymond	4,436	\$2,395,440
Scarborough	18,919	\$10,216,260
Sebago	1,719	\$928,260
South Portland	25,002	\$13,501,080
Standish	9,874	\$5,331,960

Westbrook	17,494	\$9,446,760
Windham	17,001	\$9,180,540
Yarmouth	8,349	\$4,508,460
County Total	281,674	\$152,103,960

Coastal Erosion. Since this is a developing hazard with increasing sea levels and more intense storms, it is not yet possible to calculate the per capita estimate of damages (from coastal erosion) due to insufficient data and lack of reporting methodology by communities. In the next five years, CCEMA will work with local communities to document these damages separately from other storm damage.

ASSESSING VULNERABILITY: ANALYZING DEVELOPMENT TRENDS

Requirement §201.6(c)(2)(iii)(C):	The plan should describe vulnerability in terms of providing a general description of land uses and development trends within the community so that mitigation options can be considered in future land uses decisions.
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Cumberland County is Maine's most populous County. Land use within the County ranges from densely populated urbanized areas to suburban residential areas to farm and forestland. The County contains Portland, which is Maine's most populous city. All of the communities in the County have enacted comprehensive plans, in compliance with Maine statute. All communities are participants in the NFIP program and all communities have floodplain ordinances to regulate development within flood zones. All but one community have enacted zoning and/or shoreline ordinances.

As can be seen by the population table above, overall population growth in the County between 2000 and 2010 was almost 6%. However, some communities experienced growth rates of up to 20% or during this period, while other communities experienced practically no growth at all. Several communities lost population including Brunswick and Harpswell, possibly as a result of the closure of Naval Air Station Brunswick. A clear trend in the county is that much of the residential growth is occurring in the suburban and rural communities.

As the populations of the suburban towns grows, so too does the demand for land that encroaches on historically forested and riparian areas. New population growth in these areas may contribute to hazard affects particularly when buffers between human activities and wild lands are not protected. This has placed a burden on the suburban towns as they deal with urban interface fire issues and expansion of infrastructure into these more remote areas.

Mitigation options used for future land-use decisions are being incorporated into municipality development and community planning goals. Because of these options and ordinances, little development in hazard prone areas has taken place affecting the vulnerability of the jurisdictions. Regional cooperation is required in order to analyze land use practices, which may exacerbate hazards, and to implement strategies to deal with the changing demographics. At the community level, land use planning goals include ensuring the efficient allocation and management of resources and protection of the environment through compliance with federal, state and local laws and regulations.

MULTI-JURISDICTIONAL RISK ASSESSMENT

Requirement §201.6(c)(2)(iii):	For multi-jurisdictional plans, the risk assessment section must assess each jurisdiction's risks where they vary from the risks facing the entire planning area.
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The following are hazards for which all areas of the County are subject to the same general risk:

- Severe winter storms
- Severe summer storms
- Riverine Flooding
- Wildfires (with some limited variance among the communities, particularly a lower degree of risk within the immediate Greater Portland area).

2017

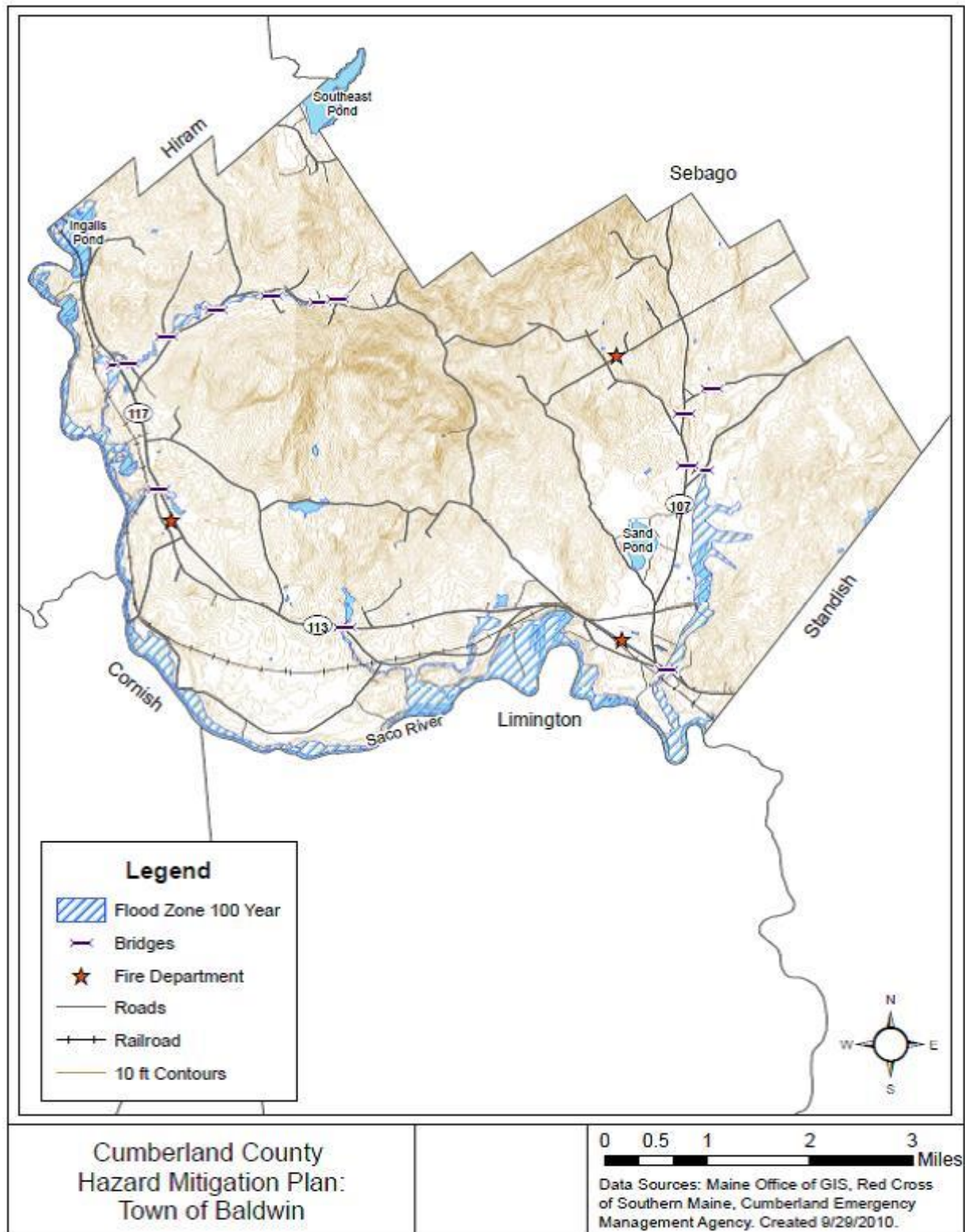
The following hazards primarily affect the coastal communities of Scarborough, Cape Elizabeth, South Portland, Portland, Falmouth, Cumberland, Yarmouth, Freeport, Brunswick, Long Island, Chebeague Island, and Harpswell:

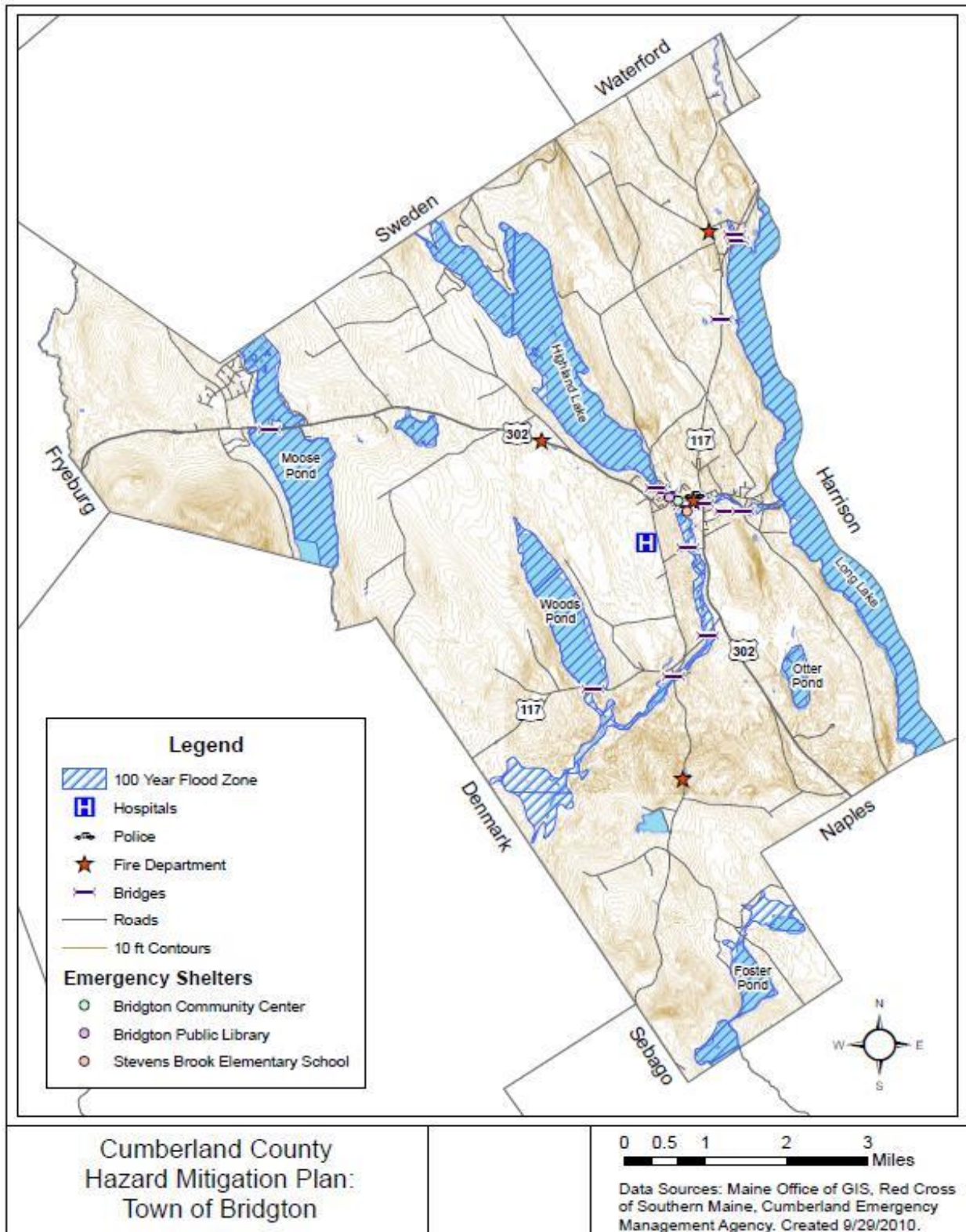
- Coastal erosion

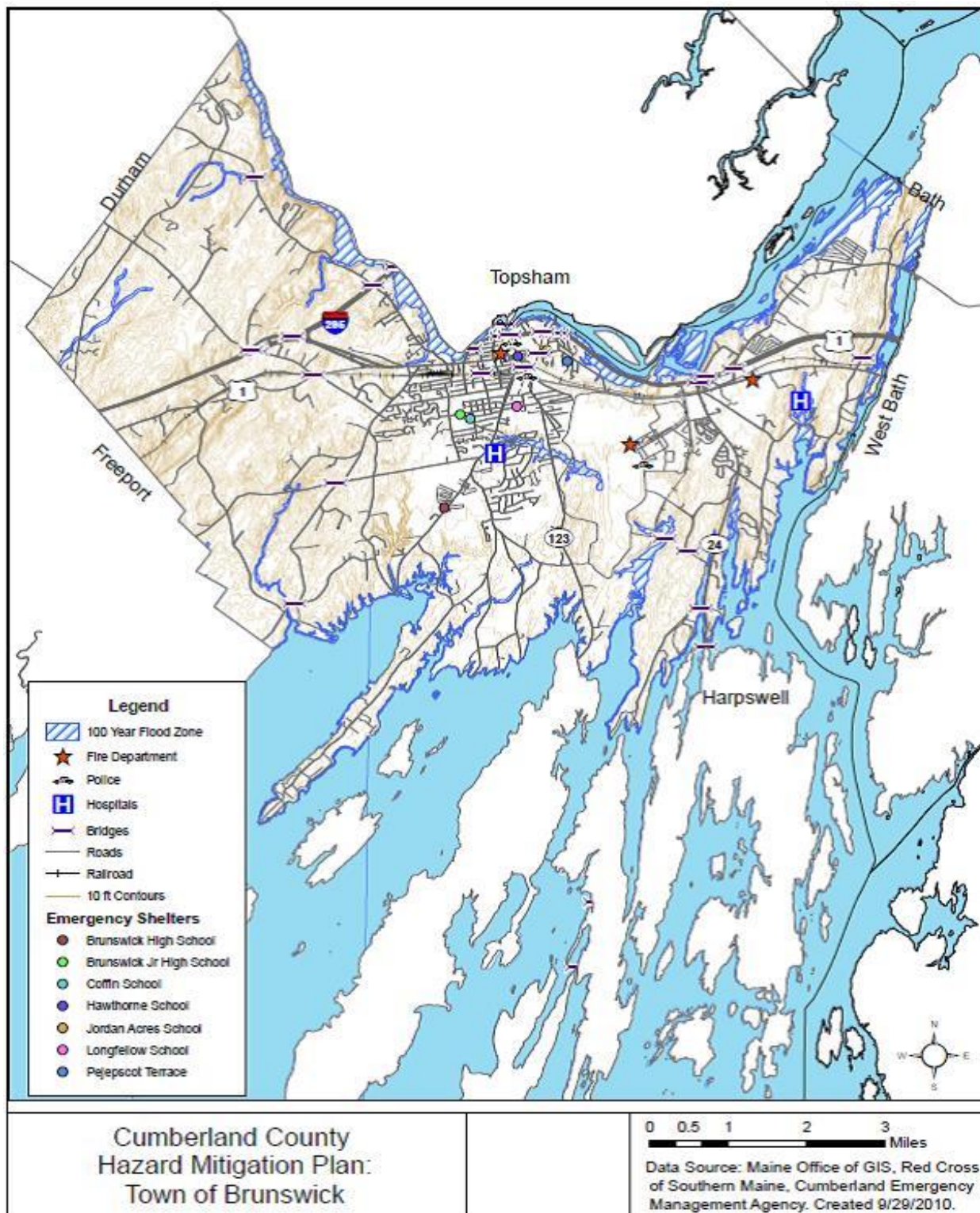
COUNTY BASE MAPS

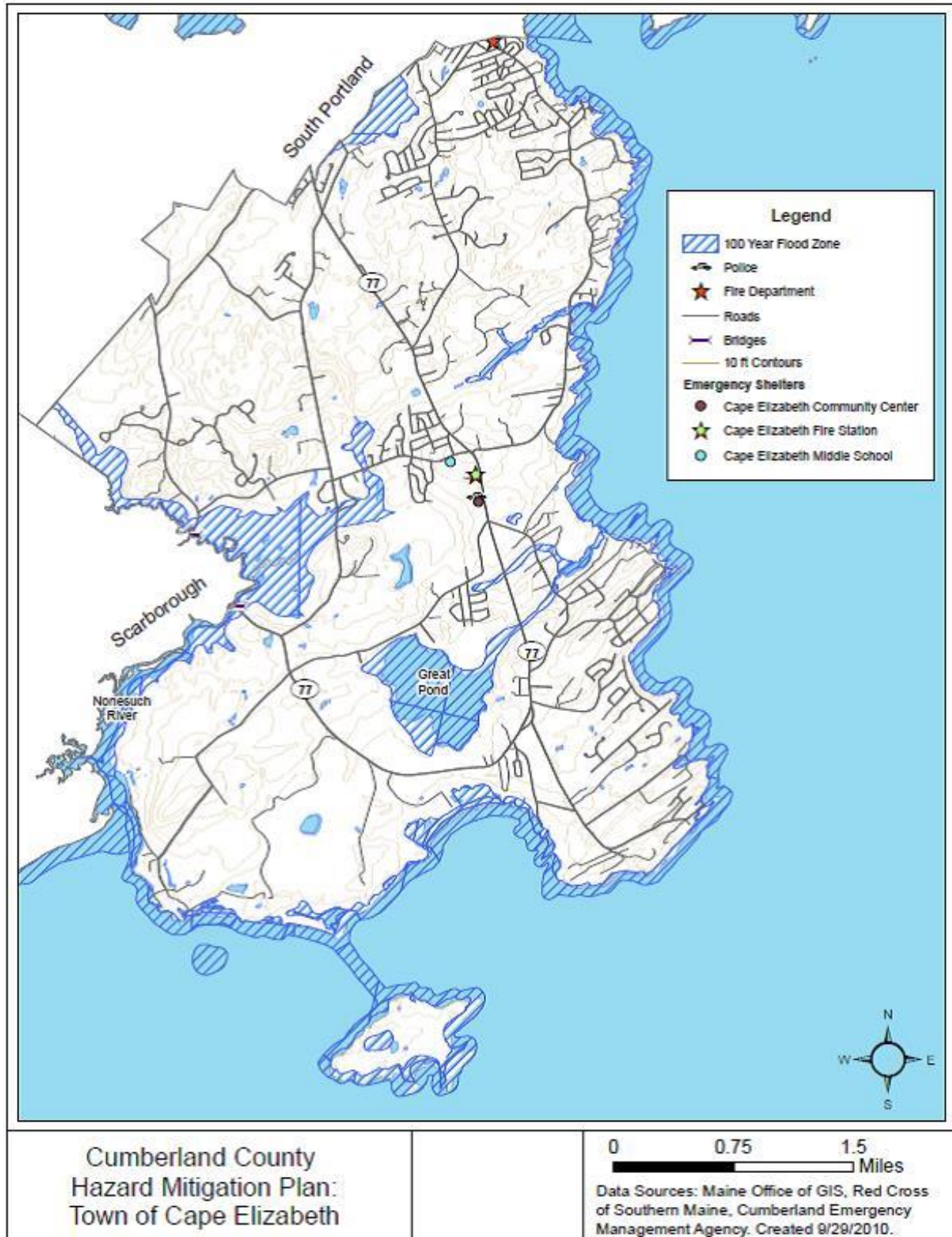
Following are base maps of the 28 cities and towns in Cumberland County. Data was obtained from the Maine Office of GIS, Maine DEP, Maine Geological Survey, Maine Department of Transportation and the individual municipalities. Each figure shows the municipal boundary, topographic relief, floodplains, critical facilities and principal roads. The maps were created for the 2012 Plan and were reviewed for accuracy for the 2017 Plan.

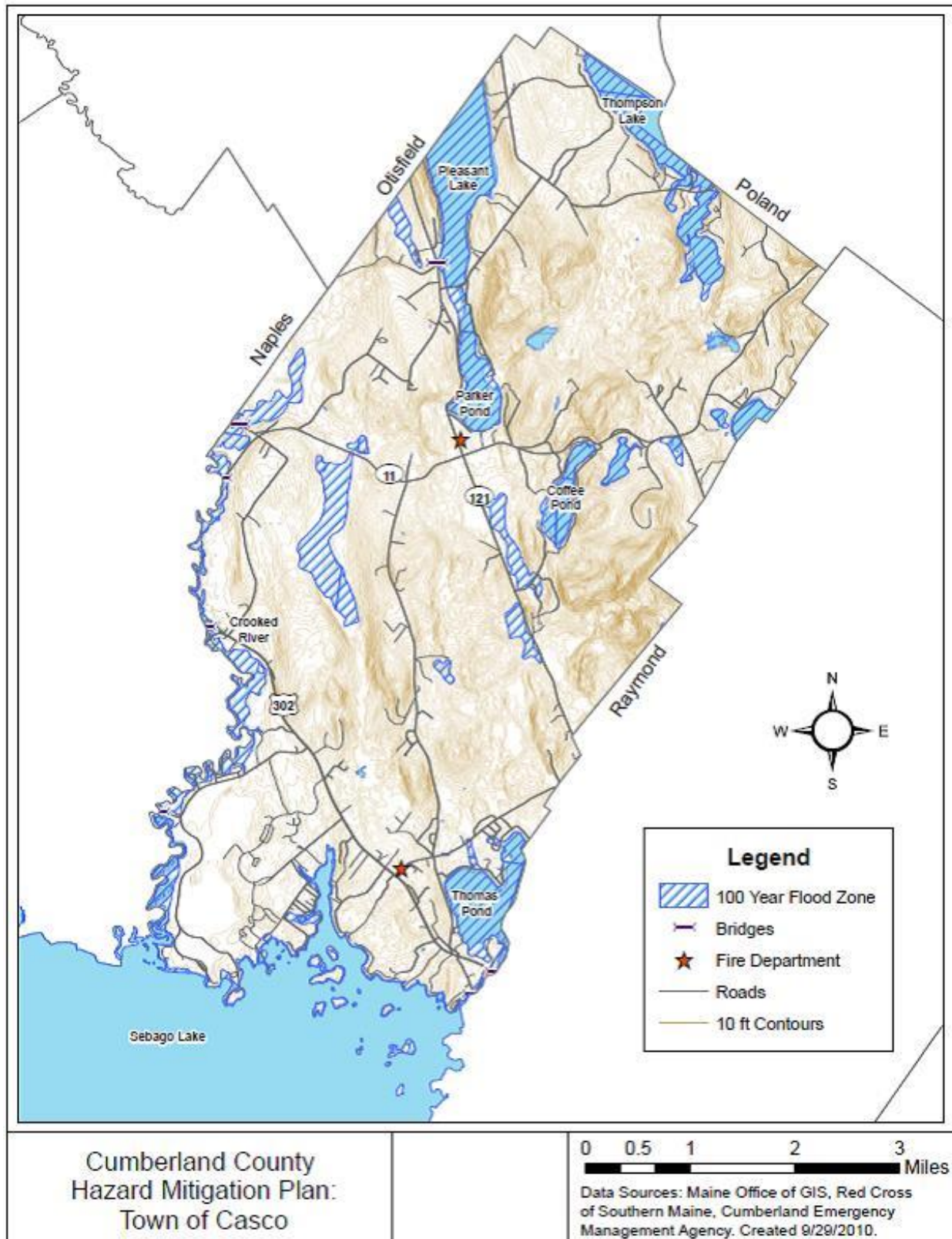
The primary flood analysis data used was the FEMA FIRM flood zone areas. The Army Corps of Engineers SLOSH data for Cumberland County was obtained and examined for storm surge inundation areas. These areas appeared to follow roughly with the FEMA FIRM data. LIDAR mapping has been done on many areas of the county, but the analysis is still in process.

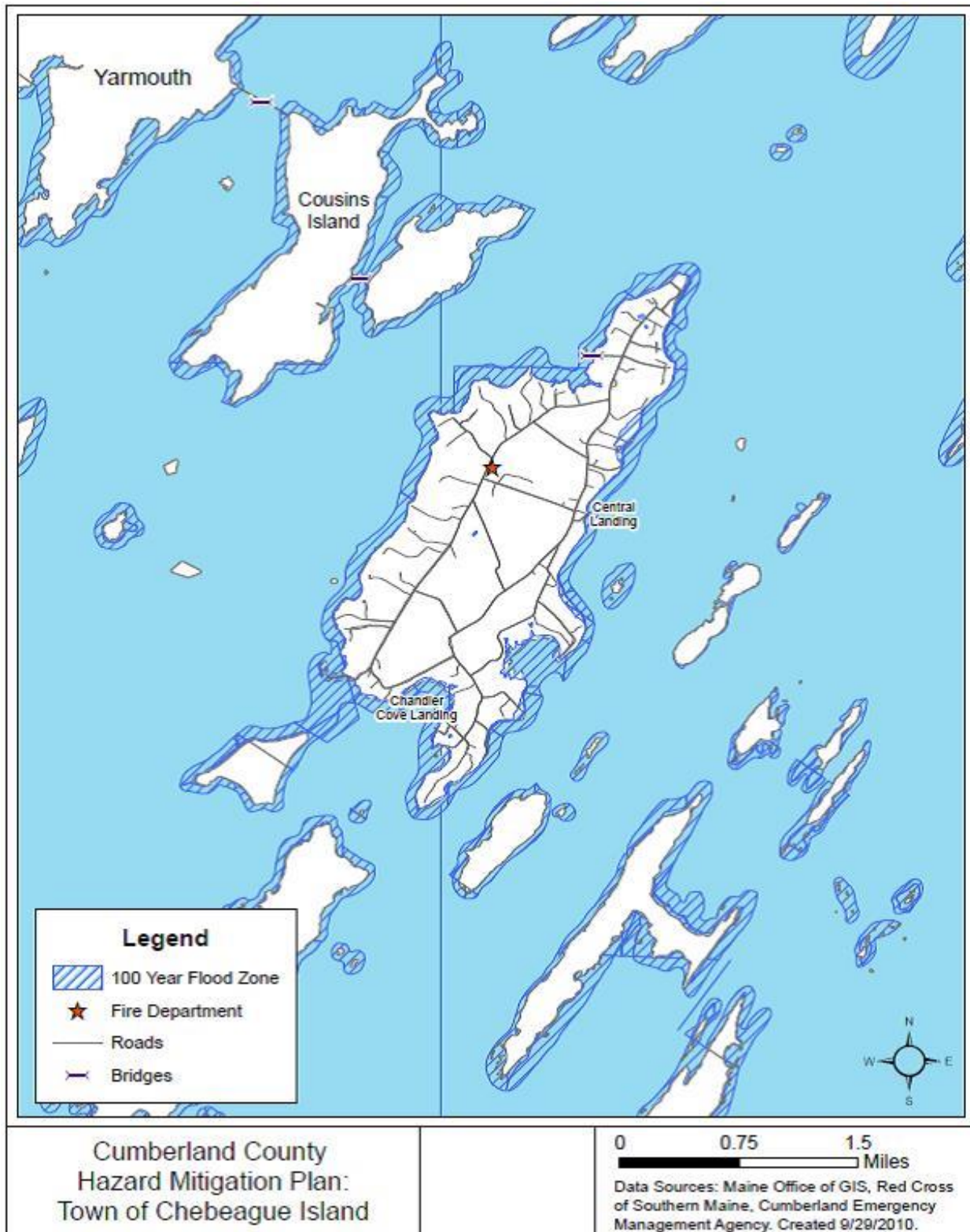


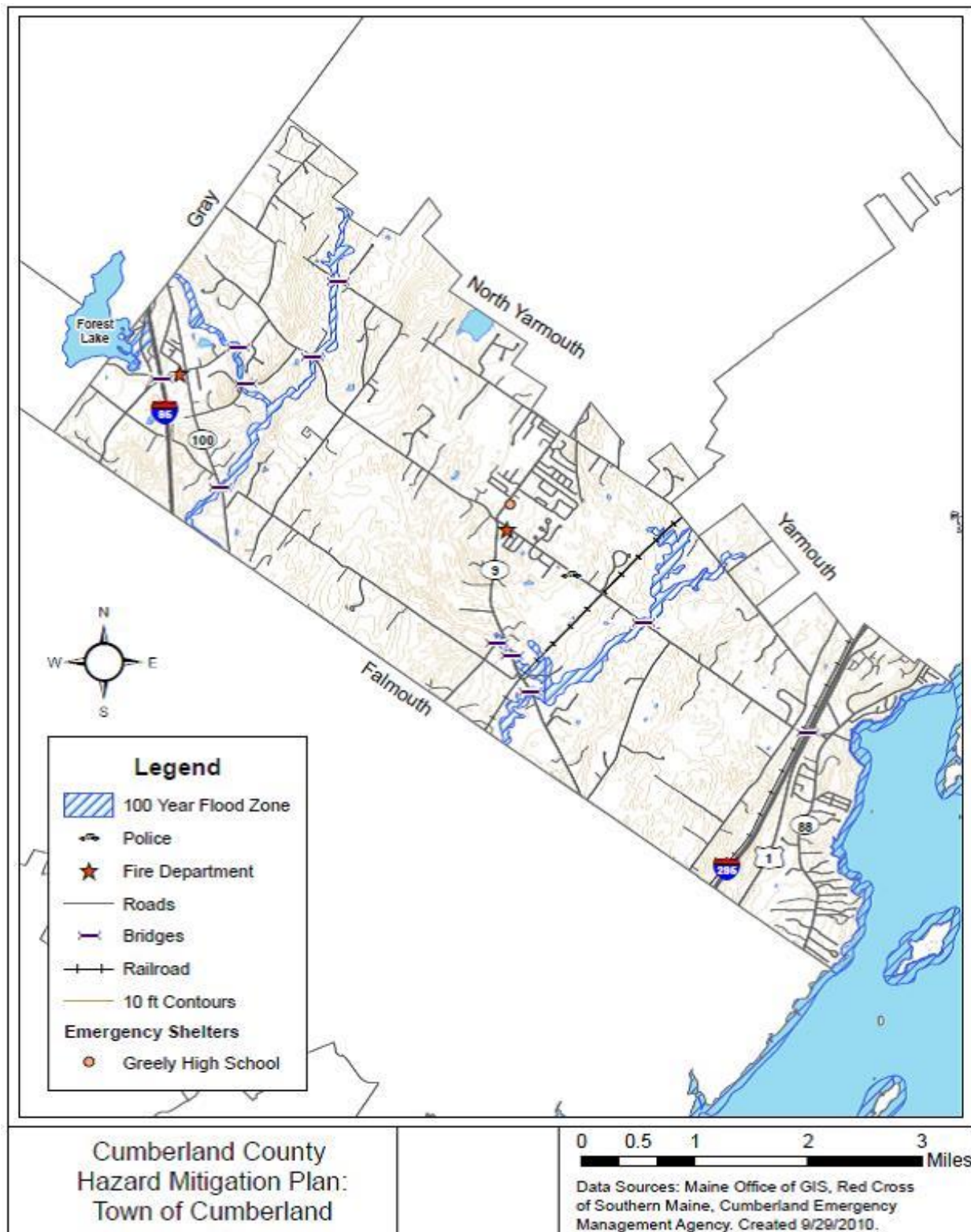


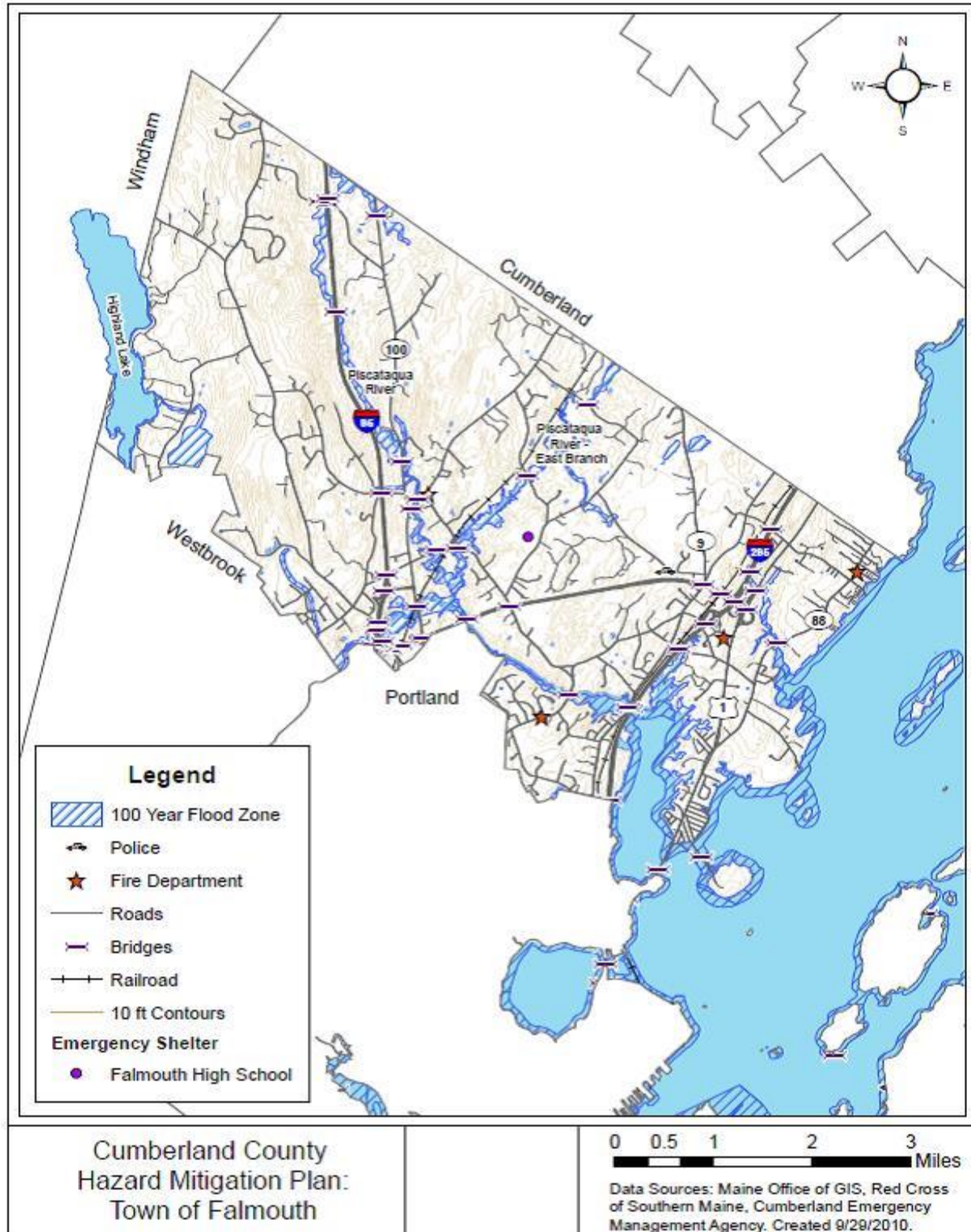


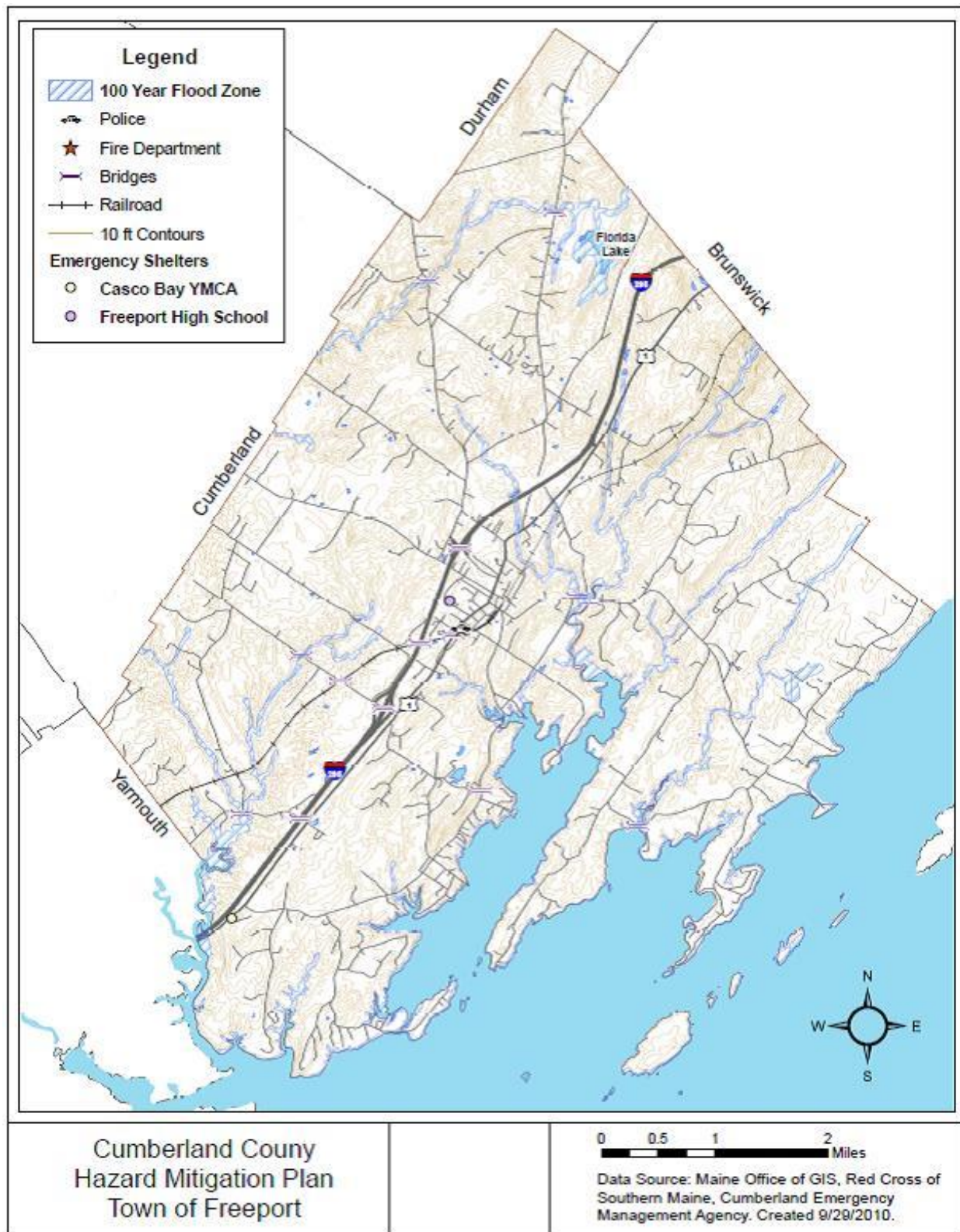


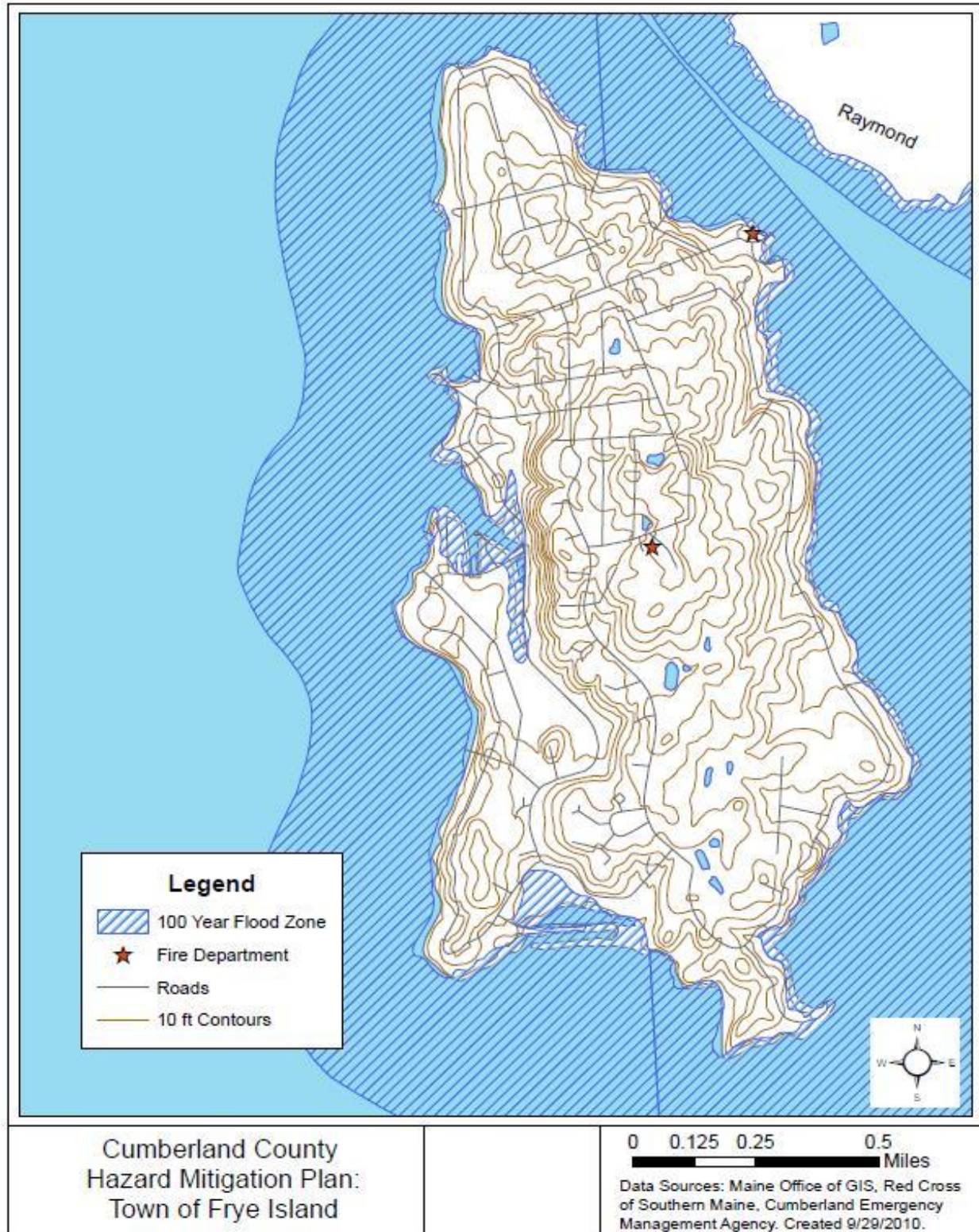


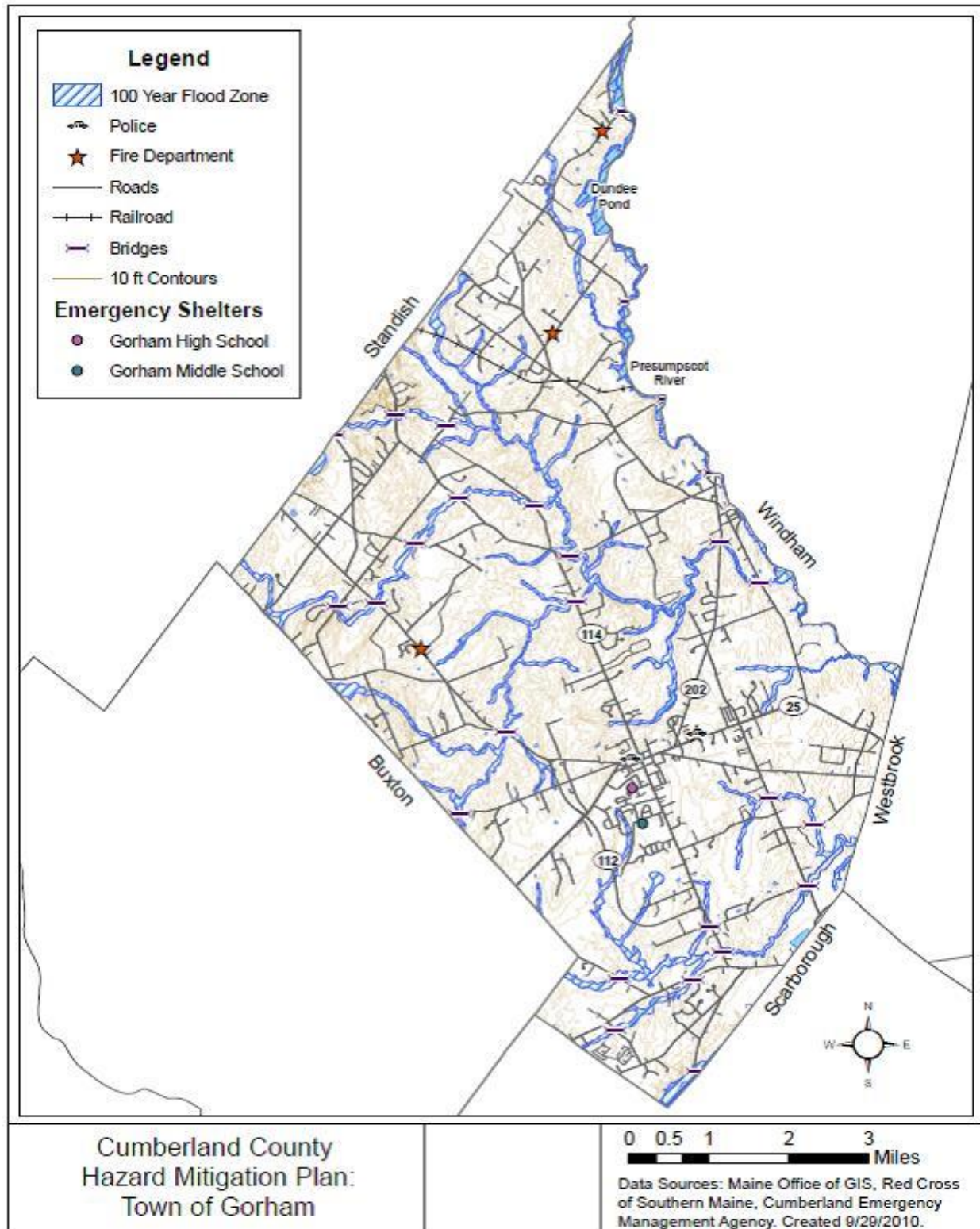


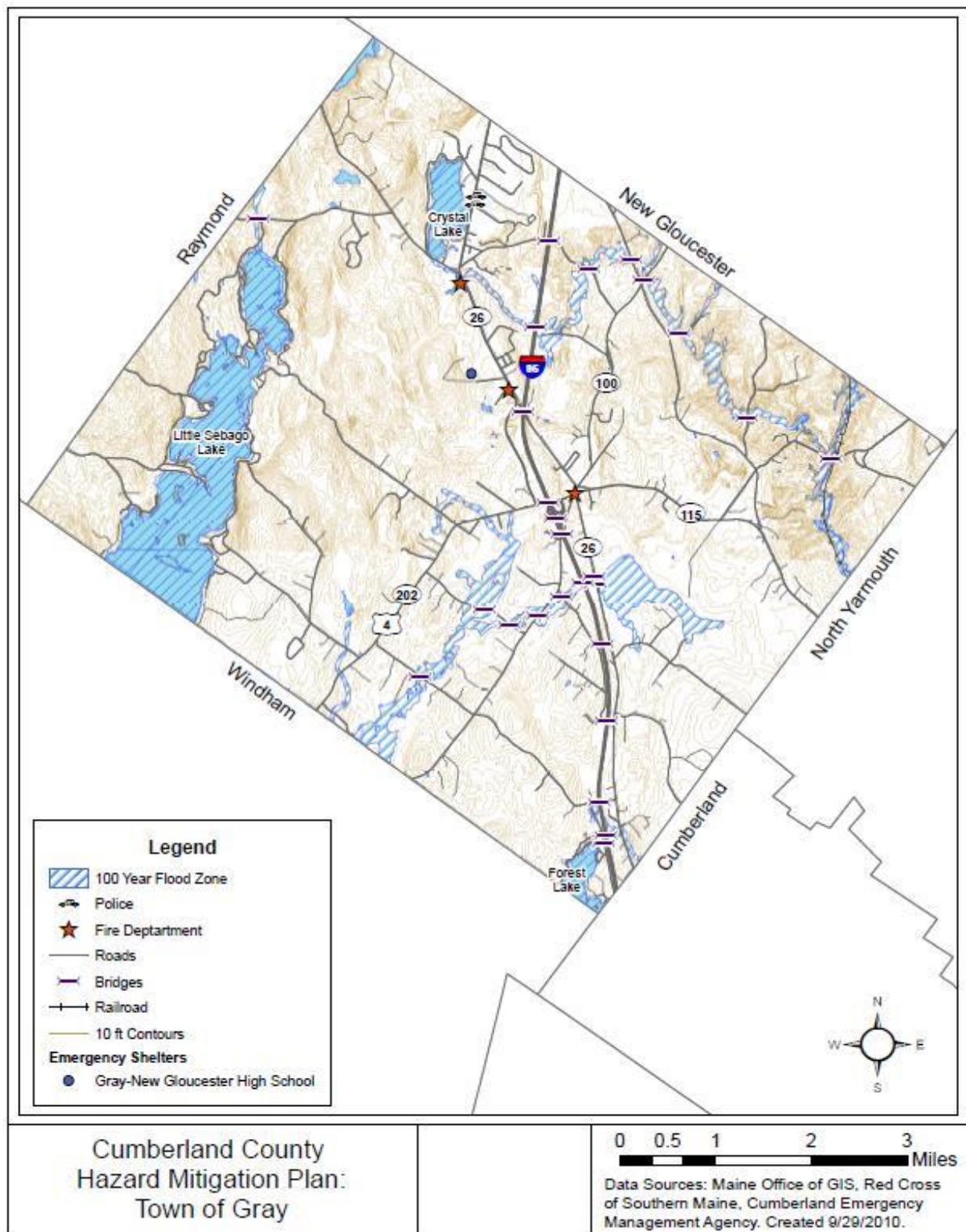


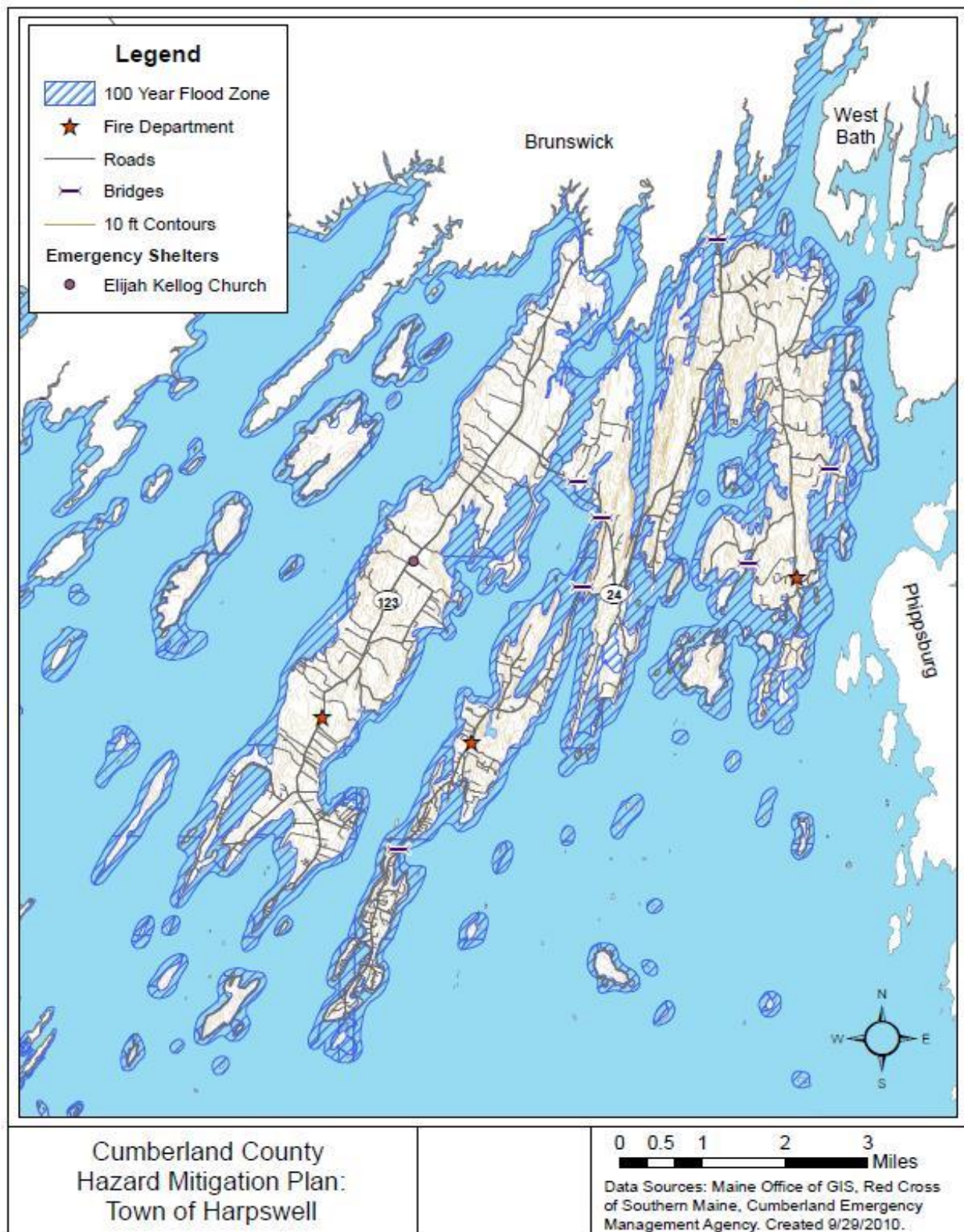


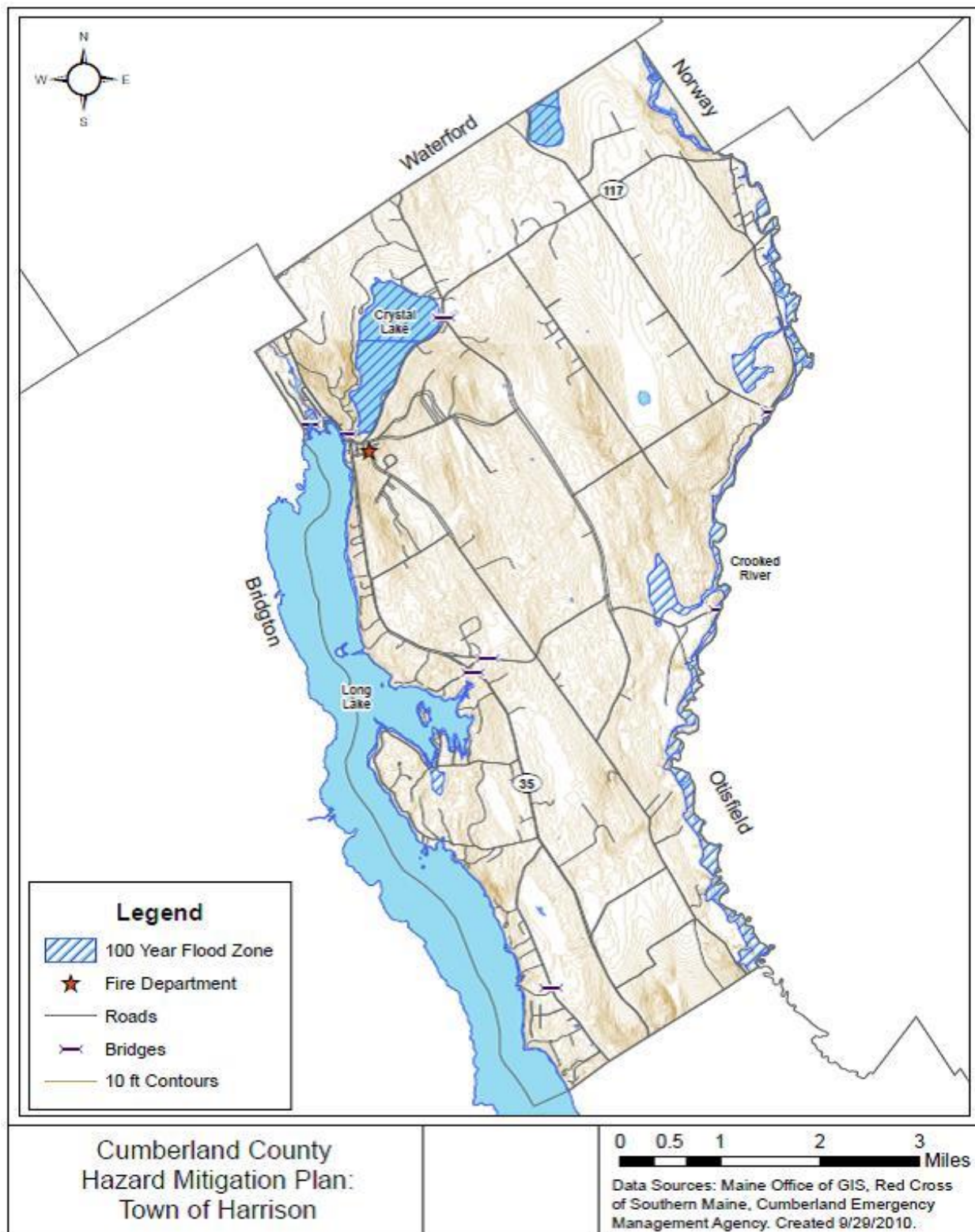


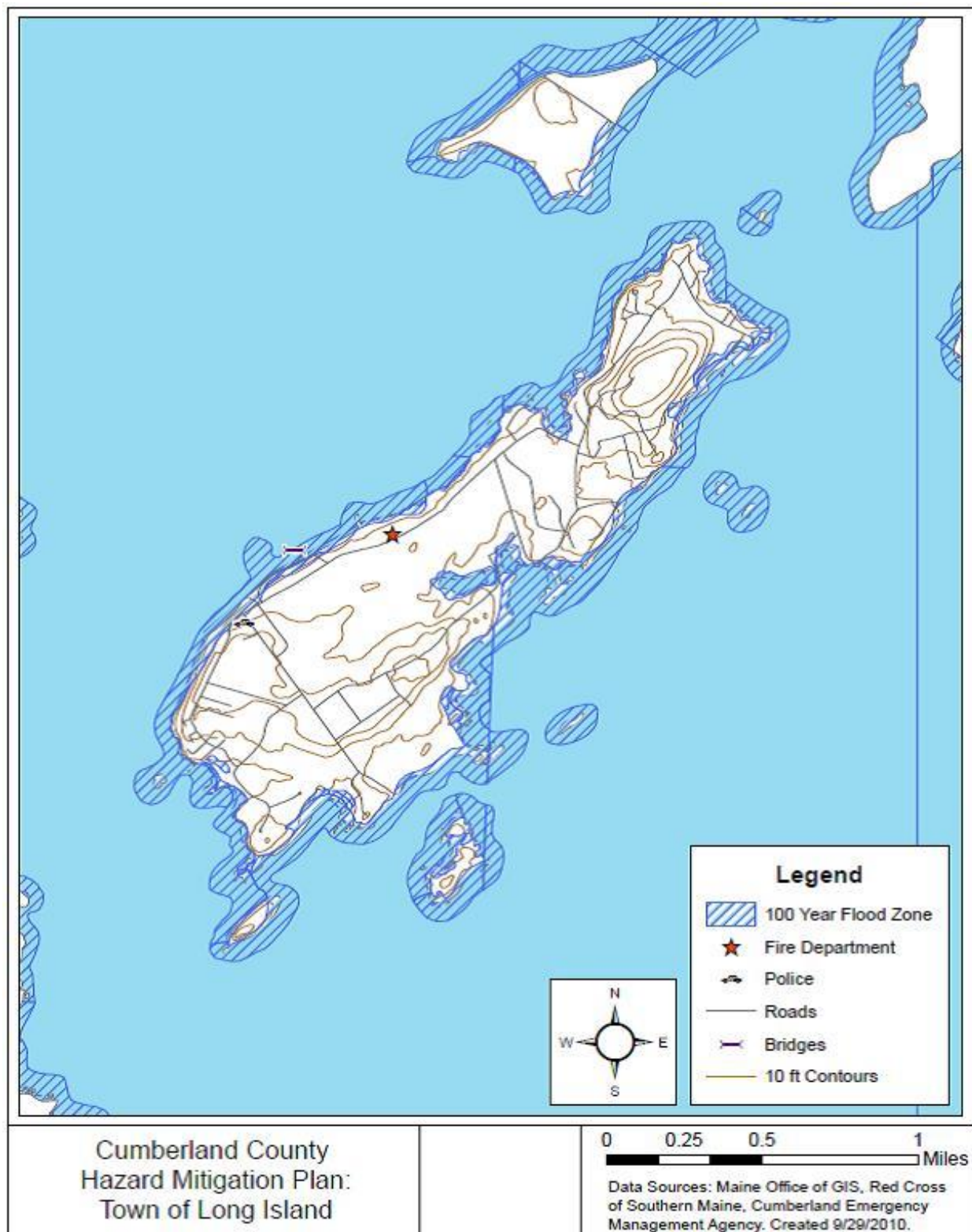


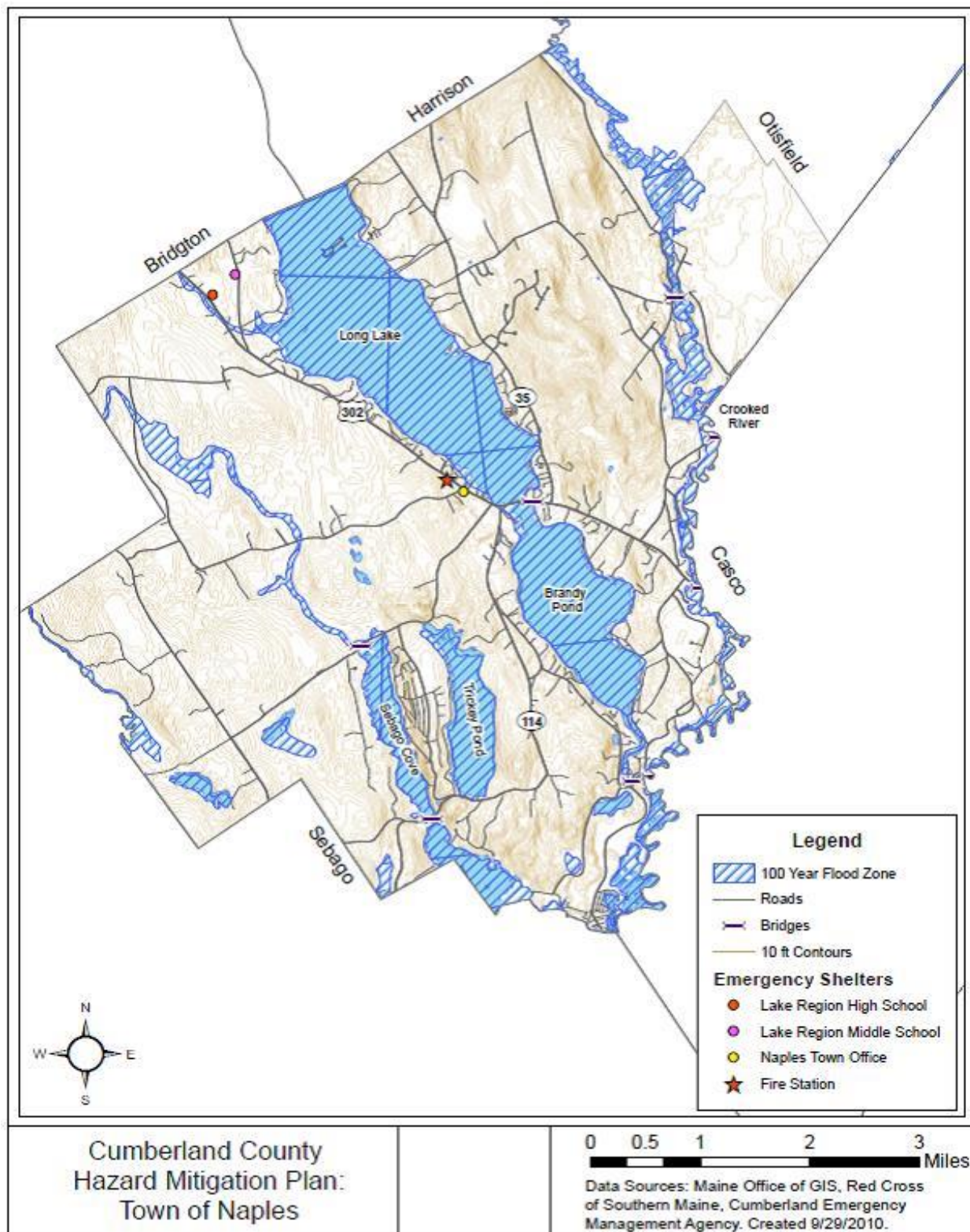


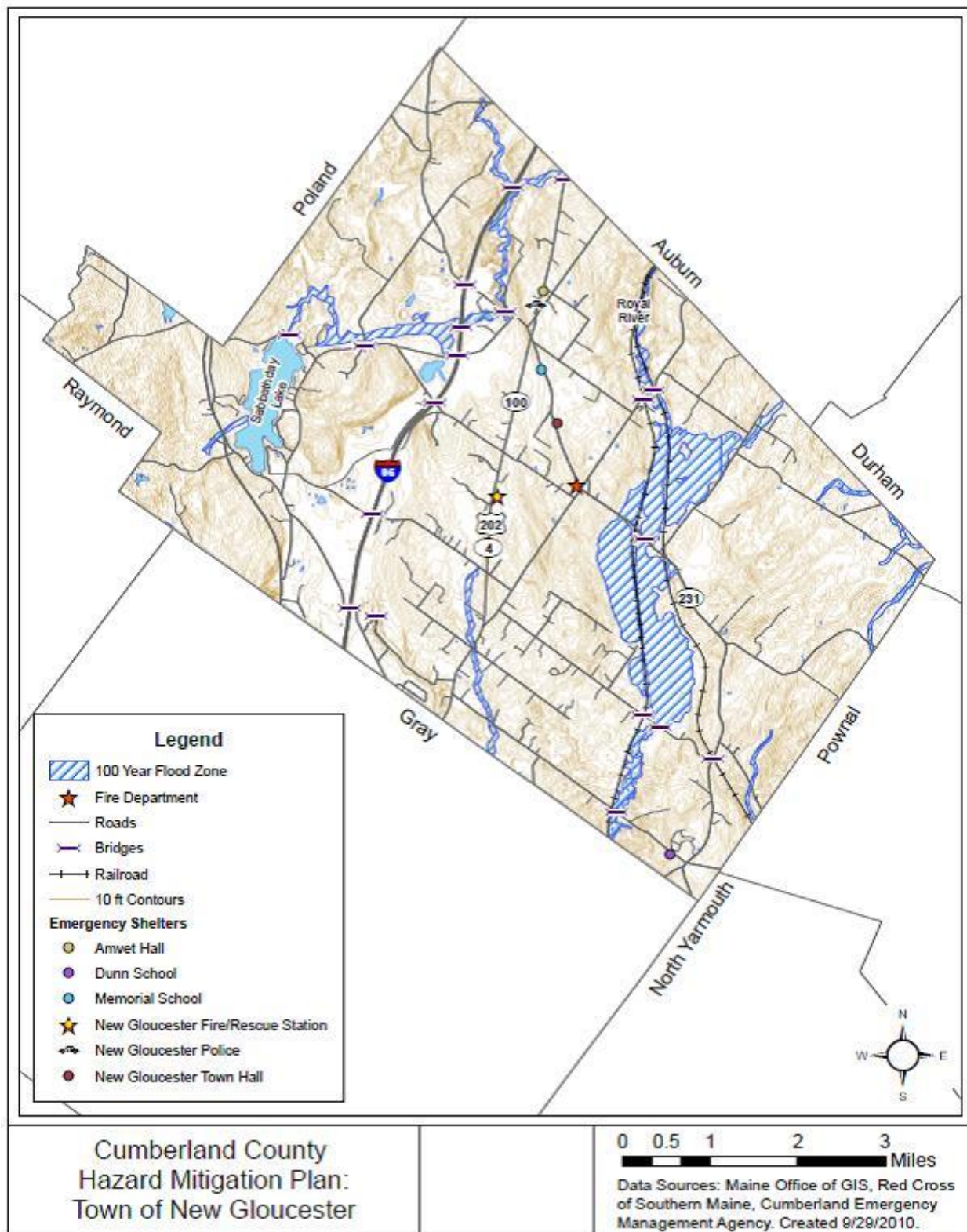


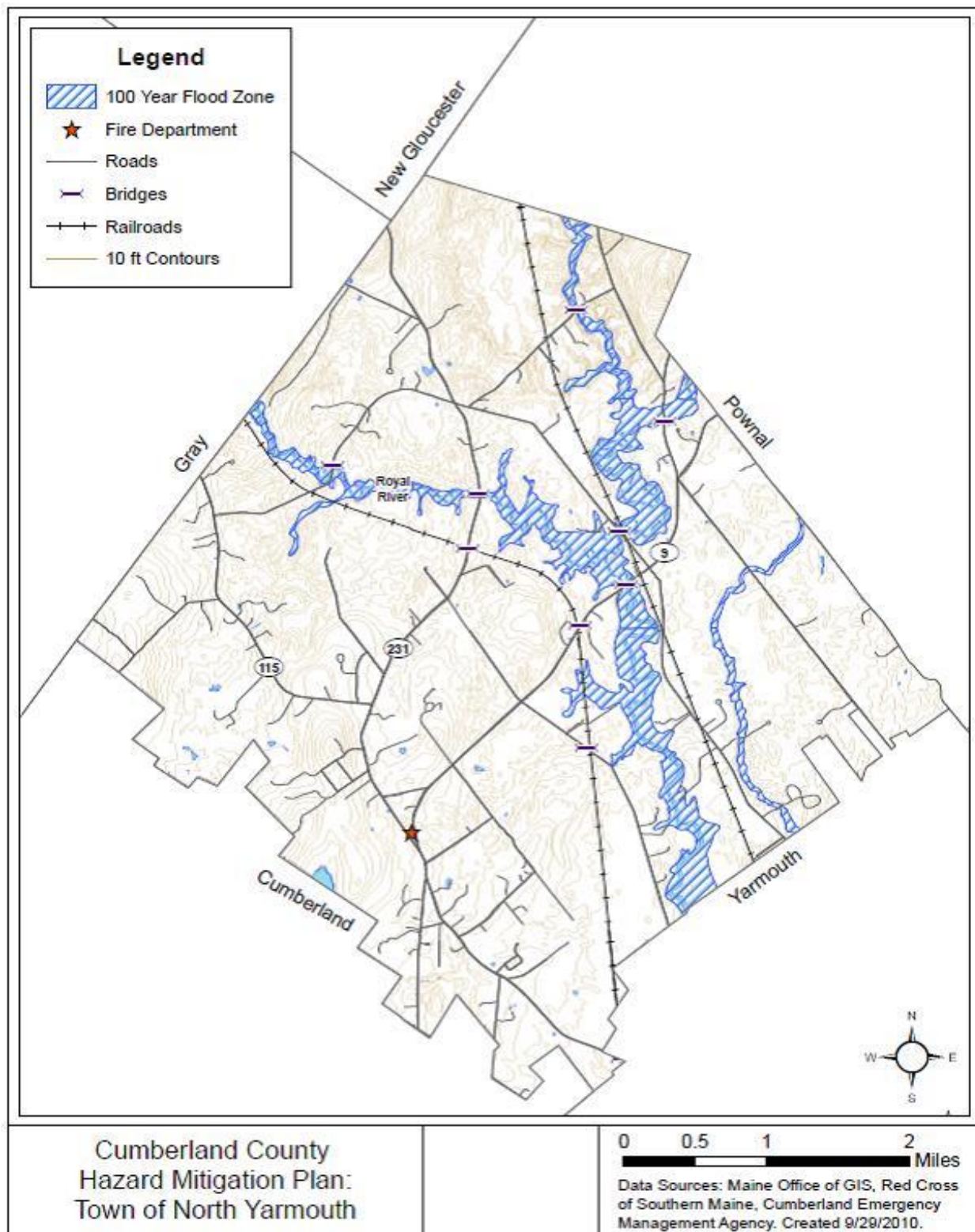


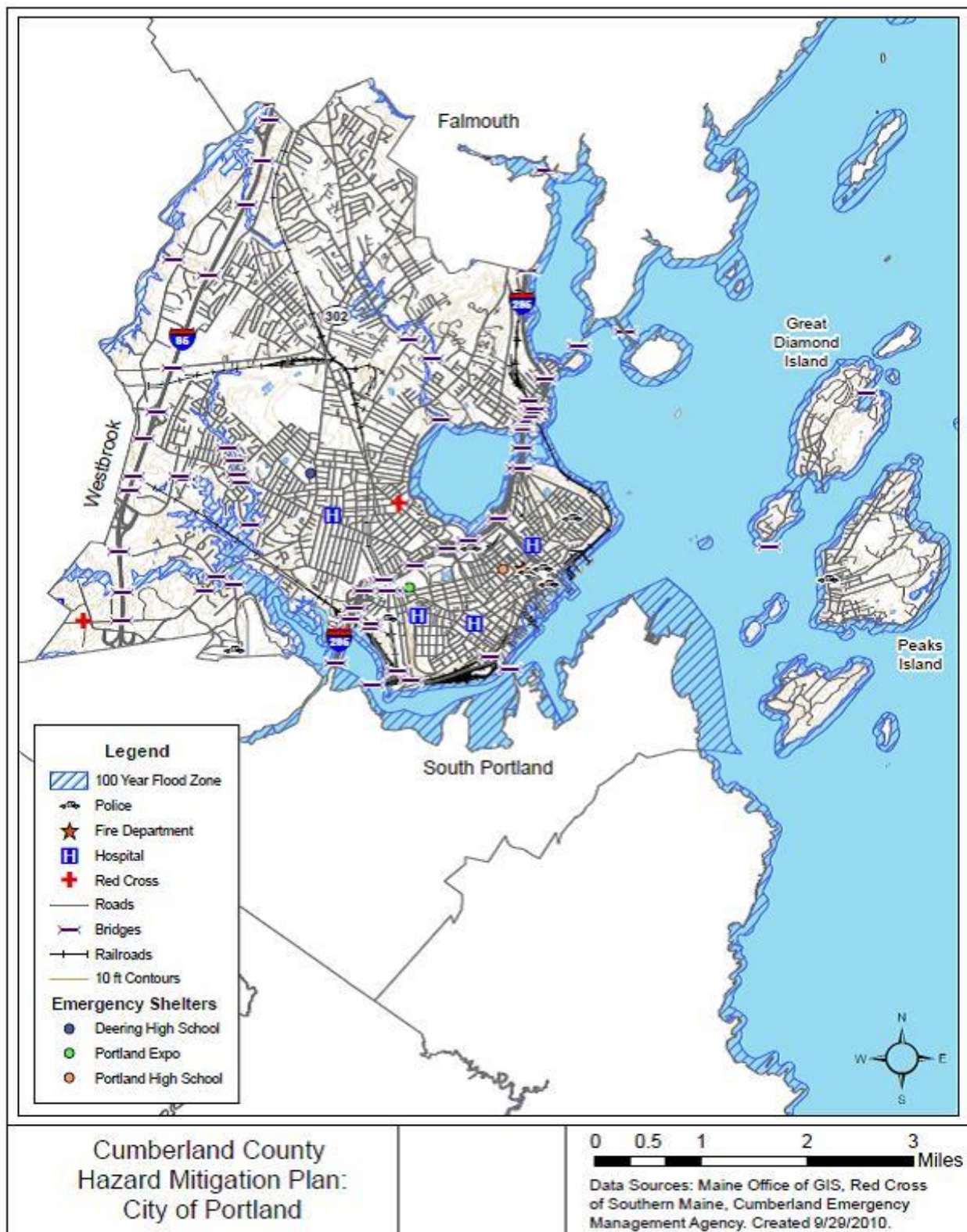


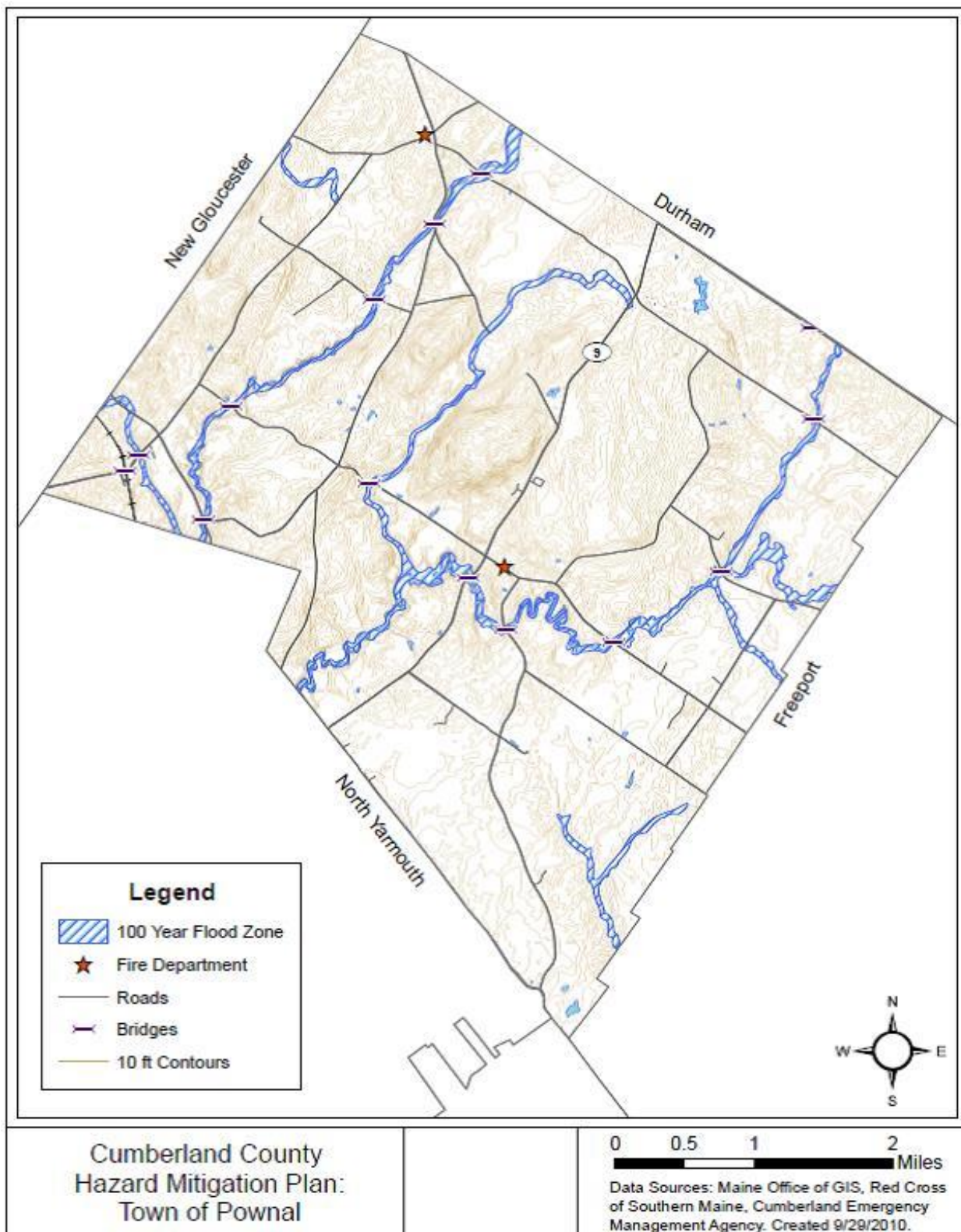


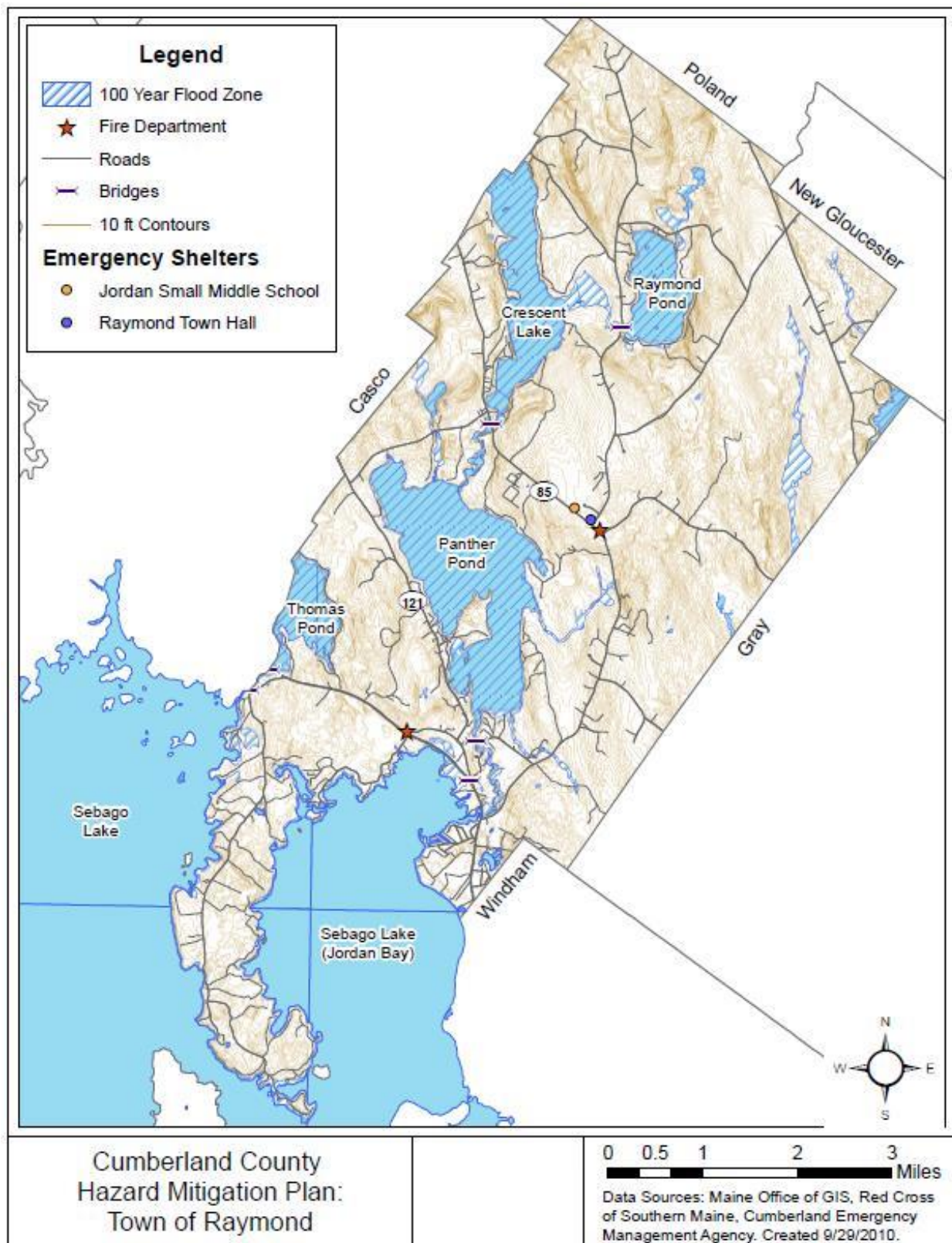


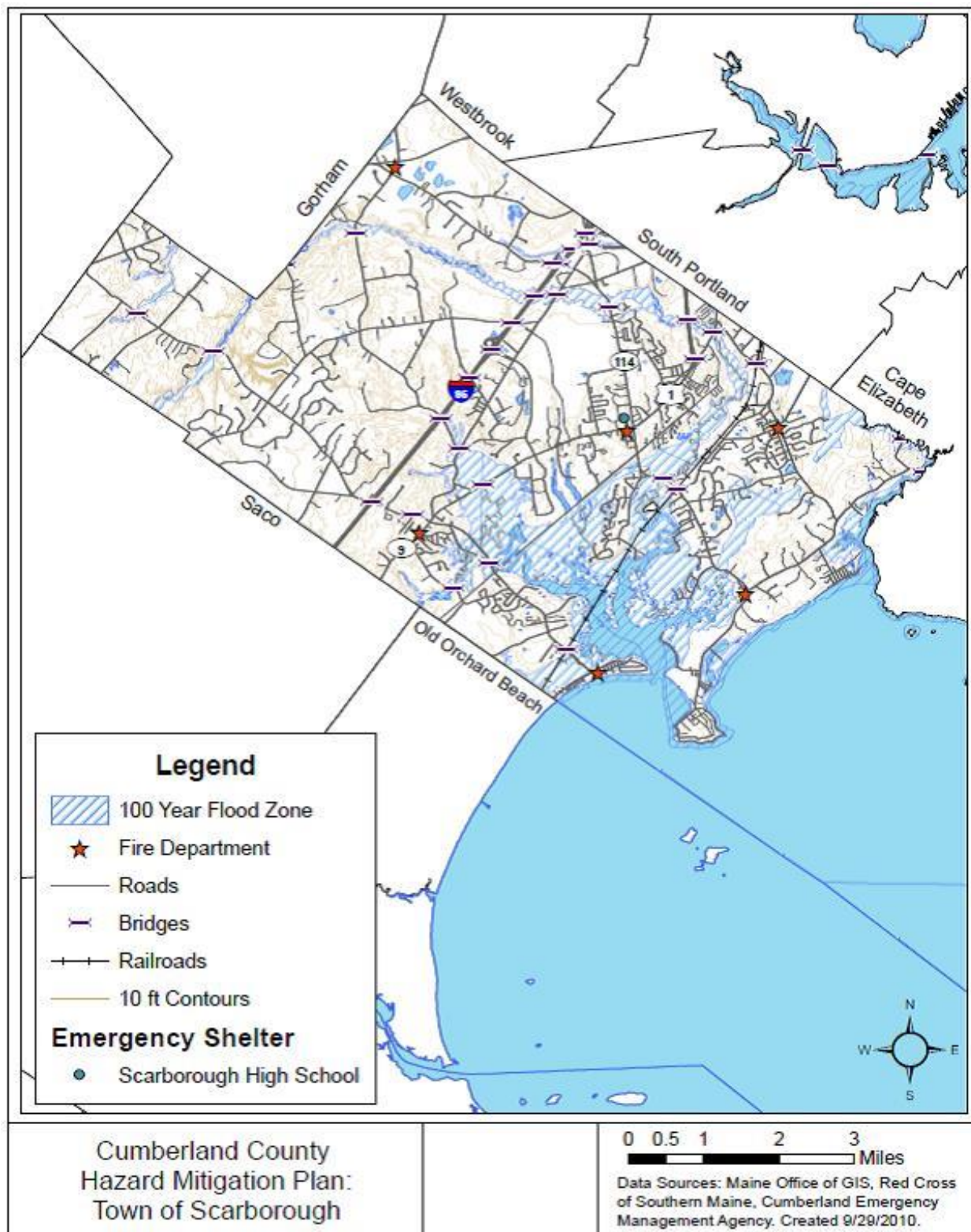


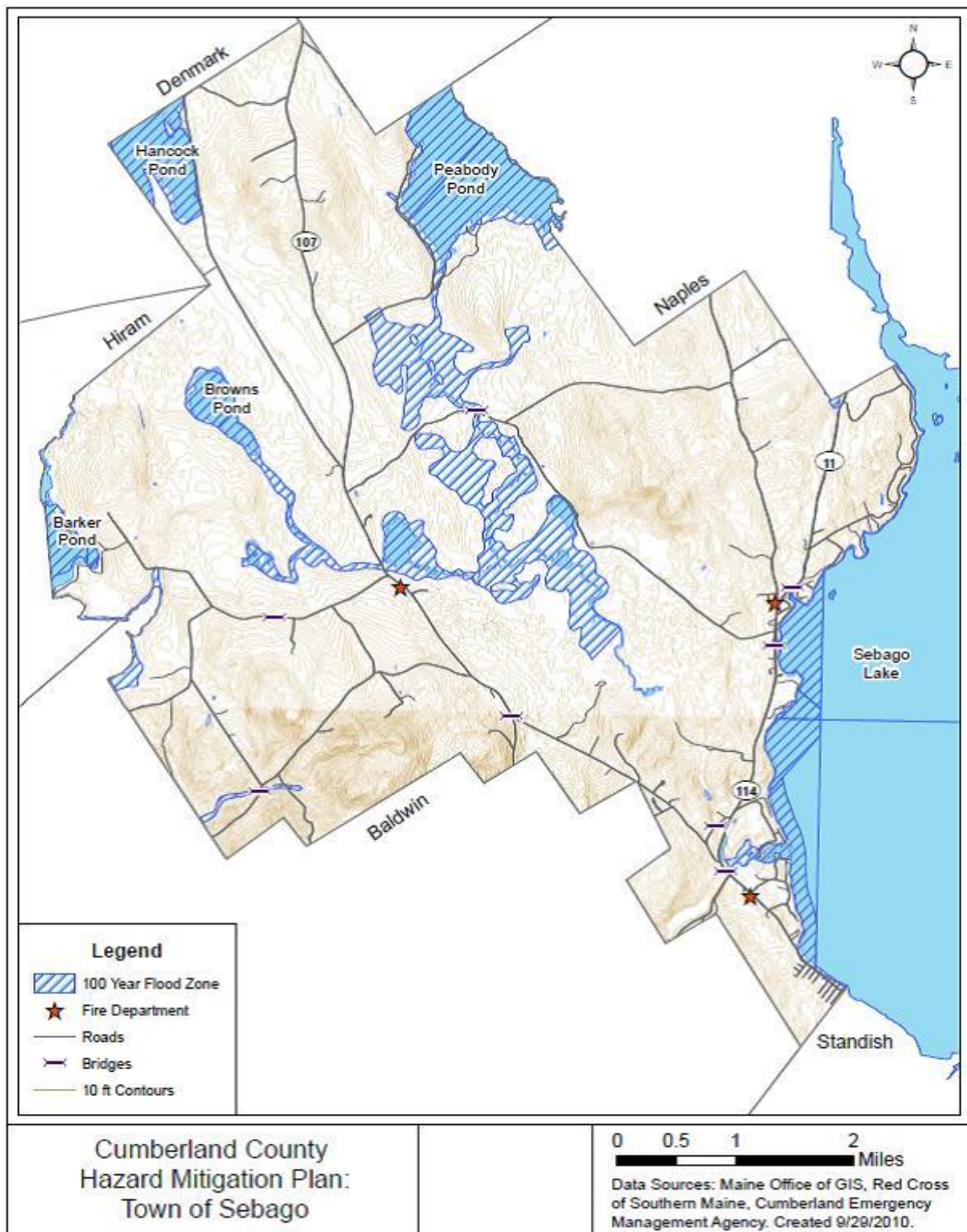


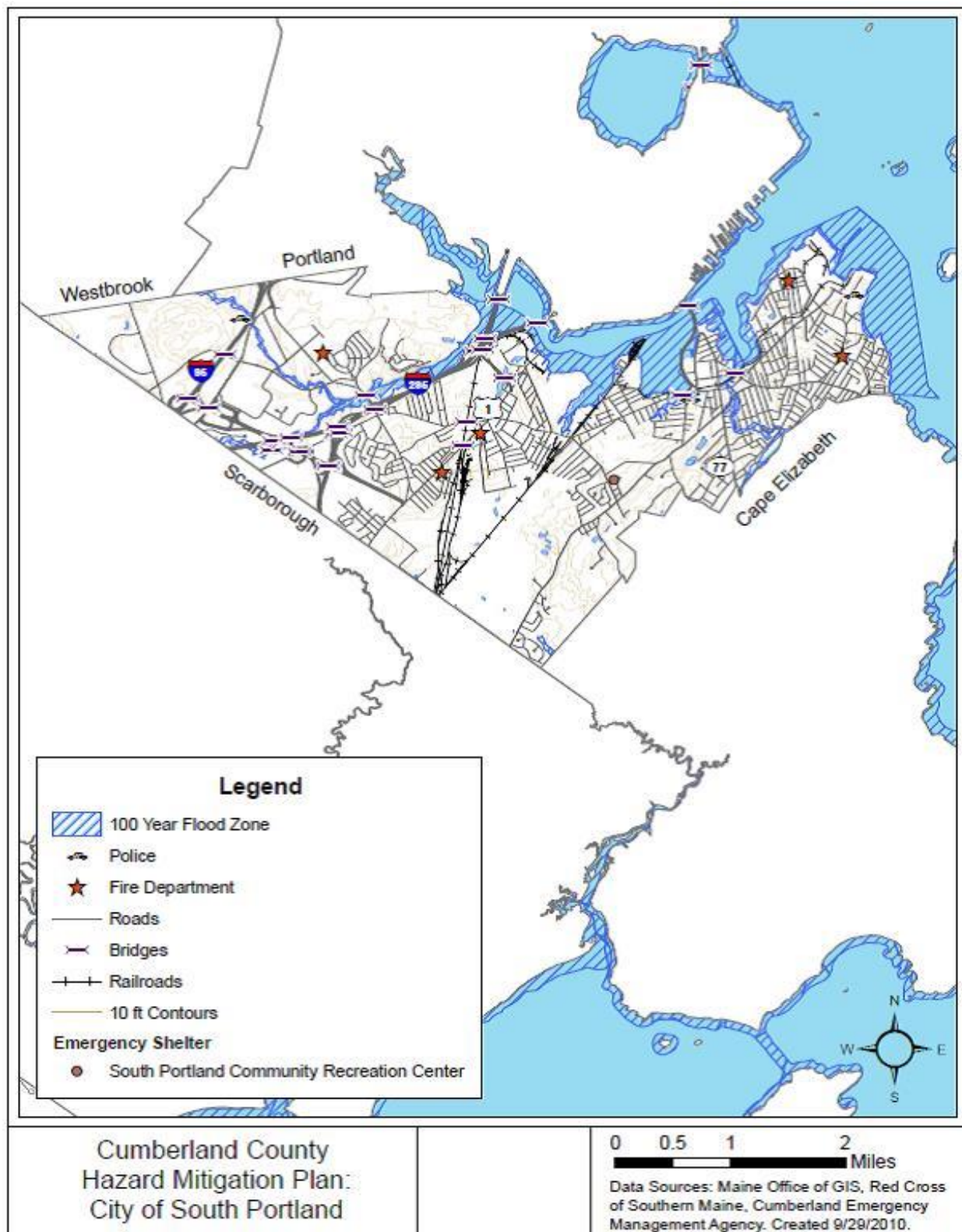


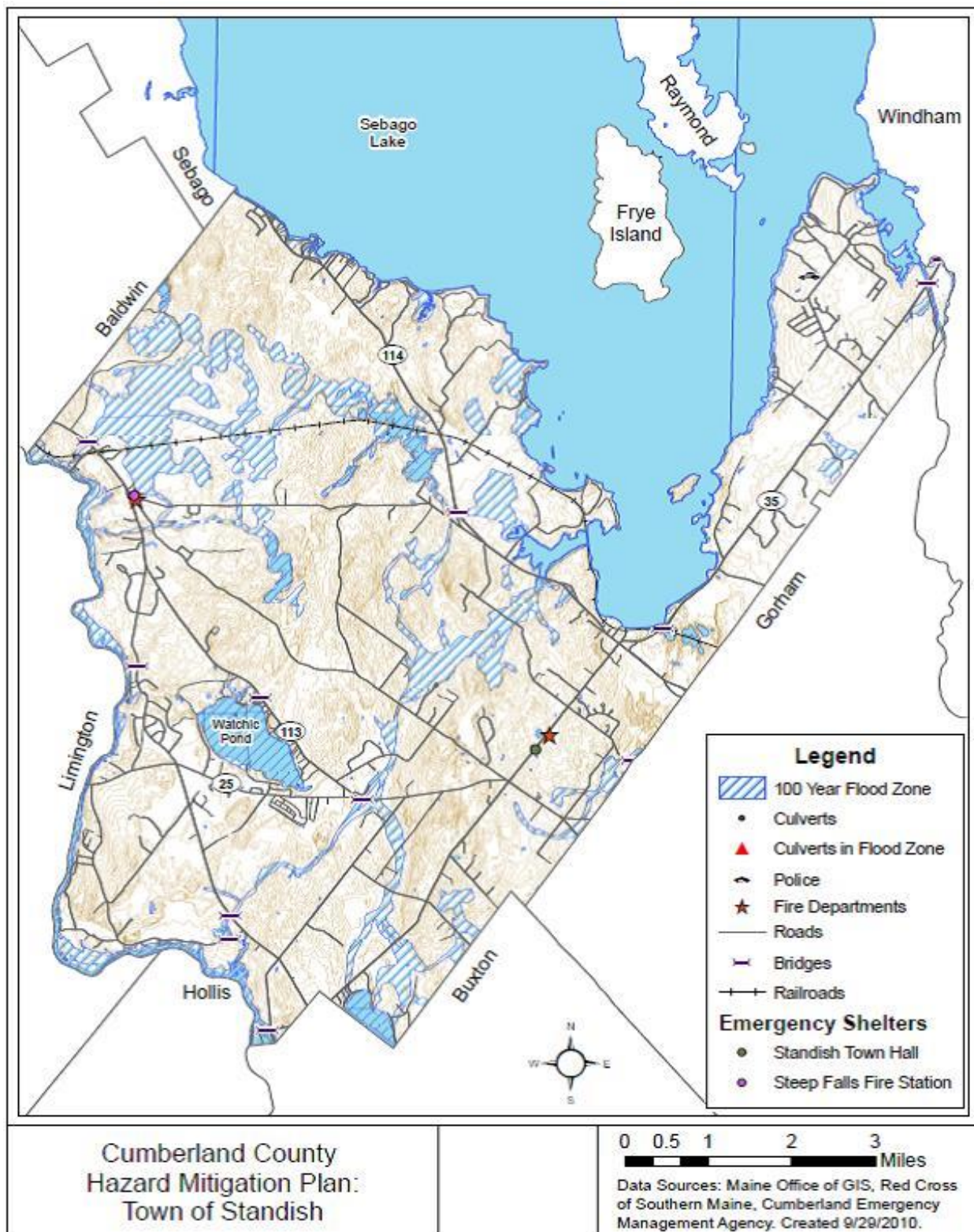


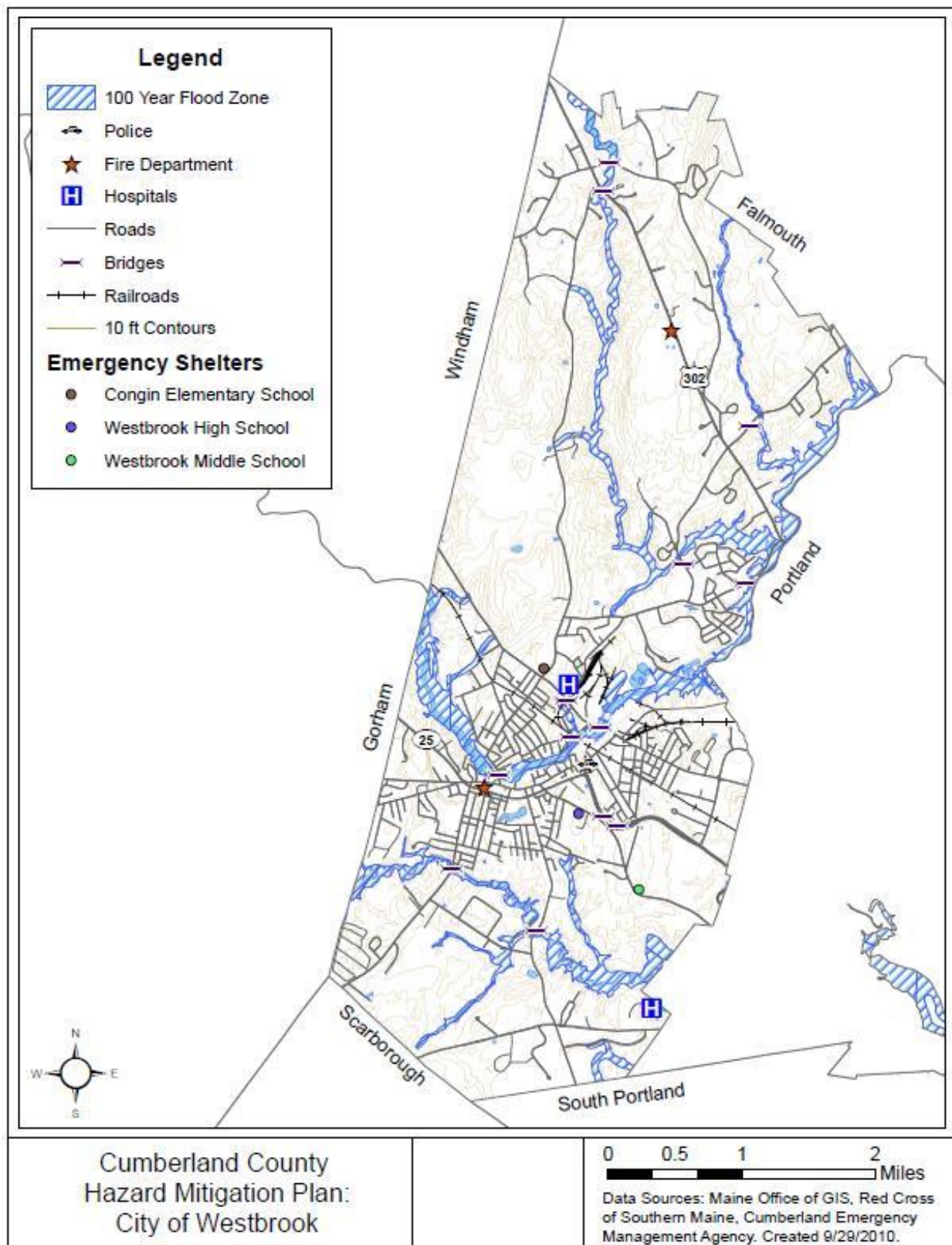


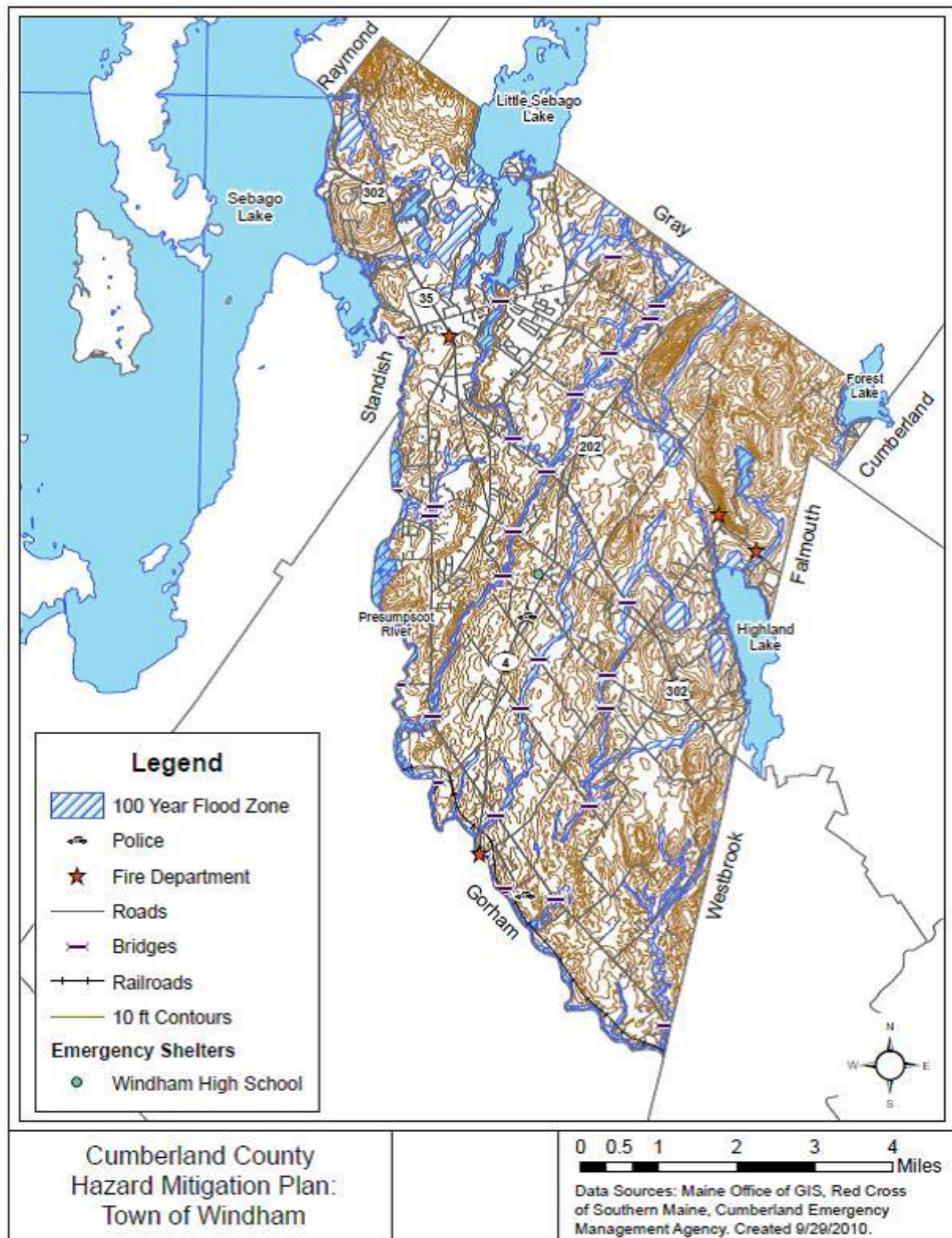


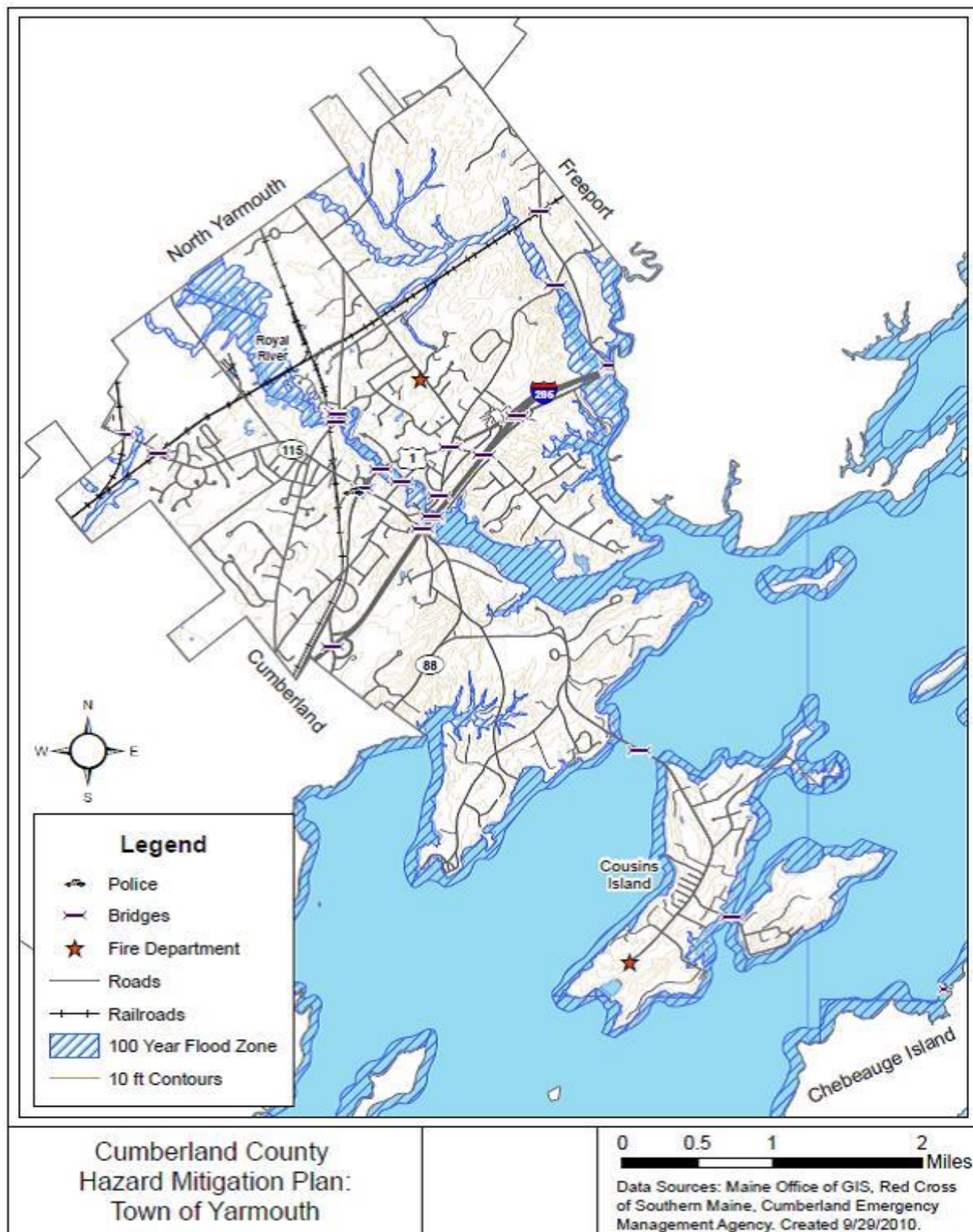












SECTION V – MITIGATION STRATEGY

LOCAL HAZARD MITIGATION GOALS

Requirement §201.6(c)(3)(i):	The hazard mitigation strategy shall include a) description of mitigation goals to reduce or avoid long-term vulnerabilities to the identified hazards.
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The following pages contain goals and strategic mitigation actions for each of the hazards identified earlier in this plan, followed by a town-by-town summary of prioritized projects. Within the municipalities, their priorities are based on local knowledge of their risks/vulnerabilities and available budget and potential funding to address them. If a town wishes to apply for grant funding, officials understand that they will need to use FEMA's Benefit/Cost Analysis (BCA) process and the County will support their efforts by providing information and/or guidance.

The goals for the 2017 Plan remain the same. Because Maine is a home rule State and counties can only promote and educate to specific activities, some objectives have been deleted.

The following presents a list of the mitigation goals and actions planned to reduce or avoid long-term vulnerability in the County thereby reducing the impact of natural disasters on people, property, infrastructure, and the environment.

Goal #1: Reduce damage, injury and loss of life resulting from flooding in Cumberland County.

Hazard: Flooding			
Actions	Time Frame	Status	Responsible Party
1.1 Provide information to the public concerning the dangers of flooding through brochures (such as those from the National Weather Service) posted on the county website and social media, (measured through "hits" and "engagements" on these sites) and distributed at public events (See Appendix for samples of brochures)	Annually and As Needed	New	CCEMA
1.2 Review Emergency Action Plans for High and Significant Hazard dams on an annual basis and update contact information	Annually	Completed As Planned and Ongoing	CCEMA/LEMD
1.3 Provide Flood insurance Program updates to local EMA directors and town officials through local director meetings and monthly newsletter	As needed	New	CCEMA
1.4 Promote community participation in NFIP's Community Rating System through local director meetings monthly newsletter and community outreach	Annually	Completed As Planned and Ongoing	CCEMA
1.5 Provide information to local directors and town officials about green infrastructure solutions to urban runoff/flooding through local director meetings and monthly newsletter	Annually	New	CCEMA
1.6 Promote river/stream corridor and wetland protection through education of local EMA directors and municipal officials, and monthly newsletter.	Annually	Completed As Planned and Ongoing	CCEMA

Goal #2: Reduce damage, injury and loss of life resulting from severe summer and winter storms in Cumberland County.

Hazard: Severe Summer and Winter Storms			
Action	Timeframe	Status	Responsible Party
2.1 Provide information to the public concerning the dangers of severe summer and winter storms through hazard-specific brochures (such as those from the National Weather Service) posted on the county website and social media, (measured through “hits” and “engagements” on these sites) and distributed at public events (See Appendix)	Annually and As Needed	New	CCEMA
2.2 Support towns and eligible non-profits in applying for generator grants to protect their critical functions	Annually	New	CCEMA/LEMD
2.3 Use social media and Vulnerable Population Communication Network to inform public of impending storms/hazardous conditions (See Appendix)	As needed	New	CCEMA
2.4 Track mitigation projects through surveys with local EMA directors/Public Works directors	Annually	New	CCEMA/LEMD
2.5 Support municipalities in development/maintenance of warming/cooling center plans	Annually	New	CCEMA

Goal #3: Reduce damage, injury and loss of life resulting from wildfires in Cumberland County

Hazard: Wildfires			
Action	Timeframe	Status	Responsible Party
3.1 Promote participation in wildfire prevention programs such as FireWise through local director meetings, monthly newsletter and community outreach	Annually	New	CCEMA/LEMD/TO
3.2 Promote participation in Maine Forest Service workshops and consultations through education of local directors and municipal officials through local director meetings and monthly newsletter.	Annually and As Needed	New	CCEMA/LEMD
3.3 Provide information to the public concerning the dangers of wildfires through brochures (such as those from the National Weather Service and the Maine Forest Service) posted on the county website and social media, (measured through “hits” and “engagements” on these sites) and distributed at public events	Annually and As Needed	New	CCEMA

Goal #4 Reduce damage, injury and loss of life resulting from coastal erosion in Cumberland County.

Hazard: Coastal Erosion			
Action	Timeframe	Status	Responsible Party
4.1 Update local emergency managers concerning storm surge mapping and relevant evacuation zones	Annually and As Needed	New	CCEMA
4.2 Inform local emergency management directors of grant availability for mitigation of vulnerable infrastructure	When Available	New	CCEMA

4.3 Work with local emergency managers and town officials to develop a tracking methodology for coastal erosion separately from other storm damages	Annually and As Needed	New	CCEMA/LEMD/TO
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IDENTIFICATION AND ANALYSIS OF MITIGATION ACTIONS

Requirement §201.6(c)(3)(ii):	The mitigation strategy shall include a) section that identifies and analyzes a comprehensive range of specific mitigation actions and projects being considered to reduce the effects of each hazard, with particular emphasis on new and existing buildings and infrastructure.
Requirement §201.6(c)(3)(ii):	[The mitigation strategy] must also address the jurisdiction's participation in the National Flood Insurance Program (NFIP), and continued compliance with NFIP requirements, as appropriate.
Requirement §201.6(c)(3)(iii):	[The mitigation strategy shall include] an action plan describing how the actions identified in section (c)(3)(ii) will be prioritized, implemented, and administered by the local jurisdictions. Prioritization shall include a special emphasis on the extent to which benefits are maximized according to a cost benefit review of the proposed projects and their associated costs.
Requirement §201.6(c)(3)(iv):	For multi-jurisdictional plans, there must be identifiable action items specific to the jurisdiction requesting FEMA approval or credit of the plan.

Currently, all 28 communities within Cumberland County participate in the National Flood Insurance Program (NFIP). Their continued compliance with the program is encouraged at all levels of the County's mitigation strategy. Two communities participate in the Community Rating System at Level Eight (Portland and Cape Elizabeth). Each community will continue to enforce its existing floodplain ordinance

The list of local projects contained in the following table was developed and prioritized separately by each municipality. Projects were chosen based on local knowledge of the frequency and extent of local damages, local knowledge of which projects were of the highest priority (based on frequency and severity of damages), local knowledge of weather, the geography and topography of the community, and the technical and financial abilities of their respective communities to address hazards and mitigate the impacts of hazards. Municipal capabilities could expand if other funding were to become available.

Many of the municipalities in Cumberland County are small towns that do not have the resources, staff or funding to prepare cost benefit analyses for their proposed projects. However, in virtually all cases involving expenditure of local funds for implementation, there will be a very rigorous, line-by-line analysis of cost effectiveness during the budget review process and subsequent public discussion through regular and special meetings. This review is at least equal to a formal benefit-cost calculation because each expenditure item will be scrutinized rather than simply plugged into a formula. Furthermore, MEMA and CCEMA have made it clear to local officials that a formal cost-benefit analysis must be prepared when they apply for mitigation funding.

The list of projects contained in the table below is largely the result of Cumberland County EMA's collaboration with town officials, local EMA, and Public Works officials to first review and update their hazard mitigation project lists, and secondly, to continue their ongoing efforts to map specific locations that require mitigation. The table includes project data relevant to its identification/location, its prioritization, its cost, the timeframe estimated to complete, and the responsible agency. The timeframe includes the estimated completion period that starts when

funding is available and permitting has been obtained. Short term is 1 year, midterm is 2-3 years, and long term is 4-5 years before completion.

All municipalities understand that placing projects in the plan is no guarantee of their eligibility for grants or of federal funding.

In addition to stating whether the project is new, completed, deleted, or revised, the status column also identifies when FEMA funds were used for the project.

It should be noted that many urgently needed projects are not included here as they are on State roads and the towns do not have authority to do needed upgrades. In some instances, lengthy permitting processes are holding up needed work.

It should also be noted that in many instances, capabilities could expand if additional funding were to become available.

In the following projects list, completed projects move to the bottom of the list and newer projects are re-prioritized.

CUMBERLAND COUNTY HAZARD MITIGATION PLAN

Municipality	Project	Est. Cost	Timeframe	Responsible Official	Status
Baldwin	1) Wentworth Rd: paving, culverts, ditching, shoulder work, reclaim, rip-rap, cut trees	\$175,000	Long Term	Road Commissioner	New Project
	2) Senator Black Rd: culverts, ditching, shoulder work, reclaim, rip-rap, cut trees	\$600,000	Long term	Road Commissioner	New Project
	3) Saddleback West Rd.; Remove trees from ditch line 3,500' add ditch 650' add 24" x 40' N-12 cross culvert.	\$9,000	Long term	Road Commissioner	Deferred – Lack of Funding
	4) Anderson Rd; Add (2) 18" x 40' N-12 culverts and riprap inlet and outlet.	\$6,000	Mid tern	Road Commissioner	Completed 2014 with Town funds
	5) Brown Rd; Elevate road 925' x 21' x 3' add 24" x 40' N-12 culvert and stabilize shoulders. H&H study, engineering design, upgrade to 24" HDPE culvert, upgrade two 24" culverts to 57"x38" squash pipe	\$56,000 \$96,348.94	6 months	Road Commissioner & engineering firm	HMGP project Completed Oct 2012
	6) Senator Black Rd; Ditch 150' and upsize existing culverts.	n/a	2 weeks	Road Commissioner	Completed with Town funds per 2012 plan
Bridgton	1) Post Office Square (Main St-Depot St.); Upsize existing 48" x 50' culvert with 4' x 10' x 50' bottomless box culvert to match culvert under US 302. Revised: needs study and permitting from DEP, EPA, NFIP and USACE	TBD	Long term	Road Commissioner Engineering Firm	Revised from 2012 Plan
	2) Mountain Rd; Upsize existing triple culverts with 4' x 10' x 40' bottomless box culvert and riprap inlet and outlet. Replaced existing culverts	\$45,000	2 weeks	Road Commissioner	Completed with Town Funds

CUMBERLAND COUNTY HAZARD MITIGATION PLAN

Brunswick	1) Bull Rock Rd; Ditch and armor 400' add (2) 15" x 40' N-12 driveway culverts & an 18" x 40' N-12 cross culvert riprap inlet and outlet.	\$12,000	Long term	Director of Public Works	Deferred – Lack of Funding
	2) Pleasant Hill Rd; Upsize twin 5' x 66' culverts w/ 12' x 6' x 70' bottomless box culvert w/ integrated headwalls.	\$175,000-\$200,000	Long term	Director of Public Works	Deferred – Lack of Funding
	3) Highland Rd. Upsize existing 24" x 40' culvert with 36" x 40' N-12 culvert and riprap inlet and outlet.	\$25,000	Long term	Director of Public Works	Deferred – Lack of Funding
	4) Collins Brook Rd; Upsize existing 6' x 40' culvert with 8' x 5' x 40' bottomless box culvert and riprap inlet and outlet.	\$33,868.80	3 weeks	Director of Public Works	Completed August 2014 town funds
Cape Elizabeth	1) Kettle Cove Rd. @ Crescent Beach; Rebuild road substructure/retaining wall that abuts Crescent Beach	\$500,000	Long term	Director of Public Works	Revised from 2012 Plan and still deferred: lack of municipal funds
	2) Garden Circle. Improve gravity storm drain outfall and/or install stormwater pump station	\$125,000-\$1,100,000	Mid term	Director of Public Works	New Project
	3) Oakhurst Rd & Hemlock Hill Rd.; Upsize 200' underground drainage. Add downstream stormwater catch basins on adjacent public way (Hemlock Hill Rd.) and replace current outfall	\$125,000	Long term	Director of Public Works	Revised from 2012 plan
	4) Sawyer St.; Elevate 600' x 22' x 18" add (3) 18" x 40' N-12 cross culverts, stabilize shoulders and repave.	\$200,000	4 weeks Long term	Director of PW; Joint Project Scarborough	Deferred – Lack of Funding

CUMBERLAND COUNTY HAZARD MITIGATION PLAN

	5) Garden Circle; Install pump system with vault and backup generator to remove ponding. Portland Water District installed grinder sanitary pump station, replaced existing catch basin with 4' diameter pipe. Outflow pipe being replaced with project #2	\$250,000	3 weeks	Director of Public Works	completed 2014 with PWD funds
	6) Spurwink Ave @ Spurwink River; Extend arch culvert.	unknown	unknown	Director of Public Works	Completed with Town funds per 2012 Plan
	7) Sawyer St. @ Trout Brook; upsize existing culvert with metal arch.	\$175,000	3 weeks	Director of Public Works	Completed with Town funds per 2012 Plan
	8) Scott Dyer Rd./ Elizabeth Park: Enlarge stormwater discharge outfall pipe.	unknown	unknown	Director of Public Works	Completed with Town funds per 2012 Plan
	9) Running Tide Rd; Sewer Rehabilitation project.	unknown	unknown	Director of Public Works	Completed with Town funds per 2012 Plan
	10) Old Ocean House Rd. @ Alewife Brook: Culvert Upgrade.	unknown	unknown	Director of Public Works	Completed with Town funds per 2012 Plan
	11) Spurwink Ave @ Trout Brook; Upsize existing culvert with metal arch culvert.	\$85,000	3 weeks	Director of Public Works	Completed with Town funds per 2012 Plan
Casco	1) Point Sebago Rd. Site #1; Add 24" x 40' N-12 cross culvert, ditch and line 200' and repave	\$4,000	Mid term	Road Commissioner	Deferred – Lack of Funding

CUMBERLAND COUNTY HAZARD MITIGATION PLAN

	2) Johnson Hill Rd; Ditch and line 2,000', install check dams and upsize (4) 15" x 24' culverts w/ (4) 18" x 32' N-12 culverts. Road reconstruction scheduled	\$23,000	Short term	Road Commissioner	Deferred – Lack of Funding
	3) Leach Rd; Upsize existing cross culvert with 6'x 4' x 40' box culvert.	\$35,000	Long term	Road Commissioner	Deferred – Lack of Funding
	4) Edwards Rd Site #1; Elevate Road 300' x 2' x 21' upsize 36" x 40' corrugated metal pipe with 4' x 10' x 40' bottomless box culvert, repave and stabilize shoulders.	\$165,000	3 weeks	Road Commissioner	Completed 2013 with Town funds
	5) Edwards Rd Site #2; Upsize existing 24" x 40' corrugated metal pipe with 36" x 40' N-12 culvert riprap outlet.	\$5,000	2 weeks	Road Commissioner	Completed 2012 with Town Funds
	6) Edwards Rd Site #3; Riprap existing culvert.	\$1,000	1 day	Road Commissioner	Completed 2012 with Town Funds
	7) Point Sebago Rd. Site #2; Riprap inlet and outlet of existing culvert.	\$1,000	1 day	Road Commissioner	Completed 2014 with Town Funds
	8) Libby Rd; Elevate 200' x 21' x 2' stabilize shoulder and repave. Road reconstructed	\$18,000	3 weeks	Road Commissioner	Completed 2015 with Town funds
	9) Crooked River Corridor; Acquire and/or elevate 12 houses.	\$1,200,000-3,500,000	6 months	Town Manager	Deferred - owners unwilling to sell at this time
Chebeague Island	1) Stone Wharf. Replace or relocate Chebeague island Ferry landing. Vulnerability Study complete; Engineering Study ongoing	\$300,000-\$1,000,000	Unknown Long term	Town Manager Road Commissioner	New Project

CUMBERLAND COUNTY HAZARD MITIGATION PLAN

	2) Bennett Cove. Engineering Study for improvements to stone block commercial boat ramp	unknown	Long term	Town Manager Road Commissioner	New Project
	3) Indian Point Rd; Install sheet pile 500' x 10'.	\$14,000	Mid term	Road Commissioner	Deferred – Lack of Funding
	4) Ongoing public education of homeowners about protection from wildfires.	\$500	2016-2021	Fire Department & Island Institute Fellow.	Completed as planned; continuing
Cumberland	1) Tuttle Rd Site 2; Elevate 200' x 21' x 3' stabilize shoulders and repave. Engineering Study completed	\$18,000	Long term	Director of Public Works	Deferred – Lack of Funding
	2) Middle Rd @ Hazeltines; Upsize existing 36" x 50' lined culvert with 42" x 50' N-12 culvert and riprap inlet and outlet.	\$17,000	Long term	Director of Public Works	Deferred – Lack of Funding
	3) Tuttle Rd Site 1; Upsize existing 36" x 40' culvert with 48" x 40' N-12 culvert and riprap inlet and outlet.	\$14,000	2 weeks	Director of Public Works	Completed with Town funds
	4) Harris Rd; Upsize existing culvert with box and elevate road.	\$294,216.94	unknown	Director of Public Works	Completed with FEMA PA/ Town funds per 2012 Plan
	5) Range Rd. (5) sites Upsize culverts and improve inlet and outlets.	\$50,000	1 year	Director of Public Works	Completed with Town funds per 2012 Plan

CUMBERLAND COUNTY HAZARD MITIGATION PLAN

Falmouth	1) Northbrook Drive; Upsize existing 48" culvert with 8' x 4' x 80' bottomless box culvert and riprap inlet and outlet.	\$200,000	Long term	Director of Public Works	Deferred – Lack of Funding
	2) Middle Rd. @ Scittery Gussett Brook; Upsize triple 15" culverts with bottomless box culvert or as required by H&H study and riprap inlet and outlet.	\$100,000	Long term	Director of Public Works	Revised from 2012 Plan - held up for Army Corp of Engineering permit
	3) Shoreline Drive Coastal Erosion; Stabilize bank 100' x 50' x 3' with large fractured stone Engineering study complete	\$75,000	Long term	Director of Public Works	Study -Town funds Deferred – Lack of Funding
	4) Woodville Road Piscataqua River Crossing; upsize double culvert with bridge or box culvert	\$500,000	Unknown	Director of Public Works	Completed with Town funds per 2012 Plan
	5) Woodville Rd @ High School; upsize existing culverts	\$50,000	1 week	Director of Public Works	Completed with Town funds per 2012 Plan
Freeport	1) Hunter Road. Upsize existing culvert with 24" culvert	\$125,000	Mid term	Director of Public Works	New Project
	2) Percy Street. Upsize existing culvert with 24" culvert	Unknown	Mid term	Director of Public Works	New project
	3) Richards Lane; Elevate 150' x 1' x 22' stabilize shoulders upsize twin 15" x 40' culverts with 6' x 3' x 40' bottomless box and riprap inlet and outlet.	Unknown	Long term	Director of Public Works	Deferred – Lack of Funding
	4) Grant Rd; Upsize existing culvert with 24" x 40' N-12 culvert.	\$4,000	3 days	Director of Public Works	Completed with Town funds
	5) Webster/Old County Rd; Install 36" x 50' N-12 culvert and riprap inlet and outlet.	\$5,000	1 week	Director of Public Works	Completed with Town funds

CUMBERLAND COUNTY HAZARD MITIGATION PLAN

	6) Flying Point Rd; Enlarge existing corrugated metal pipe. Add additional culvert and elevate road and repave.	\$200,000-500,000	1 week	Director of Public Works	Completed with Town funds per 2012 Plan
	7) Cheehawk Rd; Added additional 18" x 40' N-12 culvert.	\$2,500	3 days	Director of Public Works	Completed with Town funds per 2012 Plan
Freeport Sewer District	1) move dry pit pump above ground and raise structure at least three feet.	\$300,000	Long Term	Board of Directors	New Project
Frye Island	1) Monitor/mitigate hillside erosion in Recreation Area trail between Beach 10 and Long Beach. Site monitoring will continue in order to collect more information and determine the best approach to mitigating the hazard.	Unknown	Long term	Director of Public Works	New Project
	2) Erosion at beach #6; Installed retention pond and added (2) culverts to divert flow from beach.	\$10,000	2 weeks	Town Manager	Completed with Town funds per 2012 Plan
Gorham	1) Mitchell Hill Rd; Elevate road 300' x 3' x 22' stabilize shoulders and upsize existing culvert with bridge approx. 100' x 22' with wing walls.	\$600,000	Long Term	Director of Public Works; Joint project with Scarborough	Deferred – Lack of municipal funds
	2) Dingley Springs Rd.; Upsize existing multiple culverts with 12' x 6 x 40' bottomless box culvert and riprap inlet and outlets.	\$80,000	Long Term	Director of Public Works	Deferred – Lack of Funding
	3) Wood Rd; Upsize existing multiple culverts with 12' x 6 x 40' bottomless box culvert and riprap inlet and outlets.	\$80,000	Long Term	Director of Public Works	Deferred – Lack of Funding
	4) Wilson Rd: Upsize existing culvert with 10' x 5 x 40' bottomless box culvert and riprap inlet and outlets.	\$60,000	Long term	Director of Public Works	Deferred – Lack of Funding

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Gorham, cont.	5) Buck St; Upsize existing multiple culverts with 20'x 8' x 40' bottomless box culvert and riprap inlet and outlets. Elevate road 200' x 21' x 3' and repave.	\$130,000	Long Term	Director of Public Works	Deferred – Lack of Funding
	6) New Portland Rd; Upsize existing multiple culverts with 10' x 5' x 40' bottomless box culvert and riprap inlet and outlets.	\$60,000	Long Term	Director of Public Works	Deferred – Lack of Funding
	7) Spiller Rd; Upsize existing multiple culverts with 20'x 8' x 40' bottomless box culvert and riprap inlet and outlets. Elevate road 200' x 21' x 3' and repave. Twin plastic culvert installed by PW	\$30,000	3 weeks	Director of Public Works	Completed in 2014 with Town Funds
	8) Huston Rd; Upsize existing multiple culverts with 20'x 8' x 40' bottomless box culvert and riprap inlet and outlets.	\$75,000	2 weeks	Director of Public Works	Completed with Town funds per 2012 Plan
	9) Tow Path Rd; Slope protection, upsize culvert.	\$20,000	2 weeks	Director of Public Works	Completed with Town funds per 2012 Plan
	10) North Gorham Rd; Slope protection, upsize culvert.	\$20,000	2 weeks	Director of Public Works	Completed with Town funds per 2012 Plan
	11) Hodgdon Rd @ South Branch Brook; Install metal arch pipe.	\$200,000	1 month	Director of Public Works	Completed with FEMA funds per 2012 Plan
	12) Washburn Rd; Slope protection, upsize culvert.	\$20,000	2 weeks	Director of Public Works	Completed with FEMA funds per 2012 Plan
	13) Longfellow Rd @ Indian Camp Brook; Slope protection, upsize culvert.	\$20,000	2 weeks	Director of Public Works	Completed with Town funds per 2012 Plan

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	14) Day Rd @ Indian Camp Brook; Slope protection, upsize culvert.	\$20,000	2 weeks	Director of Public Works	Completed with Town funds per 2012 Plan
	15) Weeks Rd @ Gully Brook; Slope protection, upsize culvert.	\$20,000	2 weeks	Director of Public Works	Completed with Town funds per 2012 Plan
	16) Plummer Rd @ Westcott Brook; Slope protection, upsize culvert.	\$20,000	2 weeks	Director of Public Works	Completed with Town funds per 2012 Plan
	17) New Portland Rd. @ East Branch of Indian Brook; Slope protection, upsize culvert.	\$20,000	2 weeks	Director of Public Works	Completed with Town funds per 2012 Plan
	18) Flaggy Meadow Rd. @ Little River; Slope protection, upsize culvert.	\$20,000	2 weeks	Director of Public Works	Completed with Town funds per 2012 Plan
	19) Brackett Rd.; Slope protection, upsize culvert.	\$20,000	2 weeks	Director of Public Works	Completed with Town funds per 2012 Plan
	20) Files Road @ Files Brook; Scour protection.	\$20,000	2 weeks	Director of Public Works	Completed with Town funds per 2012 Plan
	21) Brackett Rd @ Indian Brook; Additional scour protection and redesign bridge.	\$200,000	unknown	Director of Public Works	Completed with Town funds per 2012 Plan
	22) Fort Hill Rd@ Tannery Brook; Additional scour protection and redesign bridge.	\$200,000	unknown	Director of Public Works	Completed with Town funds per 2012 Plan

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	23) Deering Rd @ Stroutwater River; Slope protection, upsize culvert.	\$20,000	2 weeks	Director of Public Works	Completed with Town funds per 2012 Plan
	24) Hurricane Rd; Slope protection and upsize culvert.	\$20,000	Unknown	Director of Public Works	Completed with FEMA funds per 2012 Plan
Gray	1) Campbell Shores Rd Site #1; Upsize triple 24" x 40' culvert with 4' x 8' x 40' bottomless box culvert raise road 21' x 3' x 500' and repave	\$60,000	Long term	Director of public Works	Deferred – Lack of Funding
	2) Campbell Shores Rd Site #2; Upsize triple 24" x 40' culvert with 4' x 8' x 40' bottomless box culvert raise road 21' x 3' x 500' and repave.	\$60,000	Long term	Director of Public Works	Deferred – Lack of Funding
	3) Long Hill Rd.; Upsize 60" x 40' culvert with 5' x 8' x 40' bottomless box culvert, raise road 21' x 6' x 500' stabilize shoulders and repave.	\$70,000	Long term	Director of Public Works	Deferred – Lack of Funding - Engineering study – Town funds Possible DEP grant
	4) Westwood Rd at Sucker Brook; H&H, engineering design Upsize existing 36" x 40' culvert with 6' x 8' x 40' bottomless box culvert with integrated wing walls.	\$110,165.64	4 weeks	Director of Public Works & engineering firm	HMPG project completed Oct 2012
	5) Lawrence Rd; Elevate road 22' x 700' x 4' on average, raise bridge deck, stabilize shoulders and repave.	\$202,122.00	2 months	Director of Public Works / Town Engineer	Completed with town Funds August 2015

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Harpwell	1) Long Point Rd. Shore up embankment; engineering study done 2013	\$75,000	Mid term	Road Commissioner	New project
	2) Bethel Point Rd.; Replace existing 8' x 40' culvert with same sized culvert.	\$149,000	2 months	Director of Public Works	Completed with Town Funds
Harrison	1) Buck Rd; Remove ledge in ditch line 300', continue berm along road and upsize existing twin culverts with 36" x 40' N-12 culvert.	\$9,000	Mid term	Road Commissioner	Deferred – Lack of Funding
	2) Fog Rd.; Upsize existing twin 36" x 40' cross culvert with 8' x 4' x 40' box culvert riprap inlet and outlet	\$9,000	Long term	Road Commissioner	Deferred – Lack of Funding
Long Island	1) 765 Island Ave; Engineering Study and upgrade culvert and stabilize outlet with riprap.	\$100,000	Long term	Road Commissioner	Revised from 2012 Plan
	2) Island Ave. & Garfield St; Install catch basin, add 18" x 40' N-12 culvert and upsize 15" x 40' culvert with 18" x 40' N-12 culvert. Ditch and armor 700' and shim 800' of road. Rebuild drainage grate	\$12,000	Long term	Road Commissioner	Revised from 2012 plan
	3)Beach Ave. Remove ledge 50' x 6' x 2' Ditch and line 200' add 12" x 30'N-12 driveway culvert	\$8,000	2 weeks	Road Commissioner	Completed with Town Funds
	4) Harbor De Grace St; Upsize 12" x 80' culvert with 15" x 80' N-12 culvert, remove ledge 30' x 6' x 2' and ditch 50'.	\$8,500	3 weeks	Road Commissioner	Completed with Town Funds

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	5) Island Ave; Stabilize bank with riprap and native plantings 400' x 60' x 2'.	10,000	3 weeks	Road Commissioner	Completed with Town Funds
	6) Levitt Street/ Public Works Yard; Excavate wet spot in road install 12' x 30' filter fabric and crushed stone pillow.	\$8,000	3 weeks	Road Commissioner	Completed with Town funds per 2012 Plan
	4)–7) Island Ave @ Stepping Stone Ln.; Install 12" x 40 N-12 culvert and re-establish ditch line.	\$9,000	2 weeks	Road Commissioner	Completed with Town funds per 2012 Plan
	8) Apple Tree Ln.; Upsize existing cross culvert add (2) driveway culverts and (1) catch basin clean ditches and add check dams.	\$5,000	3 weeks	Road Commissioner	Completed with Town and PA funds per 2012 Plan
Naples	1) Lakehouse Road near Muddy River ditching	\$3,500	Mid term	Road Commissioner	New Project
	2) Lamb's Mill Road from Rt 302 to hilltop ditching	\$3,000	Mid term	Road Commissioner	New Project
	3) Edes Falls Road and River Road junction 30" culvert upgrade and ditching	\$6,500	Mid term	Road Commissioner	New Project
	4) Wiley Rd @ Sam's Bluff; Upsize existing 30" x 40' corrugated metal pipe with 36" x 40' N-12 culvert and riprap inlet and outlet.	\$8,000	Long term	Town Manager	Deferred - Lack of funding
	6) Songo Rd; Ditch 2,500' and add 30" x 40' N-12 culvert.	\$11,000	2 weeks	Town Manager	Completed with Town Funds
	7) Lambs Mill Rd; Remove road bed 200' x 21' x 12" install french drain and geotextile fabric and repave.	\$10,000	1 week	Town Manager	Completed 2012 with Town funds
	8) Horace Files Rd. @ Pikes Hill; Ditch 200' and build detention pond 10'x 10' x 6'.	\$2,000	1 week	Town Manager	Completed 2012 with

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					Town funds
	9) Sand Rd; Upsize existing culvert with 24" x 40' N-12 culvert, remove catch basin and replace with stone lined plunge pool. New catch basin installed	\$5,000	1 week	Town Manager	Completed 2012 with Town funds
New Gloucester	1) Ayers Rd; Upsize multiple culverts with (1) 3' x 8' x 40' bottomless box culvert and (1) 3' x 10' x 40' bottomless box culvert, elevate road 300' x 21' x 2' and stabilize shoulders riprap and repave	\$116,000	Long term	Director of Public Works	Deferred - Lack of funding
	2) Durham Rd; Upsize multiple culverts with 3' x 8' x 40' bottomless box culvert, elevate road 600' x 21' x 2' and stabilize shoulders riprap and repave	\$73,000	Long term	Director of Public Works	Deferred - Lack of funding
	3) Woodman Rd; Upsize multiple culverts with 3' x 8' x 40' bottomless box culvert, elevate road 600' x 21' x 2' and stabilize shoulders riprap and repave.	\$60,000	1 month	Director of Public Works	Completed with Town funds
North Yarmouth	1) West Pownal Rd; Continue to monitor erosion at site (elevation of road would cost \$2 million). Site monitoring will continue in order to collect more information and determine the best approach to mitigating the hazard.		Long Term	Road Commissioner	Revised from 2012 Plan
Portland	1) Johanson and Front St; Park Side Condos acquisition and demolition of six unit condo complex.	1,000,000-2,000,000	Long term	City Council	Deferred - Lack of funding
	2) Washington Ave. @ Leister Dr; Upsize, realign and lower outlet 36" x 150' corrugated metal pipe with 48" x 150' N-12 culvert and install plunge pool.	\$50,000	Long term	Director of Public Works	Deferred - Lack of funding

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3) Gertrude St. Install backflow prevention.	\$500,000	Long term	Director of Public Works	Deferred - Lack of funding
4) Capisic St.; Install backflow prevention.	\$500,000	Long term	Director of Public Works	Deferred - Lack of funding
6) Back Cove @ Tukeys Bridge; Stabilize bank along back cove 100' x 90' x 3' using one ton fractured stone and flat revetments in the water up to 5' above mean high tide.	\$180,000	2 months	Director of Public Works	Completed City funds
7) Back Cove @ Dartmouth St; Stabilize bank erosion along walking trail 6'x 150' x 2' using 500 lb. fracture stone riprap.	\$14,256	1 week	Director of Public Works	Completed City funds
8) West end Commercial St; Upgrade drainage.	\$500,000	Unknown	Director of Public Works	Completed with City funds per 2012 Plan
9) Alden and Violette St; Upsize culverts, build detention pond upstream and install backflow valves.	\$1,000,000	Unknown	Director of Public Works	Completed with City funds per 2012 Plan
10) Alden @ Violette Circle; Upsize Lucas St culvert, build detention ponds upstream and install backflow preventers.	\$1,000,000	Unknown	Director of Public Works	Completed with City funds per 2012 Plan
11) Mona/Bernard/Washington/Maine Ave. @ Falls Brook; Easement acquisition, culvert upgrades and stream channel work.	\$8,000,000	Unknown	Director of Public Works	Completed with City funds per 2012 Plan
12) West end of Commercial St; Upgrade storm water system.	\$1,000,000	Unknown	Director of Public Works	Completed with City funds per 2012 Plan

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	13) 60 kW Generator for Munjoy Fire Station to power 100% of building Also protects sprinkler system for Portland observatory which is wired into Fire Station	\$93,655	24 weeks	City of Portland	HMPG Grant funding Completed 2015
Pownal	1) Chadsey Rd Site #1 Upstream; Upsize triple N-12 culverts with 12' x 4' x 40' bottomless box culvert and riprap inlet and outlets.	\$45,000	Long term	Road Commissioner	Deferred - Lack of funding
	2) Chadsey Rd Site #2; Upsize triple N-12 culverts with 12' x 4' x 40' bottomless box culvert and riprap inlet and outlets.	\$45,000	Long term	Road Commissioner	Deferred - Lack of funding
	3) Brown Rd; Upsize twin 48" x 40' culverts with 12' x 4' x 40' bottomless box culvert, riprap inlet and outlets and repave.	\$48,000	Long term	Road Commissioner	Deferred - Lack of funding
Raymond	1) Monitor/mitigate as needed ditch erosion at Raymond Hill Rd and Webbs Mill Rd Site monitoring will continue in order to collect more information and determine the best approach to mitigating the hazard.	Unknown	Long term	Road Commissioner	New Project
	2) Plains Road at Route 85 & Crescent Beach; Install closed drain and catch basin	\$50,000 - \$200,000	3 weeks	Director of Public Works	Completed with Town Funds
	3) Mountain Rd from Spiller Hill to McDermott Drive; Upsize culvert and armor ditch.	\$20,000 - \$50,000	2 Weeks	Director of Public Works	Completed with Town funds per 2012 Plan
	4) Elizabeth Ave. from Route 302 to Pine Road	Unknown	Unknown	MDOT	Completed with State funds per 2012 Plan

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Scarborough	1) Gorham Rd at Nonesuch River. Engineering study and replacement of existing 5' culvert	\$200,000 - \$300,000	Long term	Director of Public Works	New Project
	2) Payne Road at Cabela's Boulevard. Engineering study and upsizing of drainage culverts	\$75,000 - \$175,000	Long term	Director of Public Works	New Project
	3) Pleasant Hill Upgrade storm drain system.	\$600,000	Long term	Director of Public Works	Revised from 2012 Plan
	4) Broadturn Rd & Martin Ave; Upsize existing twin 36" x 40' corrugated metal pipes with 10' x 4' x 40' bottomless box culvert and add 36" x 40' N-12 culvert on Martin Ave.	\$65,000	Long term	Director of Public Works	Deferred - Lack of funding
	5) Mitchell Hill Rd; Elevate road 300' x 3' x 22' stabilize shoulders and upsize existing culvert with bridge approx.. 100' x 22' with wing walls.	\$600,000	Long term	Director of Public Works; Joint project with Gorham	Deferred - Lack of funding
	6) Sawyer St.; Elevate 600' x 22' x 18" add (3) 18" x 40' N-12 cross culverts, stabilize shoulders and repave.	\$95,000	Long term	Director of Public Works; Joint project with Cape Elizabeth	Deferred - Lack of funding
	7) Higgins Beach along Bay View Dr; shoreline erosion. Install plantings/storm breaks.	\$75,000	3 weeks	Director of Public Works	Completed with FEMA/ Town funds. Still Issues. per 2012 Plan
	8) Higgins beach between Cliff and Shell St; Upgrade storm drain system.	\$100,000	Unknown	Director of Public Works	Completed with Town funds per 2012 Plan
	9) Clay Pitts Rd; Armor river banks with riprap	\$7,500	3 weeks	Director of Public Works	Completed with FEMA/ Town funds per 2012 Plan

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Sebago	1 Shore Road: 600' surface improvements, add gravel cross culverts	\$100,000	Short Term	Road Commissioner	New Project
	2. Anderson Road: ditch, cross culverts and repave	\$90,000	Long Term	Road Commissioner	New Project
	3. Robinson Hill Rd.: rebuild cross culverts under drains (spring), ditch both sides of road, repave	\$225,000	Short Term	Road Commissioner	New Project Completed with Town Funds
	4 Swamp Road: ditch both sides of road, cross culverts and repave	\$165,000	Short Term	Road Commissioner	New Project completed with Town Funds
	5) Peabody Pond Rd. Ditch and line 1,800' add (2) driveway culverts 15" X 30' and (+2) cross culvert 15" x 40' remove ledge from ditch line. Second cross culvert 4' x 45"	\$75,000	2 weeks	Road Commissioner	Revised from 2102 Plan In progress
	6) River Rd; Elevate and reconstruct road replace 18" x 40' culverts with 24" x 40' N-12 culverts.	\$120,000	3 weeks	Road Commissioner	Completed with Town Funds
	7) Hancock Pond Rd; Upsize culvert and elevate road and add ditches. Ditched on both sides and repaved 3.6 miles	140,000	3 weeks	Road Commissioner	Completed with Town Funds
	8) Winn Mountain Rd; Ditch 500'. Ledge blasting to improve drainage	\$5,000	1 week	Road Commissioner	Completed with Town Funds
	9) Dyke Mountain Rd; Ditch and pave road.	\$67,000	1 week	Road Commissioner	Completed with Town funds per 2012 Plan
	10) Orchard Rd; Ditching and install 140' of culverts.	\$8,000	1 week	Road Commissioner	Completed with Town funds per 2012 Plan

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South Portland	1) Fessenden St @ Trout Brook; Upsize existing twin 36" x 50' culvert with 3' x 8' x 50' bottomless box culvert and riprap inlet and outlet.	\$65,000	Long term	Director of Public Works	Deferred - Lack of funding
South Portland Cont.	2) Alfred St; Upsize existing twin 24" x 40' culvert with 3' x 6' x 50' bottomless box culvert and riprap inlet and outlet.	\$55,000	Long term	Director of Public Works	Deferred - Lack of funding
	3) Boothby St @ Trout Brook; Upsize existing culvert with 3' x 6' x 50' bottomless box culvert and riprap inlet and outlet.	\$55,000	Long term	Director of Public Works	Deferred - Lack of funding
	4) Running Hill Rd; Install catch basin.	\$25,000	Mid term	Director of Public Works	Deferred - Lack of funding
	5) Broadway @ Daytona; Relocate Basin	\$50,000	unknown	Director of Public Works	Completed with City funds per 2012 Plan
	6) Highland Av @ High school; Upgrade storm drain system.	\$130,000	unknown	Director of Public Works	Completed with City funds per 2012 Plan
	7) Main St @ Massachusetts and Main @ Wallace Ave.; Road rehabilitation	Unknown	unknown	Director of Public Works	Completed with City funds per 2012 Plan
	8) Preble @ Alder and Day St; Add curb inlet.	\$10,000	unknown	Director of Public Works	Completed with City funds per 2012 Plan
	9) Broadway @ Boys Club; New sidewalks and upgrade systems.	\$50,000	unknown	Director of Public Works	Completed with City funds per 2012 Plan

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10) Highland Ave @ Whispering Pines; Upgrade storm drain system.	\$100,000	unknown	Director of Public Works	Completed with City funds per 2012 Plan
11) Broadway @ underpass; Upgrade Storm drain system.	\$100,000	unknown	Director of Public Works	Completed with City funds per 2012 Plan
12) Dike Farm Rd @ Meadow Way; Upgrade storm drain system.	\$50,000	unknown	Director of Public Works	Completed with City funds per 2012 Plan
13) Nutter Rd; Upsize existing culvert.	\$10,000	unknown	Director of Public Works	Completed with City funds per 2012 Plan
14) Highland Ave @ Gamblers Brook; Upsize existing culvert.	\$10,000	unknown	Director of Public Works	Completed with City funds per 2012 Plan
15) Angell Ave. @ Preble St; Install curb inlets.	\$50,000	unknown	Director of Public Works	Completed with City funds per 2012 Plan
16) Cummings Rd @ Westbrook Line; Upgrade culverts.	N/A	unknown	Director of Public Works	Completed with City funds per 2012 Plan
17) Broadway @ Scarborough Line; Upgrade Ditches.	N/A	unknown	Director of Public Works	Completed with City funds per 2012 Plan
18) Willow St @ Sand pebbles condo's; Tidal effect	N/A	unknown	Director of Public Works	Completed with City funds per 2012 Plan

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Standish	1) Blake Rd; Upsize existing twin culverts 36" x 40' culverts with 8' x 4' x 40' bottomless box and riprap inlet and outlet	\$70,000	Long term	Director of Public Works	Deferred - Lack of funding
Standish cont.	2) Middle Jam Rd; Install precast head wall with wing walls on inlet and outlet of 40" culvert.	\$15,000	Mid term	Director of Public Works	Deferred - Lack of funding
	3) Northeast Rd @ Rt. 35; Ditch and armor 300' add 30" x 30' N-12 driveway culvert.	\$7,000	Mid term	Director of Public Works	Deferred - Lack of funding
	4) Route 35A – Cape Road; upsize culvert, create spillway, armor downstream side of road bed.			Director of Public Works	Deferred - Lack of funding
	5) Cape Rd; Upsize existing 30" x 40' corrugated metal pipe with 36" x 40' N-12 culvert and riprap inlet and outlet.	\$5,000	2 week	Director of Public Works	Completed with town funds
	6) White Bridge Rd; Upsize existing culvert and create spillway and armor downstream side of road.	\$ 50,000-200,000	3 weeks	Director of Public Works	Completed with Town funds per 2012 Plan
Westbrook	1) Brook Street. Replace bridge over Minnow Brook with new culvert to meet crossing standards	Unknown	Long term	Director of Public Works	New Project
	2) Cottage Place. Culvert upgrade to meet crossing standards.	Unknown	Long term	Director of Public Works	New Project

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	3) Purchase and demolish building at 40 Lincoln St.	\$250,000	Long term	Director of Public Works	New Project
	4) Cumberland St; Upsize existing twin culverts.	Unknown	Unknown	Director of Public Works	Completed with City funds per 2012 Plan
	5) River Walk @ Ash St; Stabilize bank with 12" riprap.	\$5,000	3 Days	Director of Public Works	Completed with City funds per 2012 Plan
Windham	1) Highland Cliff Rd @ Annie Leighton Brook. Add second culvert	\$45,000	Long term	Director of Public Works	Revised from 2012 Plan
	2) Nash Rd; Elevate road 1,200' x 21' x 2' stabilize shoulders add 24" x 40' N-12 cross culvert and repave.	\$74,000	Mid term	Director of Public Works	Deferred - Lack of funding – now in capital budget
Yarmouth	1) Ledge Rd; Install headwall and wing walls on inlet side of Pratt's Brook.	\$10,000	Mid term	Director of Public Works	Deferred - Lack of funding
	2) North Rd; Add 42" x 80' N-12 overflow culvert at Pratt's Brook.	\$15,000	2 weeks	Director of Public Works	Completed with Town Funds

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	3) Pratt's Brook @ Northwood Rd; Problem should be solved by adding overflow culvert @ North Rd.	N/A	N/A	Director of Public Works	Resolved by North Rd culvert
	4) Pratt's Brook @ East Elm St; Problem should be solved by adding overflow culvert @ North Rd.	N/A	N/A	Director of Public Works	Resolved by North Rd culvert

SECTION VI – PLAN MAINTENANCE PROCESS

MONITORING, EVALUATING AND UPDATING THE PLAN

Requirement §201.6(c)(4)(i):	(The plan shall include a plan maintenance process that includes) a section describing the method and schedule of monitoring, evaluating, and updating the mitigation plan within a five year cycle
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§201.6(c)(4)(i) requires a formal plan maintenance process to take place to ensure that the Mitigation Plan remains an active and pertinent document. The plan maintenance process includes a schedule for monitoring and evaluating the plan at least every five years, and continued public participation throughout the plan maintenance process. This section also includes an explanation of how the county and municipal governments intend to incorporate their mitigation strategies into any existing planning mechanisms they have.

Monitoring the Plan. Monitoring of the Plan continues to be conducted by the Cumberland County Emergency Management Agency (CCEMA) and the local Emergency Management Agency Directors. CCEMA collects information (via email and phone conversations) on an annual basis from the local EMA Directors to assess progress on the mitigation goals and objectives. CCEMA also hosts monthly meetings of the County EMA Directors at which issues relating to the implementation of the plan are addressed. This process has worked well for Cumberland County and will continue in the next five years. The mitigation plan and project application process will also be addressed at each federal disaster declaration kickoff meeting and will be reinforced via email announcements for workshops and grant application deadlines.

Evaluating the Plan

The plan is constantly being evaluated through various measures at county and local levels. Annually and after each disaster declaration, Cumberland County EMA reviews the hazards in the risk assessment section of this plan. In addition, Cumberland County EMA contacts towns in regards to Form 7 briefings and submittals, workshops on project applications, and for the status on existing projects and the addition of new projects. This process has worked well for Cumberland County and will continue in the next five years.

Updating the Plan. The Plan will be updated every five years. The method for determining what changes might be necessary will be to review and assess information gathered from disaster declarations, unusual weather events and/or significant changes in science or legislation. As previously described, part of that schedule will be reviews on a monthly basis and after disasters, but in the fourth year of the plan, a more in depth review will take place, and the plan will be updated accordingly. At the beginning of the fourth year, CCEMA will again initiate a process to assess the implementation of the plan including a re-evaluation of the hazard analysis and the mitigation measures. This process will involve the local EMA Directors, who served as liaisons to other municipal staff and officials. Based on the information collected and an analysis of that information, proposed changes to the plan will be made for the five year period and submitted to the Maine Emergency Management Agency and Federal Emergency Management Agency. This process will be repeated during the fourth year of implementation for each updated version of the Plan.

INCORPORATION INTO EXISTING PLANNING MECHANISMS

Requirement §201.6(c)(4)(ii): (The plan shall include a plan maintenance process that includes) a process by which local governments incorporate the requirements of the mitigation plan into other planning mechanisms such as comprehensive or capital improvement plans, when appropriate.	
Element	C6. Does the plan describe a process by which local governments will integrate the requirements of the mitigation plan into other planning mechanisms, such as comprehensive or capital improvement plans, when appropriate?

County government is very limited in scope and authority in the State of Maine and does not have the staff, authority, or fiscal capabilities to control planning or development within municipalities. In Maine, most government authority is derived from State statutes and rules and with the municipal “home rule” ordinances.

It must be recognized that there is a variety of governance structures within Cumberland County. Some municipalities can adopt ordinances and other regulatory mechanisms by council or select board vote, while other municipalities must put such proposals to a town meeting vote. The citizens in attendance at these meetings have a vested interest in the town and how and what is funded annually. Through the municipal budget process and long-term planning based on the identified mitigation actions, towns will be better able to allocate funding for these projects to safeguard their communities. In all cases, the need to educate the public as well as elected officials is paramount.

The Cumberland County Emergency Management Agency (CCEMA) will provide guidance to the local EMA Directors who will play the lead role in incorporating measures in the hazard mitigation plan into other planning mechanisms. (See Appendix for letter regarding SLOSH modeling)

The municipalities used the following planning mechanisms to incorporate the mitigation strategy and other information contained in the 2011 HMP, where appropriate. Planning mechanisms at the municipal level include:

- All municipalities have Comprehensive Plans. Comprehensive plans are policy documents that address a wide range of issues affecting the future of the community, and those relating to public safety and environmental protection would be consistent with the strategies contained in this plan. In general, local comprehensive plans do not include recommendations on specific projects, although they may contain recommendations that roads and their associated infrastructure be upgraded as funds become available.
- Participation in the National Flood Insurance Program. In addition, two communities have attained Level Eight in the Community Rating System.
- Capital improvement plans (most of the larger municipalities have capital improvement plans; some of the smaller ones do not, but they do have local budgeting processes which are used to examine potential expenditures in detail and establish overall spending priorities).
- Road maintenance planning efforts: These may include priorities for local improvements, but not necessarily engineering studies or cost benefit analyses.
- Emergency management and mitigation planning.
- Fire prevention planning and coordination, including participation in mutual aid agreements and multi-town wildfire training exercises, and:
- Grant writing (many of the County’s municipalities have been active in applying for grants to address municipal priorities).

It must be noted that all of the mitigation measures identified by the local EMA directors for the 2017 revision of the Plan were structural and not ordinance related.

Process for Incorporating Mitigation Strategies and Related Information into Local Planning Mechanisms.

County government does not have the authority to control local planning mechanisms. However, the County EMA Director can provide information to local units of government, as well as technical assistance. After adoption of the Mitigation Plan, the Cumberland County EMA Office offers assistance to municipal officers in implementing their selected mitigation measures. The County EMA Office conducts annual reviews with local EMA directors to determine the status of their measures. The County EMA office assists the municipalities with the completion of FEMA PreDisaster Mitigation and Hazard Mitigation Grant packages.

Explanation of How Local Governments Incorporated Strategies and other Information.

In addition to the planning mechanisms discussed above, there has been progress in some additional areas, but no known actions in other areas:

- Comprehensive plans – no State money for new plans or updates
- Road maintenance planning efforts – many towns in Cumberland County are now using MEMA's Road Tracker to document repair costs
- Emergency management and mitigation planning – limited because of part time EMA directors and little or no budgets
- Ordinances –no State money for new plans or updates
- Grant applications – a few of the County's municipalities have been active in applying for grants to address mitigation issues

The County EMA notifies municipal EMA's and local officials of hazard mitigation workshops such as those related to the Pre-Disaster and Hazard mitigation Grant programs, workshops with hazard mitigation context such as those sponsored by Maine's Local Roads Center that deal with the use of geotextiles, and workshops dealing with various sea level rise scenarios and how they may affect specific municipalities.

The responsible agency within each municipality that is responsible for the implementation and completion of each mitigation measure will notify the County EMA Office whenever assistance is needed or whenever a measure is completed. Existing programs such as the municipal road maintenance plan, emergency management program and local fire prevention programs will be utilized to their greatest extent to complete the community's mitigation measures.

Continued Public Participation

Requirement §201.6(c)(4)(iii): (The plan shall include a plan maintenance process that includes) a discussion on how the community will continue public participation in the plan maintenance process

Element	A5. Is there discussion on how the community(ies) will continue public participation in the plan maintenance process?
	A6. Is there a description of the method and schedule for keeping the plan current (monitoring, evaluating and updating the mitigation plan within a 5year cycle)?

Cumberland County is committed to involving the public directly in the continued reshaping and updating of the Hazard Mitigation Plan. The CCEMA Planning Team is responsible for reviewing and updating the plan. The opportunity for the public to comment on the HMP has been available, and will continue to be available, on the Cumberland County website, and is linked to our Facebook and Twitter sites. Contained in the plan is the address and phone number of the Cumberland County EMA Office, which is responsible for keeping track of public comments on the plan.

Each municipality will receive a copy of the completed plan to keep on file at the municipal office. A notice will be posted at each municipal office advising the public of the availability of the plan for review. Municipalities with websites may choose to post the plan on the website. The original and draft updates have been posted on the CCEMA website during the updating process in order to encourage public comment on the plan during the draft stage. The website is as follows: <http://www.cumberlandcounty.org/223/Emergency-Management-Agency>.

Members of the public have been welcome to submit comments, suggestions, or feedback on the plan to CCEMA via our website (See Appendix for Feedback form). Each comment from the public are reviewed for possible inclusion in the final plan. CCEMA will continue its efforts to coordinate with volunteer community groups.

At the time of the initial five-year review and update of the plan, and at subsequent updates, CCEMA will notify the public of the plan review and updating process and will invite public comment and participation in the process. To a large degree, this will be done through the use of the monthly regional meetings CCEMA holds with the local emergency management directors. Included as an agenda item will be the request for updates on the HMP from the meeting participants. This will serve to reinforcement the importance of the plan and encourage local directors to provide to their constituents information on the plan and the update process.

In Cumberland County, hazard mitigation is far more than a written plan. It is an important part of the overall mission of the Cumberland County Emergency Management Agency (EMA), and is fully integrated into the comprehensive nature of the EMA's emergency management responsibilities. Most of the EMA's activities and communications emphasize the importance of planning, preparation, mitigation, training, and emergency response. A partial list of EMA's public outreach efforts includes:

- Maintaining and updating the EMA's website;
- Including on the website and social media public information materials such as the Winter Awareness brochure;
- Including on the website and social media notice of training opportunities for local public safety personnel;
- Communicating with the public on an ongoing basis through the website and social media
- Supporting emergency communications systems such as PageGate (the messaging server used in Cumberland County)
- Holding meetings and training sessions with local EMA officials;
- Maintaining the Vulnerable Population Communication Network and ensuring the agencies on the list are contacted during storms and other emergencies
- Participating in public outreach efforts such as the annual Maine Preparedness Conference
- Participating in events with County Special Teams such as
 - Southern Maine COAD booths at Scarborough Summerfest and the Portland Sea Dogs events night
 - Medical Reserve Corps participation in flu clinics
 - Animal response team participation in Portland Home Show

County EMA will also continue to provide advisories on its website and social media when public safety may be impacted by hazards such as flooding or severe winter storms.

The address and phone number of the Cumberland County EMA office is:

Cumberland County Emergency Management Agency
22 High Street – Unit 1
Windham, ME 04062
207-892-6785
207-892-8617 (fax)

<http://www.cumberlandcounty.org/223/Emergency-Management-Agency>

Correction of FY2017 Tax Warrant

Board of Selectmen – Agenda Item Request Form

401 Webbs Mills Road
Raymond, Maine 04071
207-655-4742 fax 207-655-3024
sue.look@raymondmaine.org

Requested Meeting Date: 1/10/2017

Request Date: 12/29/2016

Requested By: Curt Lebel, Assessors Agent

Address:

eMail:

Phone #:

Category of Business (please check one):

- ☐ Information Only ☐ Public Hearing ☐ Report ☒ Action Item
☐ Other - Describe

Agenda Item Subject: Correction of FY2017 Tax Warrant

Agenda Item Summary:

Board will be asked to issue a corrective warrant for the fy2017 tax commitment. A Scriveners error was discovered which affects the amount of business equipment tax reimbursement received from the State. See attached memo for further explanation

Action Requested/
Recommendation:

Sign and execute affidavit documents

Attachments to
Support Request:

Memo and appropriate documents attached.



INTEROFFICE MEMORANDUM

TO: TOWN OF RAYMOND BOARD OF ASSESSORS
FROM: CURT LEBEL, ASSESSORS AGENT
SUBJECT: CORRECTION OF ERROR ON TAX WARRANTS
DATE: 12/29/16
CC: DON WILLARD

Dear Board Members,

While in the process of completing this year's, valuation return for Maine Revenue, I discovered a clerical error which affects the Tax Warrants issued by the Board in September for the collection of taxes. The error does not affect the tax rate, total tax collected or individual tax amount, but does change the amount of personal property exemption (BETE) reimbursement which we can expect from the State.

The State reimburses the Town for 50% of the lost tax revenue resulting in exemption of personal property through the BETE program. Property, however, which exists within an approved TIF district which predates the date of the creation of the BETE exemption program is reimbursed at the full 100% rate.

In calculating the amount of BETE exempt equipment present in the TIF district, I made a clerical error and transposed an amount from a business not located within the district to the TIF calculation. (I accidentally pulled the exemption amount for Sabre Yachts off the BETE spreadsheet and applied it to Dielectric on the Tif Spreadsheet.

This error results in an overestimation of the anticipated BETE reimbursement by \$7,726.63. The correct amount has been reported to Maine Revenue, but I believe it is a good idea to issue a corrected warrant which reflects this change. The new warrant shows both the reduced BETE Reimbursement as well as the corresponding reduced Overlay, which is reduced to cover the less than expected BETE reimbursement.

The Valuation Book, tax bills and rate selection are all correct, and the corrected warrant will aid the auditors in reconciling the Towns Finances at year end.

(5 M.R.S.A. § 95-B)

Town of Raymond, Maine

NOW COMES the Raymond Board of Assessors, who, being duly sworn deposes and says as follows:

1. We are the Board of Assessors of the Town of Raymond.
2. We are responsible for the preparation of the 2016 Certificate Of Assessment To Be Returned to Municipal Treasurer. Which is a local government record within the scope of 5 M.R.S.A. § 95 et seq.
3. On or about September 13, 2016, we prepared the Certificate Of Assessment To Be Returned to Municipal Treasurer, and it has come to our attention that said record contains an error, specifically:

Selection of the amount of BETE reimbursement to be applied as a deduction on line #9 was over-estimated due to a scrivener's error in accounting for exempt personal property located within the TIF district, which is reimbursed by the State at a different rate than other exempt BETE property. In turn the amount of Overlay applied as an assessment on line #5 was also over-estimated. The tax rate and total property tax warranted remains the same as the original warrant.

-
4. The record should properly state.

Assessments

1. County Tax	\$ 676,263.00
2. Municipal Appropriation	\$ 4,219,817.00
3. TIF financing plan amount	\$ 206,511.85
4. School\Educational Appropriation	\$ 8,746,621.85
5. Overlay (Not to exceed 5% of Net Assessment)	\$ 33,879.43
6. Total Assessments	\$ 13,883,093.13

Deductions

7. State Municipal Revenue Sharing	\$ 134,579.00
8. Homestead Reimbursement	\$ 90,568.50

10. Other Revenue \$ 1,380,000.00

11. Total Deductions \$ 1,616,195.41

12. Net Assessment for Commitment (Line 6 minus line 11). \$ 12,266,897.72

5. We make this affidavit in order to correct the error or omission identified above.

____ Assessor(s) of: Raymond, Maine

Date: January 10, 2017

STATE OF MAINE
CUMBERLAND COUNTY, ss.

Personally appeared before me the above-named Board of Assessors who swore that the facts recited in the foregoing affidavit are true of his/her own knowledge or were stated to be on information and belief he/she has such information and believes it to be true and reliable; and who executed the same in my presence.

Date: January 10, 2017

(SEAL)

(Notary Public/Attorney)
MY COMMISSION EXPIRES: _____

(Printed name)

**AFFIDAVIT CORRECTING LOCAL GOVERNMENT RECORD
(5 M.R.S.A. § 95-B)**

Town of Raymond, Maine

NOW COMES the Raymond Board of Assessors, who, being duly sworn deposes and says as follows:

1. We are the Board of Assessors of the Town of Raymond.
2. We are responsible for the preparation of the 2016 Municipal Tax Assessment Warrant and Certificate of Commitment, which is a local government record within the scope of 5 M.R.S.A. § 95 et seq.
3. On or about September 13, 2016, we prepared the Municipal Tax Assessment Warrant and it has come to our attention that said record contains an error, specifically:

Selection of the amount of BETE reimbursement to be applied as a deduction on line #9 was over-estimated due to a scrivener's error in accounting for exempt personal property located within the TIF district, which is reimbursed by the State at a different rate than other exempt BETE property. In turn the amount of Overlay applied as an assessment on line #5 was also over-estimated. The tax rate and total property tax warranted remains the same as the original warrant.

4. The record should properly state.

MUNICIPAL TAX ASSESSMENT WARRANT

State of Maine Municipality: Raymond County: Cumberland

To: Suzanne Carr, Tax Collector

In the name of the State of Maine you are hereby required to collect of each person named in the list herewith committed to you the amount set down on said list as payable by that person.

Assessments

1. County Tax	\$ 676,263.00
2. Municipal Appropriation	\$ 4,219,817.00
3. TIF financing plan amount	\$ 206,511.85
4. School\Educational Appropriation	\$ 8,746,621.85
5. Overlay (Not to exceed 5% of Net Assessment)	\$ 33,879.43
6. Total Assessments	\$ 13,883,093.13

Deductions

7. State Municipal Revenue Sharing	\$ <u>134,579.00</u>
8. Homestead Reimbursement	\$ <u>90,568.50</u>
9. BETE Reimbursement	\$ <u>11,047.91</u>
10. Other Revenue	\$ <u>1,380,000.00</u>
11. Total Deductions	<u>\$ 1,616,195.41</u>
12. Net Assessment for Commitment (Line 6 minus line 11).	<u>\$ 12,266,897.72</u>

5. We make this affidavit in order to correct the error or omission identified above.

_____ Assessor(s) of: Raymond, Maine

Date: January 10, 2017

STATE OF MAINE
CUMBERLAND COUNTY, ss.

Personally appeared before me the above-named Board of Assessors who swore that the facts recited in the foregoing affidavit are true of his/her own knowledge or were stated to be on information and belief he/she has such information and believes it to be true and reliable; and who executed the same in my presence.

Date: January 10, 2017

(SEAL)

(Notary Public/Attorney)
MY COMMISSION EXPIRES: _____

(Printed name)

Consideration of Tax Abatements

Board of Selectmen – Agenda Item Request Form

401 Webbs Mills Road
Raymond, Maine 04071
207-655-4742 fax 207-655-3024
sue.look@raymondmaine.org

Requested Meeting Date: 1/10/2017

Request Date: 12/29/2016

Requested By: Curt Lebel, Assessors Agent

Address:

eMail:

Phone #:

Category of Business (please check one):

- ☐ Information Only ☐ Public Hearing ☐ Report ☒ Action Item
☐ Other - Describe

Agenda Item Subject: Consideration of tax abatement requests

Agenda Item Summary: Board will be asked to consider tax abatement requests received. A memo outlined recommended actions shall be included in the agenda packet

Action Requested/
Recommendation: Approve or deny abatements requested

Attachments to
Support Request: Memo and appropriate documents attached.

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 LEBEL, ASSESSORS AGENT
SUBJECT: TAX ABATEMENTS
DATE: 1/5/2017
CC:

Dear Board Members,

Attached please find two abatement requests which have been reviewed by my office and are recommended for consideration at your January 10, 2017 meeting.

The first abatement pertains to a seasonal camp located at 15 Loon Lodge Road (Tax Map 044-005). The property is currently assessed at \$324,600. The Property was owned by 3 brothers on the date of assessment. One of the brothers has purchased the interest in the property from the other two and this property owner approached our office because they were concerned that the property may be overvalued. The Property had been placed on the market for about two years starting at \$279,900. The Property received an offer in May for 247,000 from a nearby summer camp property owner. At this time, one of the property owners decided to retain the property and matched the offer to secure ownership by buying out the other two brothers at the agreed upon price. The owner then requested an inspection of the property by our office. During the inspection several data errors carried over from the last revaluation were identified. These included the style of the structure, interior wall and floor coverings, bathroom count and square footage of usable space. In addition the condition of the property has deteriorated and is in need of rehabilitation. I am recommending that the board issue an abatement in the amount of \$47,100 valuation to correct these errors. This places the amended valuation at \$277,500 which represents a more equitable assessment given the condition of the property. It is unclear as to whether the purchase price of \$247,000 can be regarded as a fair market sale due to the relationship between and buyer and sellers.

The second abatement pertains to a new home constructed last year at 56 Tarkiln Hill Rd (Tax Map 011-042-005). The currently assessment of the property is \$561,600 (Land: 122,200 Improvements: \$439,400). The Property owner requests that the property be valued at \$430,000 on the basis of a financing appraisal conducted for the owner's lender. Our office reviewed the appraisal as well as information which we requested from the property owner, to include Homeowners insurance value and construction costs of the new home. It is my recommendation that the Board deny the request for abatement. The preponderance of the evidence on record shows that the property is not

overvalued. Further the evidence provided in the form of the appraisal does not discredit the assessment, given the irregularities found in the appraisal.

1. The Property owner purchased that land for \$127,500 in September 2014 and began construction the following year on the new home. The land offers high vantage views overlooking the various lakes to the south and mountains to the west. The Construction contract cost for the home, excluding land, was \$579,819. This was later reduced to \$524,320 through project revisions. Still, the total investment in the property of \$651,000 for land and improvements does not seem to indicate that the Towns assessment of \$561,600 represents overvaluation.
2. The Property is currently insured for \$492,800 for structures (not including land and site developments) this is 53,400 higher than the Towns assessment of the improvements, which also includes site development costs.
3. The Property financing appraisal renders a market approach value of \$430,000, which is \$221,000 less than the actual cost of the land and the improvements. This is unusual, given that the home is brand new and no instances of incurable depreciation of obsolescence were observed. In addition, the appraisals developed cost approach was \$529,176, which although is likely low, is still \$100,000 more than the market approach. It appears that the appraisal uses comparable sales which are of lesser quality than the subject. The comparable sales range used for the subject appears to be properties between \$307,000-\$443,000. The appraiser appears to not recognize that this property is in a different market range.
4. The Lender, Cuso Mortgage, states in its letter that the appraisal “should not be relied upon by any other person or entity, we make no express or implied representation or warranty of any kind, and expressly disclaim any liability to any person or entity with respect to the appraisal or valuation.” Given the nature of the appraisal, one can see why the lender would chose to disclaim any liability. The end result for the property owner, was a higher interest rate charged by the lender due to the low appraisal.
5. The Property owner, also provided, at a later date, an analysis of the cost per square foot living area of the other properties on Tarkiln Hill. The Result being that the subject is paying a higher cost per square foot. However, this analysis does not account for the quality of the construction of the different buildings as well as the relationship between cost per square foot and overall square footage. I did not find this analysis supportive of the Taxpayer’s claim of overvaluation.

In conclusion the only indication in support of the Taxpayers requested value of \$430,000 is the financing market approach. All other indicators of value including the financing cost approach, the Town assessment, the Insurance replacement cost and the actual building cost indicate a value range of \$529,000-\$651,000

Sincerely,

Curt Lebel , Assessor Agent

Certificate of Abatement

36 M.R.S.A. § 841

We, the Board of Assessors of the municipality of Raymond, hereby certify to Suzanne Carr, tax collector, that the accounts herein, contain a list of valuations of the estates, real and personal, that have been granted an abatement of property taxes by us for the April 1, 2016 assessment on January 10, 2017. You are hereby discharged from any further obligation to collect the amount abated.

Voted by the Raymond Board of Assessors on: January 10, 2017

Attest: _____ Don Willard, Town Manager

Tax Year	#	M/L	ACCT#	OWNER OF RECORD	OLD ASSESSMENT	NEW ASSESSMENT	VALUATION ABATED	TAX AMOUNT	TAX RATE	MISCELLANEOUS INFORMATION
2016- 1		044-005	R4016R	ROBBINS, BRIAN & FRANCES ET AL	\$ 324,600.00	\$ 277,500.00	\$ 47,100.00	\$ 569.91	0.0121	Property condition overestimated. Data errors on property record card resulted in overvaluation of property.
					TOTALS		\$47,100.00	\$569.91		

Property Location: 15 LOON LODGE RD

MAP ID: 044/ 005/ 000/ 000/

Bldg Name:

State Use: 1013

Vision ID: 2453

Account #R4016R

Bldg #: 1 of 1

Sec #: 1 of 1 Card 1 of 1

Print Date: 12/29/2016 14:22

CURRENT OWNER		TOPO.	UTILITIES	STRT./ROAD	LOCATION	CURRENT ASSESSMENT				3218 Raymond, ME VISION										
ROBBINS, BRIAN & FRANCES ET AL		4 Rolling	5 Well	3 Unpaved	7 Waterfront	Description	Code	Appraised Value	Assessed Value											
23 HILLCREST ROAD			6 Septic			RESIDENTL	1013	59,300	59,300											
WINDHAM, ME 04062						RES LAND	1013	265,300	265,300											
Additional Owners:		SUPPLEMENTAL DATA				Total				324,600	324,600									
		Other ID: 044005000000 TIF CODE USE PROGRAM TG ENROLL YR TG PLAN YR LD1 TYPE GIS ID: 044005000000				SEND VALUI TAP Field 8 X Field 9 Field 10 ASSOC PID#														
RECORD OF OWNERSHIP		BK-VOL/PAGE	SALE DATE	q/u	v/i	SALE PRICE	V.C.	PREVIOUS ASSESSMENTS (HISTORY)												
ROBBINS, BRIAN & FRANCES ET AL		32429/ 273	06/29/2015	U	1	25,000	1A	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value							
ROBBINS, BRIAN T. & FRANCIS H., ET AL		31872/ 146	10/24/2014	U	1	25,000	1J	2015	1013	59,300	2014	1013	59,300							
ROBBINS FRANCIS H ETAL		28552/ 305	02/28/2011	U	1	0		2015	1013	265,300	2014	1013	265,300							
ROBBINS FRANCIS H ETAL		20382/ 53																		
Total:								324,600	Total:	324,600	Total:	324,600	Total:							
EXEMPTIONS				OTHER ASSESSMENTS					This signature acknowledges a visit by a Data Collector or Assessor											
Year	Type	Description	Amount	Code	Description	Number	Amount	Comm. Int.												
Total:																				
ASSESSING NEIGHBORHOOD									APPRAISED VALUE SUMMARY											
NBHD/ SUB		NBHD Name		Street Index Name		Tracing		Batch												
0001/A																				
NOTES									Appraised Bldg. Value (Card)											
TAN/GREEN									57,900											
ROCKY/NO BEACH									Appraised XF (B) Value (Bldg)											
FHS = FULL DORMER IN REAR									1,400											
TEMP DOCK = NV									Appraised OB (L) Value (Bldg)											
FLOOD ZONE A1									0											
									Appraised Land Value (Bldg)											
									265,300											
									Special Land Value											
									0											
									Total Appraised Parcel Value											
									324,600											
									Valuation Method:											
									C											
									Exemptions											
									0											
									Adjustment:											
									0											
									Net Total Appraised Parcel Value											
									324,600											
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						
									12/13/2004			BB	02	Measur+2Visit - Info Card						
									10/08/2004			BB	01	Measur+1Visit						
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	
1	1013	Single Fam Waterfront	LRR1				16,117	SF	1.69	2.5000	9	1.0000	0.95	PP2	4.10	WF/ROW		1.00	16.46	265,300
Total Card Land Units:			0.37			AC	Parcel Total Land Area:			0.37			AC			Total Land Value:			265,300	

Vision ID: 2453

MAP ID: 044/ 005/ 000/ 000/

Bldg Name:

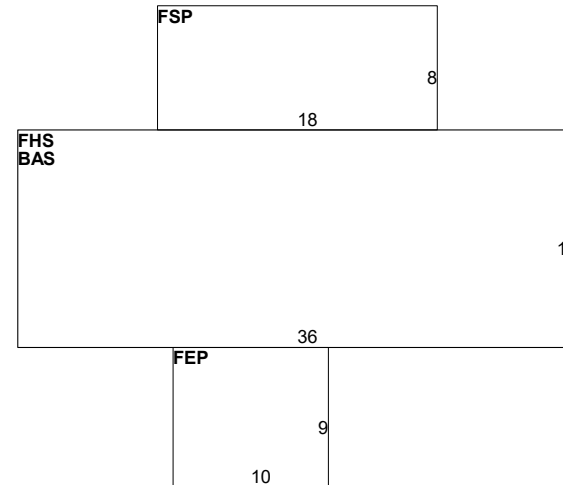
State Use: 1013

Account #R4016R

Bldg #: 1 of 1 **Sec #:** 1 of 1 **Card** 1 of 1

Print Date: 12/29/2016 14:22

CONSTRUCTION DETAIL					CONSTRUCTION DETAIL (CONTINUED)								
Element	Cd.	Ch.	Description			Element	Cd.	Ch.	Description				
Style	06		Conventional										
Model	01		Residential										
Grade	03		Average										
Stories	1.5												
Occupancy	1					MIXED USE							
Exterior Wall 1	14		Wood Shingle			Code	Description			Percentage			
Exterior Wall 2	06		Board & Batten			1013	Single Fam Waterfront			100			
Roof Structure	03		Gable/Hip										
Roof Cover	03		Asph/F GlS/Cmp										
Interior Wall 1	07		K PINE/A WD			COST/MARKET VALUATION							
Interior Wall 2						Adj. Base Rate:			97.68				
Interior Flr 1	09		Pine/Soft Wood						83,516				
Interior Flr 2						Net Other Adj:			7,000.00				
Heat Fuel	01		Coal/ Wood/Non			Replace Cost			90,516				
Heat Type	01		None			AYB			1930				
AC Type	01		None			EYB			1969				
Total Bedrooms	02		2 Bedrooms			Dep Code			A				
Total Bthrms	1					Remodel Rating							
Total Half Baths	1					Year Remodeled							
Total Xtra Fixtrs						Dep %			36				
Total Rooms	4					Functional Obslnc							
Bath Style	02		Average			External Obslnc							
Kitchen Style	02		Average			Cost Trend Factor			1				
						Condition							
						% Complete							
						Overall % Cond			64				
						Apprais Val			57,900				
						Dep % Ovr			0				
						Dep Ovr Comment							
						Misc Imp Ovr			0				
						Misc Imp Ovr Comment							
						Cost to Cure Ovr			0				
						Cost to Cure Ovr Comment							
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	
FPL1	FIREPLACE 1			B	1	2,200.00	1969		1	E	64	1,400	
BUILDING SUB-AREA SUMMARY SECTION													
Code	Description			Living Area		Gross Area	Eff. Area		Unit Cost		Undeprec. Value		
BAS	First Floor			504		504	504		97.68		49,231		
FEP	Porch, Enclosed, Finished			0		90	63		68.38		6,154		
FHS	Half Story, Finished			252		504	252		48.84		24,615		
FSP	Porch, Screen, Finished			0		144	36		24.42		3,516		
Ttl. Gross Liv/Lease Area:				756		1,242	855				90,516		



Property Location: 15 LOON LODGE RD

MAP ID:044/ 005/ 000/ 000/

Bldg Name:

State Use:1013

Vision ID: 2453

Account #R4016R

Bldg #: 1 of 1

Sec #: 1 of 1

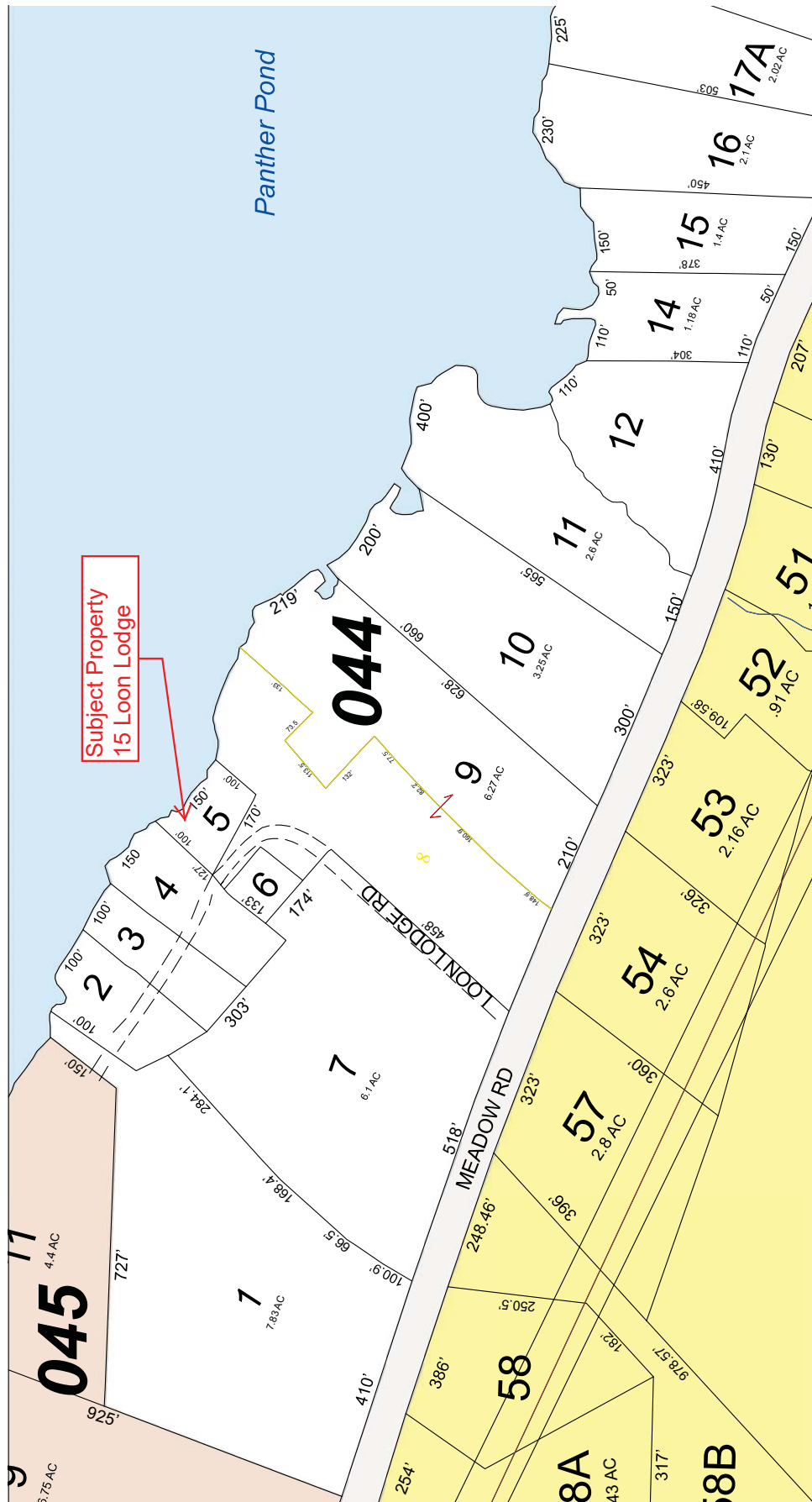
Card 1 of 1

Print Date:01/05/2017 09:31

CURRENT OWNER		TOPO.	UTILITIES	STRT./ROAD	LOCATION	CURRENT ASSESSMENT			
ROBBINS, BRIAN & FRANCES ET AL	4	Rolling	5 Well	3 Unpaved	7 Waterfront	Description	Code	Appraised Value	Assessed Value
23 HILLCREST ROAD			6 Septic			RESIDNTL	1013	18,100	18,100
WINDHAM, ME 04062						RES LAND	1013	259,200	259,200
Additional Owners:						RESIDNTL	1013	200	200
SUPPLEMENTAL DATA									
Other ID: 044005000000						SEND VALU			
TIF CODE						TAP			
USE PROGRAM						Field 8 X			
TG ENROLL YR						Field 9			
TG PLAN YR						Field 10			
LD1 TYPE									
GIS ID: 044005000000						ASSOC PID#			
Total						277,500 277,500			
RECORD OF OWNERSHIP		BK-VOL/PAGE	SALE DATE	q/u	v/i	SALE PRICE	V.C.	PREVIOUS ASSESSMENTS (HISTORY)	
ROBBINS, BRIAN & FRANCES ET AL	32429/ 273	06/29/2015	U	1	25,000	1A	Yr. Code	Assessed Value	Yr. Code
ROBBINS, BRIAN T. & FRANCIS H., ET AL	31872/ 146	10/24/2014	U	1	25,000	1J	2016 1013	59,300	2015 1013
ROBBINS FRANCIS H ETAL	28552/ 3072	02/28/2011	U	1	0		2016 1013	265,300	2015 1013
ROBBINS FRANCIS H ETAL	20382/ 53						Total:	324,600	Total:
EXEMPTIONS		OTHER ASSESSMENTS		This signature acknowledges a visit by a Data Collector or Assessor					
Year	Type	Description	Amount	Code	Description	Number	Amount	Comm. Int.	
Total:									
ASSESSING NEIGHBORHOOD									
NBHD/ SUB	NBHD Name	Street Index Name	Tracing	Batch					
0001/A									
NOTES									
TAN/GREEN									
ROCKY/NO BEACH									
TEMP DOCK = NV									
FLOOD ZONE A1									
APPRAISED VALUE SUMMARY									
Appraised Bldg. Value (Card)								17,500	
Appraised XF (B) Value (Bldg)								600	
Appraised OB (L) Value (Bldg)								200	
Appraised Land Value (Bldg)								259,200	
Special Land Value								0	
Total Appraised Parcel Value								277,500	
Valuation Method:								C	
Exemptions								0	
Adjustment:								0	
Net Total Appraised Parcel Value								277,500	
BUILDING PERMIT RECORD									
Permit ID	Issue Date	Type	Description	Amount	Insp. Date	% Comp.	Date Comp.	Comments	Date
									12/13/2004
									10/08/2004
VISIT/ CHANGE HISTORY									
									Type
									IS
									ID
									Cd.
									Purpose/Result
									BB 02
									BB 01
									Measur+2Visit - Info Card
									Measur+1Visit
LAND LINE VALUATION SECTION									
B #	Use Code	Use Description	Zone	D	Front	Depth	Units	Unit Price	I. Factor
1	1013	Single Fam Waterfront	LRR1				13,050	SF	2.04
									2.5000
									9
									1.0000
									0.95
									PP2
									4.10
									WF/ROW
									Notes- Adj
									Special Pricing
									Spec Use
									Spec Calc
									S Adj Fact
									Adj. Unit Price
									Land Value
									1.00
									19.86
									259,200
Total Card Land Units:							0.30	AC	Parcel Total Land Area:
							0.3	AC	
							Total Land Value:		259,200

CONSTRUCTION DETAIL				CONSTRUCTION DETAIL (CONTINUED)			
Element	Cd.	Ch.	Description	Element	Cd.	Ch.	Description
Style	36		Cottage				
Model	01		Residential				
Grade	03		Average				
Stories	1.5						
Occupancy	1						
Exterior Wall 1	14		Wood Shingle				
Exterior Wall 2	06		Board & Batten				
Roof Structure	03		Gable/Hip				
Roof Cover	03		Asph/F Gls/Cmp				
Interior Wall 1	01		Minim/Masonry				
Interior Wall 2							
Interior Flr 1	02		Minimum/Plywd				
Interior Flr 2							
Heat Fuel	01		Coal/ Wood/Non				
Heat Type	01		None				
AC Type	01		None				
Total Bedrooms	02		2 Bedrooms				
Total Bthrms	0						
Total Half Baths	1						
Total Xtra Fixtrs							
Total Rooms	4						
Bath Style	02		Average				
Kitchen Style	02		Average				







Comparative Market Analysis

Prepared for
Brian Robbins

For property at

15 Loon Lodge Lane

Raymond, Maine



Lynn O'Leary
Cell: 207-809-9333
Email: lynncoleary@gmail.com



Randi Burnell
352 Main Street
Gorham ME 04038

randiburnell@gmail.com

207-233-6433

The information on MLS listings has been assembled from various sources of varying degrees of reliability. Any information that is critical to your buying decision should be independently verified. All dimensions are approximate and not guaranteed. Copyright MREIS, Inc. 2014



May 1, 2014

Brian Robbins
23 Hillcrest Estates
Windham, ME 04062

Dear Brian,

I appreciate the opportunity to provide you with a Comparative Market Analysis for your property. Prepared exclusively for you, this analysis contains a summary of the recent real estate transactions in your area for properties that are similar to yours. While none of the properties included in this analysis is exactly like yours, they do provide a good basis by which to compare your property with the 'competition'.

The following pages contain descriptions of each property whether it is currently available for sale, recently sold, or was listed but did not sell. A short description of each property is provided, followed by a summary table of each property's key features, which allows you to easily compare the features of your property with others in your area.

Your property may have special features or improvements that could substantially affect the price range in which it should be listed. We will discuss pricing in more detail after you have had a chance to review the enclosed information.

Please give me a call if you have any questions or would like any additional information. I look forward to working with you and selling your property quickly.

This opinion or appraisal was prepared solely for the client, for the purpose and function stated in this report and is not intended for subsequent use. It was not prepared by a licensed or certified appraiser and may not comply with the appraisal standards of the uniform standards of professional appraisal practice.

Sincerely,

Randi Burnell
The Maine Real Estate Network
352 Main Street
Gorham, ME 04038
Phone: 207-233-6433 Cell: 207-233-6433
Fax: 207-839-9500
randiburnell@gmail.com
Web Site: www.TheMaineRealEstateNetwork.com

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Subject Property

Prepared for Brian Robbins

15 Loon Lodge Lane, Raymond, Maine



Lot Size Acres + 0.37

Randi Burnell, The Maine Real Estate Network

352 Main Street, Gorham, ME 04038

Office: 207-233-6433 | Cell: 207-233-6433 | Fax: 207-839-9500

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Comparable Property Location

Prepared for Brian Robbins



Comparable Address	# Beds	Days on Market	List Price	Sale Price
6 Summerhill Lane	3	162	\$289,000	\$265,000
91 Meadow Road	2	29	\$205,000	\$200,000
59 Swans Road	2	168	\$139,900	\$130,000



Randi Burnell, The Maine Real Estate Network

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Comparative Homes

		Sold 	Sold 
	15 Loon Lodge Lane	6 Summerhill Lane	91 Meadow Road
MLS#		1072438	1098484
Town	Raymond	Raymond	Raymond
County	Cumberland County	Cumberland County	Cumberland County
Nghbrhd/Assoc		Crescent Lake Rd. Assoc.	
SubType	Single Family	Single Family	Single Family
Type of Condo			
Style	Cottage	Cottage	Cottage
# Rooms	4	5	4
SqFt Fin. Total +/-	756	1,128	835
Year Built	1930	1950	999
Bedrooms	2	3	2
Bathrooms	1	1 / 0	1 / 0
Eat In Kitchen			Yes
Appliances		Range-Electric, Refrigerator	
Construction	Wood Frame	Wood Frame	Wood Frame
Roof	Shingle	Shingle	Pitched, Shingle
Exterior	Wood Siding, Shingle	Wood Siding	Wood Siding, Shingle
Foundation	Fieldstone	Pier/Column/Posts	
Basement	No Basement	No Basement	Full, Daylight
Equipment			
Amenities	Porch-Screened	Deck, Porch-Screened	Out Building
Vehicle Storage	No Vehicle Storage	Off Street Parking	No Vehicle Storage
Driveway		Gravel	Gravel
Lot Size Acres+/-	0.370	0.950	0.510
Site	Wooded, Rolling/Sloping	Rolling/Sloping, Wooded	Level, Open
Water Frontage	Yes	Yes / Lake / Crescent Lake	Yes / Pond / Panther
Heat System	No Heat System, Other Heat Sy	Baseboard	No Heat System
Heat Fuel	Wood	Electric	No Heat Fuel
Water Heater	Electric	Electric	Electric
Water	Seasonal, Other	Well Existing On Site	Private, Well Existing On Site
Waste Water Disp.	Septic Existing On Site, Private	Septic Existing On Site	Private, Septic Design Available
Electric	Circuit Breakers	Circuit Breakers	Circuit Breakers
Gas		No Gas	No Gas
Pending Date		03/27/13	07/13/13
Sold Date		05/07/13	08/30/13
List Price		\$ 289,000	\$ 205,000
Sold Price		\$ 265,000	\$ 200,000
List Price/Liv Area	--	\$ 289,000.00	\$ 205,000.00
Sale Price/Liv Area	--	\$ 265,000.00	\$ 200,000.00
SP/LP Ratio	--	91.70 %	97.56 %

Printed: 05/01/14



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Comparative Homes

Sold



59 Swans Road

MLS#	1093788
Town	Raymond
County	Cumberland County
Nghbrhd/Assoc	Raymond Pond Shores Associa
SubType	Single Family
Type of Condo	
Style	Cottage
# Rooms	4
SqFt Fin. Total +/-	648
Year Built	1964
Bedrooms	2
Bathrooms	1 / 0
Eat In Kitchen	
Appliances	Range-Electric, Refrigerator
Construction	Wood Frame
Roof	Shingle
Exterior	Log Siding
Foundation	
Basement	No Basement
Equipment	
Amenities	1ST Floor Bedroom, Deck
Vehicle Storage	No Vehicle Storage
Driveway	Gravel
Lot Size Acres+/-	0.170
Site	Wooded, Open
Water Frontage	Yes / Pond / Raymond Pond
Heat System	Direct Vent Heater
Heat Fuel	Propane
Water Heater	Electric
Water	Seasonal
Waste Water Disp.	Private
Electric	Circuit Breakers
Gas	Bottled
Pending Date	11/01/13
Sold Date	12/03/13
List Price	\$ 139,900
Sold Price	\$ 130,000
List Price/Liv Area	\$ 139,900.00
Sale Price/Liv Area	\$ 130,000.00
SP/LP Ratio	92.92 %

Printed: 05/01/14



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Price Adjustments

Prepared for Brian Robbins



	Address: <u>15 Loon Lodge Lane</u>	6 Summerhill Lane	91 Meadow Road	59 Swans Road
Town:	Raymond	Raymond	Raymond	Raymond
Status:		S	S	S
List Price:		\$289,000	\$205,000	\$139,900
Sale Price:		\$265,000	\$200,000	\$130,000
Bedrooms:	2	3	2	2
Square Ft:	756	1,128	835	648
LP/SqFt:				
SP/SqFt:				
Adjustment 1:		-100' water frontage lal	-improvements	+100' water frontage
+/- Amount:		\$-60,000	\$-20,000	\$60,000
Adjustment 2:				
+/- Amount:				
Adjustment 3:				
+/- Amount:				
Adjustment 4:				
+/- Amount:				
Adjustment 5:				
+/- Amount:				
Adjustment 6:				
+/- Amount:				
Adjustment 7:				
+/- Amount:				
Adjustment 8:				
+/- Amount:				
Total: \$0		\$-60,000	\$-20,000	\$60,000
Adjusted List Pr:		\$229,000	\$185,000	\$199,900
Adjusted Sale Pr:		\$205,000	\$180,000	\$190,000
Notes:				



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Pricing Your Property



Prepared for Brian Robbins

General Facts About Pricing...

There are certain factors that are within our control and some factors beyond our control when it comes to setting the price. Those factors within our control are: the appearance of the property, how aggressively we market the property and the price. Factors outside our control are: location of property, size and local amenities. It's important to accept those factors that are beyond our control and focus on the pricing and preparation.

A property priced at market value will attract more buyers than a home priced above market value. Consider that a competitively priced property will also attract a greater number of potential buyers and increase your opportunity for a quick sale.

Market Statistics...

<u>Sell Price Statistics</u>	<u>Sell Price Per Sq. Ft. Statistics</u>	
Average Price: \$191,700	Average Price/Sq Ft: \$230.17 x 756	\$174,000
High Price: \$205,000	High Price/Sq Ft: \$293.21 x 756	\$221,700
Median Price: \$190,000	Median Price/Sq Ft: \$215.57 x 756	\$163,000
Low Price: \$180,000	Low Price/Sq Ft: \$181.74 x 756	\$137,400

Figures are based on selling price after adjustments, and rounded to the nearest \$100.

Summary...

Analysis of the selected comparable properties suggest similar properties are selling in the price range of: **\$180,000 to \$205,000**

Recommended Price: \$191,700

Randi Burnell, The Maine Real Estate Network

352 Main Street, Gorham, ME 04038

Office: 207-233-6433 | Cell: 207-233-6433 | Fax: 207-839-9500

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Tax Abatements Denied

36 M.R.S.A. § 841

We, the Board of Assessors of the municipality of Raymond, have hereby considered the abatement requests of the following list of estates, real and personal, and have voted to deny the following applications for abatement of the April 1, 2016 assessment on January 10, 2017.

Voted by the Raymond Board of Assessors on: January 10, 2017

Attest: _____ Don Willard, Town Manager

Tax Year	M/L	ACCT#	APPLICANT	ASSESSED VALUATION	REASON FOR DENIED APPLICATION FOR ABATEMENT
2016	011-042-005	P8024R	Roger Gelinas Cynthia Eckman-Gelinas	\$ 561,600.00	<p>The Property owner requests that the property be valued at \$430,000 on the basis of a financing appraisal conducted for the owner's lender. The preponderance of the evidence on record shows that the property is not overvalued. Further the evidence provided in the form of the appraisal does not discredit the assessment, given the irregularities found in the appraisal. 1. The Property owner purchased that land for \$127,500 in September 2014 and began construction the following year on the new home. The land offers high vantage views overlooking the various lakes to the south and mountains to the west. The Construction contract cost for the home, excluding land, was \$579,819. This was later reduced to \$524,320 through project revisions. Still, the total investment in the property of \$651,000 for land and improvements does not seem to indicated that the Towns assessment of \$561,600 represents overvaluation.</p> <p>2. The Property is currently insured for \$492,800 for structures (not including land and site developments) this is 53,400 higher than the Towns assessment of the improvements, which also includes site development costs.</p> <p>3. The Property financing appraisal renders a market approach value of \$430,000, which is \$221,000 less than the actual cost of the land and the improvements. This is unusual, given that the home is brand new and no instances of incurable depreciation of obsolescence were observed. In addition, the appraisals developed cost approach was \$529,176, which although is likely low, is still \$100,000 more than the market approach. It appears that the appraisal uses comparable sales which are of lesser quality than the subject. The comparable sales range used for the subject appears to be properties between \$307,000-\$443,000. The appraiser appears to not recognize that this property is in a different market range.</p> <p>4. The Lender, Cuso Mortgage, states in its letter that the appraisal "should not be relied upon by any other person or entity, we make no express or implied representation or warranty of any kind, and expressly disclaim any liability to any person or entity with respect to the appraisal or valuation." Given the nature of the appraisal, one can see why the lender would chose to disclaim any liability. The end result for the property owner, was a higher interest rate charged by the lender due to the low appraisal.</p> <p>5. The Property owner, also provided, at a later date, an analysis of the cost per square foot living area of the other properties on Tarkiln Hill. The Result being that the subject is paying a higher cost per square foot. However, this analysis does not account for the quality of the construction of the different buildings as well as the relationship between cost per square foot and overall square footage. We did not find this analysis supportive of the taxpayers claim of overvaluation, merely an illustration that different homes carry different values dependent upon style, size, age and quality.</p>

Property Location: 56 TARKILN HILL ROAD

MAP ID: 011/ 042/ 005/ 000/

Bldg Name:

State Use: 1010

Vision ID: 100353

Account # P8024R

Bldg #: 1 of 1

Sec #: 1 of 1 Card 1 of 1

Print Date: 01/05/2017 08:37

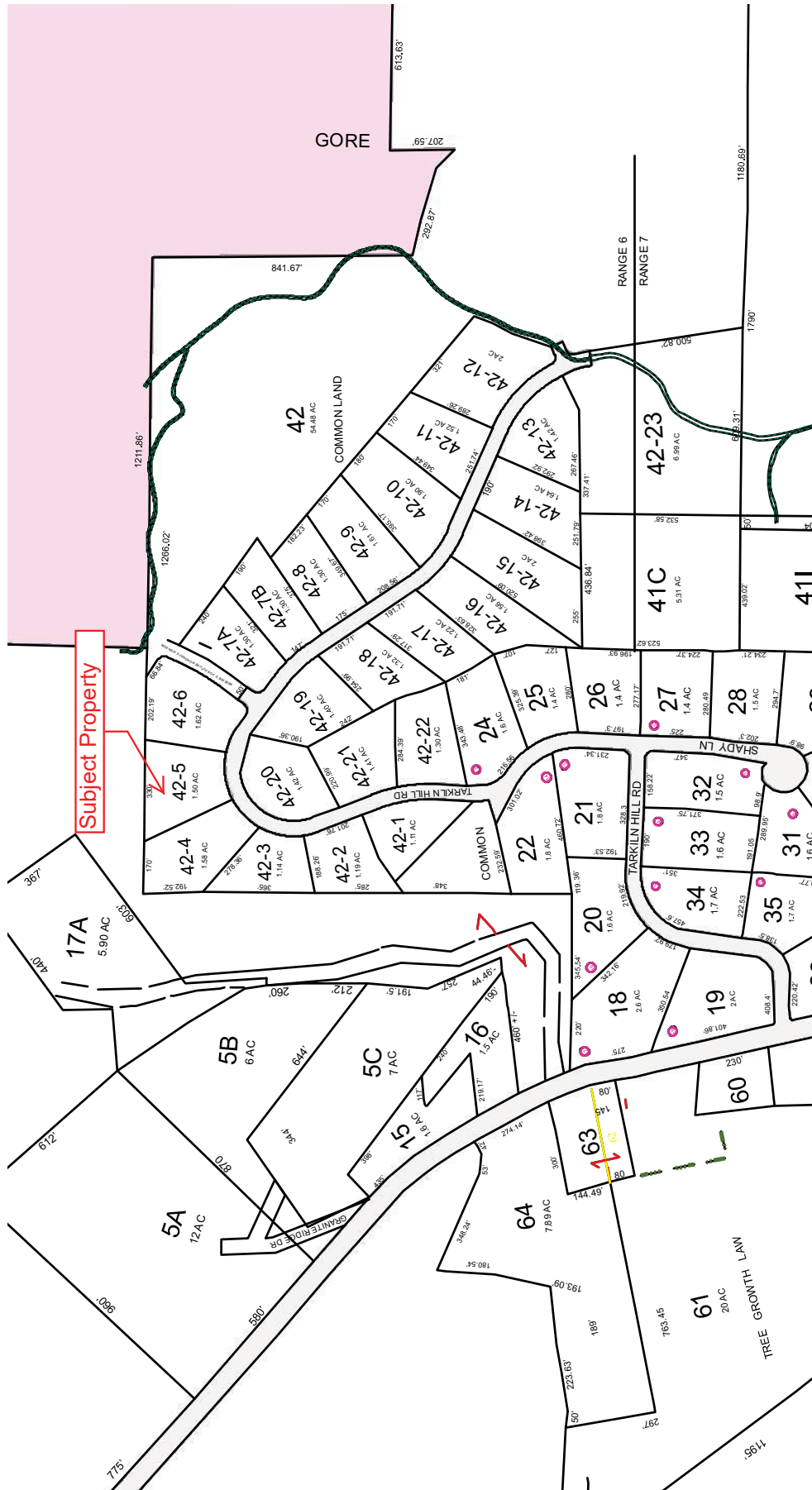
CURRENT OWNER		TOPO.	UTILITIES	STRT./ROAD	LOCATION	CURRENT ASSESSMENT														
						Description	Code	Appraised Value	Assessed Value											
GELINAS ROGER G ECKMAN-GELINAS CYNTHIA 56 TARKILN HILL RD RAYMOND, ME 04071 Additional Owners:		2	Above Street	6	Septic	1	Paved	3	Rural											
				5	Well															
								RESIDNTL	1010	439,400	439,400									
						RES LAND	1010	122,200	122,200											
						<div> <div>3218 Raymond, ME</div> <div>VISION</div> </div>														
						<div> <div>Other ID: T5011R</div> <div>SEND VALUI</div> <div>TIF CODE</div> <div>TAP</div> <div>USE PROGRAM</div> <div>Field 8</div> <div>TG ENROLL YF</div> <div>Field 9</div> <div>TG PLAN YR</div> <div>Field 10</div> <div>LD1 TYPE NB</div> <div>ASSOC PID#</div> <div>GIS ID: 011042005000</div> </div>														
						<div> <div>Total</div> <div>561,600</div> <div>561,600</div> </div>														
RECORD OF OWNERSHIP		BK-VOL/PAGE	SALE DATE	q/u	v/i	SALE PRICE	V.C.	PREVIOUS ASSESSMENTS (HISTORY)												
								Yr.	Code	Assessed Value	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value				
GELINAS ROGER G		32800/ 073	12/10/2015	U	V	0	1A	2016	1010	439,400	2015	1300	142,400	2014	1300	142,400				
ROGER G. GELINAS LIVING TRUST		31761/ 332	09/04/2014	Q	V	127,500	00													
PARENT ROBERT R.		25831/ 42	02/14/2008	Q	V	147,000														
SIMARD STEVEN G		24928/ 92	03/09/2007	Q	V	136,900														
ENCHANTED HOMES LLC		22935/ 339	07/22/2005	U	V															
TARKILN HILL PROPERTIES LLC		PB204/ 612	01/01/2005	U	V															
								Total:		561,600	Total:		142,400	Total:		142,400				
EXEMPTIONS				OTHER ASSESSMENTS				This signature acknowledges a visit by a Data Collector or Assessor												
Year	Type	Description	Amount	Code	Description	Number	Amount	Comm. Int.												
Total:																				
ASSESSING NEIGHBORHOOD										APPAISED VALUE SUMMARY										
NBHD/ SUB	NBHD Name		Street Index Name		Tracing		Batch		Appraised Bldg. Value (Card)		439,400									
0001/A									Appraised XF (B) Value (Bldg)		0									
								Appraised OB (L) Value (Bldg)		0										
								Appraised Land Value (Bldg)		122,200										
								Special Land Value		0										
								Total Appraised Parcel Value		561,600										
								Valuation Method:		C										
								Exemptions		0										
								Adjustment:		0										
								Net Total Appraised Parcel Value		561,600										
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						
									04/29/2016			CL	26	BLDG PERMIT						
									04/28/2016			CL	17	Left Door Hanger						
									04/03/2008			CC	44	No Change Reinspection						
									08/30/2005			LR	41	Change Source Info e						
									06/01/2005			KL	00	Measur+Listed						
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	
1	1010	Single Family	R				65,340	SF	0.63	1.3000	6	1.0000	0.95	TH	2.40	CLUSTER		1.00	1.87	122,200
Total Card Land Units:			1.50		AC		Parcel Total Land Area:			1.5 AC			Total Land Value:			122,200				

Vision ID: 100353

Bldg #: 1 of 1

Sec #: 1 of 1 **Card** 1 of 1

Print Date: 01/05/2017 08:37





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:	ROGER G. GELINAS & CYNTHIA JECKMAN-GELINAS
2. Mailing Address and Phone Number:	56 TAKILN HILL RD 207 650 8184
3. Tax year for which abatement is requested:	2016 →
4. Map/Lot #	11 4/2 5
5. Assessed valuation:	\$561,600
6. Taxpayer's opinion of value:	\$430,000
7. Reasons for requesting abatement (please be specific, stating grounds for belief that property is overvalued for tax purposes):	CERTIFIED APPRAISAL COMPLETED IN DECEMBER 2015 AFTER COMPLETION OF HOME WAS DONE FOR FINANCING INSTITUTION. THIS CERTIFIED APPRAISAL WAS DETERMINED TO BE \$430,000 MARKET VALUE. THE APPRAISAL WAS PERFORMED IN ACCORDANCE WITH UNIFORM STANDARDS OF PROFESSIONAL APPRAISAL PRACTICE. A FULL COPY IS ATTACHED.

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.

10/21/2016
Date

Roger G. Gelinas
Signature of Applicant

Revised 02/10



RESOLUTION NO. 10-17 RELATIVE TO THE TOWN OF NORTH ANDOVER

WHEREAS, the Town of North Andover is a member of the Merrimack Valley Regional Sewerage Authority (MVWSA) and is required to pay a share of the costs of the MVWSA's operations;

AND WHEREAS, the Town of North Andover is a member of the Merrimack Valley Regional Sewerage Authority (MVWSA) and is required to pay a share of the costs of the MVWSA's operations;

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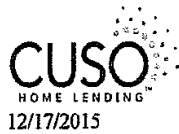
AND WHEREAS, the Town of North Andover is a member of the Merrimack Valley Regional Sewerage Authority (MVWSA) and is required to pay a share of the costs of the MVWSA's operations;

AND WHEREAS, the Town of North Andover is a member of the Merrimack Valley Regional Sewerage Authority (MVWSA) and is required to pay a share of the costs of the MVWSA's operations;

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AND WHEREAS, the Town of North Andover is a member of the Merrimack Valley Regional Sewerage Authority (MVWSA) and is required to pay a share of the costs of the MVWSA's operations;

AND WHEREAS, the Town of North Andover is a member of the Merrimack Valley Regional Sewerage Authority (MVWSA) and is required to pay a share of the costs of the MVWSA's operations;



ROGER G GELINAS CYNTHIA J ECKMAN-GELINAS
56 TARKILN HILL ROAD
RAYMOND, ME 04071

RE: 56 TARKILN HILL RD, RAYMOND ME 04071

Dear Borrowers:

In compliance with the Fannie Mae, Freddie Mac, HUD and Dodd-Frank Act Appraisal Independence Requirements (AIRs), enclosed is a copy of the appraisal report(s) or valuation that may be used in connection with your current loan application.

To comply with our lending policies, we may provide you with multiple appraisal reports for the following reasons: 1) our underwriting policies require more than one appraisal to evaluate your loan application; 2) our appraisal quality process produced a review appraisal report in addition to the originally ordered appraisal report; or 3) we received a request for reconsideration of value from you or on your behalf resulting in a new appraisal report or a revised value on your originally ordered appraisal report.

Please note that at this time we may not have fully determined the acceptability of the enclosed appraisal(s) or valuation for use in connection with your loan application.

The appraisal(s) or valuation used in connection with your loan application was or were prepared solely for our use in evaluating your loan application. The appraisal(s) or valuation should not be relied upon by any other person or entity. We make no express or implied representation or warranty of any kind, and we expressly disclaim any liability to any person or entity with respect to the appraisal(s) or valuation.

Please also be advised that an appraiser must follow certain professional appraisal standards and is not allowed to discuss the appraisal(s) or valuation with you or provide a copy directly to you.

If we used an appraisal report(s) or valuation in connection with your mortgage loan application you are entitled to receive a copy of the appraisal report(s) or valuation at least three business days prior to your loan closing.

While we try to provide you with the appraisal report(s) or valuation in a timely manner, there may be times when it is not feasible. In that case, if you wish to exercise your right to waive the three business day review, you must execute the waiver from at least three business days prior to loan closing. We will still provide you with a copy of the appraisal report(s) or valuation no later than loan closing.

You will not be required to pay an additional amount to us to receive a copy of the appraisal report.

Sincerely,

CUSO Home Lending

Diversified Appraisal Services, Inc.
PO Box 7266
127 Pleasant Hill Road
Scarborough, ME 04074

Date: 12/16/2015

CUSO Mortgage Corporation
101 Western Avenue
Hampden, ME 04444

Re: Property: 56 Tarklin Hill Rd
Raymond, ME 04071
Borrower: Gelines, Roger G. & Cynthia J. Eckman-Gelines
File No.: 1511956

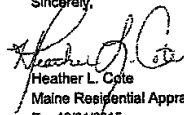
In accordance with your request, I have appraised the above referenced property. The report of that appraisal is attached.

The purpose under which I was engaged to complete this appraisal, was to develop my opinion of the current market value of the fee simple interest in the subject residential property, as of the effective date of inspection and value noted in the report. This opinion of market value was developed under the definition of market value as defined in USPAP Advisory Opinion - 22, (see page 4 of form and addenda). The appraisal was developed under Standard Rule 1 and the report was prepared under Standard Rule 2-2(a) in accordance with the Uniform Standards of Professional Appraisal Practice and represents an "Appraisal Report".

This report is based on a personal physical viewing and analysis of the site and improvements, a locational analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject.

It has been a pleasure to assist you. Please do not hesitate to contact me if I can be of additional service to you.

Sincerely,



Heather L. Cote
Maine Residential Appraiser AP # 000000002795
Exp:12/31/2015

APPRAISAL OF REAL PROPERTY

LOCATED AT:

56 Tarklin Hill Rd
Book: 31761 Page: 332 CCRD-Portland, ME MSA: 38860
Raymond, ME 04071

FOR:

CUSO Mortgage Corporation
101 Western Avenue
Hampden, ME 04444

AS OF:

12/14/2015

BY:

Heather L. Cote
Diversified Appraisal Services, Inc.
PO Box 7266
127 Pleasant Hill Road
Scarborough, ME 04074
(207) 885-0590 / Fax (207) 885-0593

SUMMARY OF SALIENT FEATURES

SUBJECT INFORMATION	Subject Address	56 Tarklin Hill Rd
	Legal Description	Book: 31761 Page: 332 CCRD-Portland, ME MSA: 38860
	City	Raymond
	County	Cumberland
	State	ME
	Zip Code	04071
	Census Tract	0120.00
	Map Reference	23/005
SALES PRICE	Sale Price	\$ N.A.
	Date of Sale	DOI - 12/14/2015
CLIENT	Borrower	Gelinas, Roger G. & Cynthia J. Eckman-Gelinas
	Client	CUSO Mortgage Corporation
DESCRIPTION OF IMPROVEMENTS	Size (Square Feet)	2,224
	Price per Square Foot	\$ N.A.
	Location	N;Res;
	Age	0
	Condition	C2
	Total Rooms	7
	Bedrooms	3
	Baths	2.0
APPRAISER	Appraiser	Heather L. Cote
	Date of Appraised Value	12/14/2015
VALUE	Final Estimate of Value	\$ 430,000

Appraisal Report

Uniform Residential Appraisal Report

File # 1511956

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: 56 Tarklin Hill Rd, City: Raymond, State: ME, Zip Code: 04071
 Borrower: Galinas, Roger G. & Cynthia J. Eckman-Galinas, Owner of Public Record, Galinas, Roger G. & Cynthia J. Eckman, County: Cumberland
 Legal Description: Book: 31761 Page: 332, CCRD-Portland, ME, MSA: 38860
 Assessor's Parcel #: Map: 11 Lot: 42-5, Tax Year: 2015, R.E. Taxes \$: 0
 Neighborhood Name: Tarklin Hill Estates, Map Reference: 23/005, 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: CUSO Mortgage Corporation, Address: 101 Western Avenue, Hampden, ME 04444
 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): The subject is not currently listed nor has it been listed in the past year per the Maine Real Estate Information System (MREIS) which is the local MLS.
 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.
 Contract Price \$: Date of Contract: Is the property seller the owner of public record? ☐ Yes ☐ No Data Source(s):
 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.
 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 checked="" type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	55 %
Built-Up	<input type="checkbox"/> Over 75% <input checked="" 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	%
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	60	Low	Multi-Family	%
Neighborhood Boundaries: Subject neighborhood is bounded by Raymond Pond to the north, the Gray town line to the east, the Windham town line to the south and the Casco town line to the west.		812	High	200	Commercial	1 %	
Neighborhood Description: The subject is situated in a suburban neighborhood of average appeal. Access to shopping and support services is typical as compared to competing properties in the community. Access to public schools and major highways is also typical. Commercial influence is attributed to service related businesses located on Route 302 which are not considered adverse to the marketability of the subject.		220	Pred.	34	Other	44 %	
Market Conditions (including support for the above conclusions): See comments on page three and the attached 1004MC. Other land use is vacant.							

Dimensions: See attached plan map, Area: 1.50 ac, Shape: Irregular (not adverse), View: B:M/N:
 Specific Zoning Classification: R, Zoning Description: requires 3.00 ac) w/ 225' Rd Frntg
 Zoning Compliance: ☒ Legal ☐ Legal Nonconforming (Grandfathered Use) ☐ No Zoning ☐ Illegal (describe):
 Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? ☒ Yes ☐ No If No, describe:
 Utilities: Public Other (describe): Public Other (describe): Off-site Improvements - Type: Public Private
 Electricity: ☒ Water: ☐ Private: Street: Asphalt ☐
 Gas: ☒ Propane: Sanitary Sewer: ☐ Private: Alley: None ☐
 FEMA Special Flood Hazard Area: ☐ Yes ☒ No FEMA Flood Zone: C FEMA Map #: 2302050015B 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:
 There were no known easements, encroachments, or special assessments noted as of the date of inspection. Per the homeowners the subject has views of the Presidential Mountain range and Panther Pond. The appraiser was not able to see these views on the day of inspection due to weather.

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 / Good	Floors	Wood, Cnpt, Tile / Gd					
# of Stories	2.00	<input checked="" type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	Clapboard / Good	Walls	Driveway / Gd					
Type	<input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det/End Unit	Basement Area	1,184 sq.ft.	Roof Surface	Asphalt Shingle/Gd	Trim/Finish	Wood / Gd				
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish	63 %	Gutters & Downspouts	None	Bath Floor	Tile / Gd					
Design (Style)	Contemporary	<input checked="" type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	Double Hung / Gd	Bath Wainscot	Fiberglass / Gd					
Year Built	2015	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	Vinyl/Thermal/Gd	Car Storage	None					
Effective Age (Yrs)	0	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	Yes / Gd	<input checked="" type="checkbox"/> Driveway	# of Cars	6				
Attic	<input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	Woodstove(s) # 0	Driveway Surface	Asphalt					
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other	Fuel Geo-Therm	Fireplace(s) # 1	Fence	None	<input checked="" type="checkbox"/> Garage	# of Cars	2			
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	<input type="checkbox"/> Patio/Deck	None	<input checked="" type="checkbox"/> Porch	sketch	<input type="checkbox"/> Carport	# of Cars	0			
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input checked="" type="checkbox"/> Other	None	Pool	None	<input checked="" type="checkbox"/> Other	Genrtr	<input checked="" type="checkbox"/> Alt.	<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 checked="" type="checkbox"/> Other (describe):	Frig./W/D	personal								
Finished area above grade contains:		7 Rooms	3 Bedrooms	2.0 Bath(s)	2,224	Square Feet of Gross Living Area Above Grade					
Additional features (special energy efficient items, etc.):		Subject features Geo-thermal FWA and central air. Additional features include a porch, propane fireplace, finished basement with wet bar and half bath and a two car attached garage.									
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.):		C2: No updates in the prior 15 years; No items of deferred maintenance noted on the date of inspection. No physical incurable depreciation as the property is brand new. There were no items of functional or external obsolescence noted. The subject is not yet a year old and has an effective age of new. However, since it is occupied, the condition rating must be a C2.									
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property?		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe:									
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)?		<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe:									

Uniform Residential Appraisal Report

File # 1511956

MARKET CONDITIONS:

General Area - Cumberland County's market peaked at the end of 2005 to the beginning of 2006. Much of the county then saw an increase in available housing and marketing times and a decline in values from 2007 into 2011. Marketing times and values began to show signs of improvement and stabilization in the latter half of 2011 with supply and demand more in balance in many areas and market segments which has continued into 2015.

Subject's Market Segment -

The appraiser researched the subject's neighborhood and market segment for evidence of a change in market prices over time (appreciation, stabilization, or depreciation). A review of the median sales prices in the subject's neighborhood and market segment shows they have stabilized over the past few years and therefore the market is considered stable at this time and no time adjustments have been applied in this report. List to sale price ratios range 90-100+% for sold properties similar to the subject.

HIGHEST & BEST USE:

Defined: The reasonable probable and legal use of vacant land or an improved property, which is physically possible, appropriately supported, financially feasible, and that results in the highest value. The four criteria the highest and best use must meet are legal permissibility, physical possibility, financial feasibility, and maximum profitability.

The highest and best use of the subject property "as vacant" and "as improved", considering its rural zoning and neighborhood character, is that of the subject's present use as a single family residential dwelling.

The subject is located in a new Planned Unit Development that is still in the process of being established. Per the homeowners, there currently is no HOA fee.

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 derived from the subject's own land sale in 2014.

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	= \$	127,500
Source of cost data M&S Res. Cost Handbook	DWELLING 2,224 Sq. Ft. @ \$ 111.66	= \$	248,332
Quality rating from cost service Good Effective date of cost data 09/2015	Basement 1,184 Sq. Ft. @ \$ 72.14	= \$	85,414
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Amenities	= \$	19,300
*Physical depreciation calculated by the Age/Life Method. Per the Marshall & Swift Residential Cost Handbook the estimated life expectancy for the subject property is 55 years. The estimated effective age of the subject is 0; the estimated remaining economic life is 55 years.	Garage/Carport 720 Sq. Ft. @ \$ 32.82	= \$	23,630
	Total Estimate of Cost-New	= \$	376,676
	Less Physical Depreciation	= \$	
	Depreciated Cost of Improvements	= \$	376,676
	*As-is Value of Site Improvements	= \$	25,000
Amenities include porch, fireplace, geo-thermal and built in appliances.			
Estimated Remaining Economic Life (HUD and VA only) 55 Years	INDICATED VALUE BY COST APPROACH	= \$	529,176

INCOME APPROACH TO VALUE (not required by Fannie Mae)

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

Summary of Income Approach (including support for market rent and GRM) Single families are not typically owned for income generation in this market area.

It has not been developed due to the lack of rents to establish the subject monthly income and sold rental properties to establish a GRM indicator.

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? ☒ Yes ☐ No Unit type(s) ☒ Detached ☐ Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal Name of Project Tarklin Hill Estates

Total number of phases 1 Total number of units 22 Total number of units sold 12

Total number of units rented 0 Total number of units for sale 2 Data source(s) Deed, Homeowners

Was the project created by the conversion of existing building(s) into a PUD? ☐ Yes ☒ No If Yes, date of conversion.

Does the project contain any multi-dwelling units? ☐ Yes ☒ No Data Source Inspection

Are the units, common elements, and recreation facilities complete? ☒ Yes ☐ No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? ☐ Yes ☒ No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities. Roadways and common area.

Uniform Residential Appraisal Report

File # 1511956

There are 18 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 320,000 to \$ 525,000																										
There are 23 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 307,000 to \$ 443,000																										
FEATURE	SUBJECT																									
Address	56 Tarklin Hill Rd Raymond, ME 04071																									
Proximity to Subject	4.62 miles SE																									
Sale Price	\$ 316,125																									
Sale Price/Gross Liv. Area	\$ 137.75 sq.ft.																									
Data Source(s)	MREIS # 1159784; DOM 220																									
Verification Source(s)	Ext Insp. P.R.C. (on-line) Appraiser																									
VALUE ADJUSTMENTS	DESCRIPTION																									
Sales or Financing	ArmLth																									
Concessions	Conv;0																									
Date of Sale/Time	s12/15;c08/15																									
Location	N;Res;																									
Leasehold/Fee Simple	Fee Simple																									
Site	1.50 ac																									
View	N;Woods;																									
Design (Style)	DT2.00;Contem																									
Quality of Construction	Q3																									
Actual Age	0																									
Condition	C2																									
Above Grade	Total Bdrms. Baths																									
Room Count	7 3 2.0																									
Gross Living Area	2,224 sq.ft.																									
Basement & Finished	1184sf750sfwo																									
Rooms Below Grade	11r0b0.1ba1o																									
Functional Utility	Typical																									
Heating/Cooling	Geo-Thermal																									
Energy Efficient Items	None																									
Garage/Carport	2ga6dw																									
Porch/Patio/Deck	Porch																									
Fireplace/Hearth	Fireplace																									
IG Pool/Other	Generator																									
Net Adjustment (Total)	\$ 70,100																									
Adjusted Sale Price	\$ 386,225																									
of Comparables	Gross Adj. 29.1 %																									
<input checked="" type="checkbox"/> did <input type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain																										
*See the 1004MC for criteria used for the comparable sales and listing information at the top of this page. My research <input checked="" type="checkbox"/> did <input type="checkbox"/> 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) Public Record Card, Deed, Multiple Listing Service and Owner. My research <input checked="" type="checkbox"/> did <input type="checkbox"/> 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) Multiple Listing Service and Public Record Card (on-line). 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). <table border="1"> <tr> <td>ITEM</td> <td>SUBJECT</td> <td>COMPARABLE SALE #1</td> <td>COMPARABLE SALE #2</td> <td>COMPARABLE SALE #3</td> </tr> <tr> <td>Date of Prior Sale/Transfer</td> <td>09/04/2014</td> <td></td> <td></td> <td>12/24/2014</td> </tr> <tr> <td>Price of Prior Sale/Transfer</td> <td>\$127,500</td> <td></td> <td></td> <td>\$0</td> </tr> <tr> <td>Data Source(s)</td> <td>MREIS, P.R.C. Deed, Owner</td> <td>MREIS, P.R.C. (on-line)</td> <td>MREIS, P.R.C. (on-line)</td> <td>MREIS, P.R.C. (on-line)</td> </tr> <tr> <td>Effective Date of Data Source(s)</td> <td>12/14/2015</td> <td>12/14/2015</td> <td>12/14/2015</td> <td>12/14/2015</td> </tr> </table> Analysis of prior sale or transfer history of the subject property and comparable sales Per town records the subject property was purchased as land only on 09/04/2014 for \$127,500. Per town records comp 3 had a family transfer on 12/24/2014. There have been no reported sales of the comps within one year prior to the sales sales used in this report.		ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3	Date of Prior Sale/Transfer	09/04/2014			12/24/2014	Price of Prior Sale/Transfer	\$127,500			\$0	Data Source(s)	MREIS, P.R.C. Deed, Owner	MREIS, P.R.C. (on-line)	MREIS, P.R.C. (on-line)	MREIS, P.R.C. (on-line)	Effective Date of Data Source(s)	12/14/2015	12/14/2015	12/14/2015	12/14/2015
ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3																						
Date of Prior Sale/Transfer	09/04/2014			12/24/2014																						
Price of Prior Sale/Transfer	\$127,500			\$0																						
Data Source(s)	MREIS, P.R.C. Deed, Owner	MREIS, P.R.C. (on-line)	MREIS, P.R.C. (on-line)	MREIS, P.R.C. (on-line)																						
Effective Date of Data Source(s)	12/14/2015	12/14/2015	12/14/2015	12/14/2015																						
Summary of Sales Comparison Approach Adjustments: see addenda regarding view, quality and condition adjustments, full baths at \$6,000, half baths at \$3,000, GLA at \$40/sf in variances greater than 100 sf, basements at \$15/sf of finish and \$1,500 for walkout, central air conditioning at \$3,000, geo-thermal systems vs conventional at \$8,000 per paired sales analysis, garages at \$5,000/bay, porches at \$4,000, decks and fireplaces at \$3,000, generator at \$2,500, patio at \$2,000. Comp 1 weighted for recency of sale, age, condition and GLA. Comps 2 and 3 weighted for location with comp 2 being similar in bath count and GLA. Comp 5, although an older sale, weighted for age, condition, GLA and heating system. Comp 4 used to bracket the subject's site.																										
Indicated Value by Sales Comparison Approach \$ 430,000																										
Indicated Value by: Sales Comparison Approach \$ 430,000 Cost Approach (if developed) \$ 529,176 Income Approach (if developed) \$																										
See addenda.																										
This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or <input type="checkbox"/> subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:																										
Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 430,000, as of 12/14/2015, which is the date of inspection and the effective date of this appraisal.																										

Freddie Mac Form 70 March 2005

UAD Version 9/2011 Page 2 of 6

Fannie Mae Form 1004 March 2005

Form 1004UAD — "WinTOTAL" appraisal software by a la mode, inc. — 1-800-ALAMODE

Uniform Residential Appraisal Report

File # 1511956

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 the 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 not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Uniform Residential Appraisal Report

File # 1511956

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).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

Uniform Residential Appraisal Report

File # 1511956

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

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

Signature [Signature]
 Name Heather L. Cole
 Company Name Diversified Appraisal Services, Inc.
 Company Address 127 Pleasant Hill Rd, PO Box 7266
Scarborough, ME 04070
 Telephone Number (207) 885-0590
 Email Address gdinick@calldes.com
 Date of Signature and Report 12/16/2015
 Effective Date of Appraisal 12/14/2015
 State Certification # _____
 or State License # AP00000002795
 or Other (describe) _____ State # _____
 State ME
 Expiration Date of Certification or License 12/31/2015

ADDRESS OF PROPERTY APPRAISED

56 Tarklin Hill Rd
Raymond, ME 04071

APPRAISED VALUE OF SUBJECT PROPERTY \$ 430,000

LENDER/CLIENT

Name DAS
 Company Name CUSO Mortgage Corporation
 Company Address 101 Western Avenue, Hampden, ME 04444
 Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
 Name _____
 Company Name _____
 Company Address _____
 Telephone Number _____
 Email Address _____
 Date of Signature _____
 State Certification # _____
 or State License # _____
 State _____
 Expiration Date of Certification or License _____

SUBJECT PROPERTY

- ☐ Did not inspect subject property
☐ Did inspect exterior of subject property from street
 Date of Inspection _____
☐ Did inspect interior and exterior of subject property
 Date of Inspection _____

COMPARABLE SALES

- ☐ Did not inspect exterior of comparable sales from street
☐ Did inspect exterior of comparable sales from street
 Date of Inspection _____

Uniform Residential Appraisal Report

File # 1511956

FEATURE	SUBJECT	COMPARABLE SALE #4	COMPARABLE SALE #5	COMPARABLE SALE #6
Address	56 Tankin Hill Rd Raymond, ME 04071	186 Mountain View Rd Gray, ME 04039	50 Chestnut Heights Rd Gray, ME 04039	
Proximity to Subject		2.90 miles SE	3.50 miles SE	
Sale Price	\$	\$ 450,000	\$ 374,259	\$
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 236.84 sq.ft.	\$ 168.28 sq.ft.	\$ sq.ft.
Data Source(s)		MREIS# 1098577;DOM 165	MREIS# 1126355;DOM 0	
Verification Source(s)		Ext Insp.Broker	Ext Insp.P.R.C.(on-line).Appraiser	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	DESCRIPTION	DESCRIPTION
Sales or Financing Concessions		ArmlLth Conv:0	ArmlLth Conv:0	
Date of Sale/Time		s01/14;c11/13	s11/14;c03/14	
Location	N:Res;	N:Res;	N:Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple	Fee Simple	
Site	1.50 ac	2.07 ac	0 2.01 ac	
View	B:Min;	B:Min;	N:Woods;	+48,900
Design (Style)	DT2.00;Contemp	DT1.00;Contemp	DT2.00;Colonial	0
Quality of Construction	Q3	Q3	Q3	
Actual Age	0	8	0 0	
Condition	C2	C3	C1	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	Total Bdrms. Baths	Total Bdrms. Baths
Room Count	7 3 2.0	4 2 2.0	0 6 3 2.1	-3,000
Gross Living Area	2,224 sq.ft.	1,900 sq.ft.	2,224 sq.ft.	sq.ft.
Basement & Finished	1184sf750sfwo	1900sf1900sfwo	840sf0sfwo	+12,800
Rooms Below Grade	1m0br0.1ba1o	1m2br1.0ba1o		0
Functional Utility	Typical	Typical	Typical	
Heating/Cooling	Geo-Thermal	FWA / Central	Geo-Thermal	
Energy Efficient Items	None	None	None	
Garage/Carport	2ga6dw	2ga6dw	2ga6dw	
Porch/Patio/Deck	Porch	2Prchs,2Dks	Porch,Deck	-3,000
Fireplace/Hearth	Fireplace	2 Fireplaces	Fireplace	
IG Pool/Other	Generator	None	None	+2,500
Net Adjustment (Total)		\$ -6,600	\$ 58,200	\$
Adjusted Sale Price	Net Adj. 1.5 %	Net Adj. 15.6 %	Net Adj. %	%
of Comparables	Gross Adj. 23.5 %	Gross Adj. 443,400	Gross Adj. 432,459	Gross Adj. %
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 #4	COMPARABLE SALE #5	COMPARABLE SALE #6
Date of Prior Sale/Transfer	09/04/2014			
Price of Prior Sale/Transfer	\$127,500			
Data Source(s)	MREIS, P.R.C. Deed, Owner	MREIS, P.R.C. (on-line)	MREIS, P.R.C. (on-line)	
Effective Date of Data Source(s)	12/14/2015	12/14/2015	12/14/2015	
Analysis of prior sale or transfer history of the subject property and comparable sales See page 2.				
Analysis/Comments				

Freddie Mac Form 70 March 2005

UAD Version 9/2011

Fannie Mae Form 1004 March 2005

Form 1004UAD.(AC) — "WinTOTAL" appraisal software by a la mode, Inc. — 1-800-ALAMODE

Borrower	Gelinas, Roger G. & Cynthia J. Eckman-Gelinas			File No. 1511956	
Property Address	56 Tarklin Hill Rd				
City	Raymond	County	Cumberland	State	ME
Client	CUSO Mortgage Corporation			Zip Code	04071

APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

☒ **Appraisal Report** (A written report prepared under Standards Rule 2-2(a), pursuant to the Scope of Work, as disclosed elsewhere in this report.)

☐ **Restricted Appraisal Report** (A written report prepared under Standards Rule 2-2(b), pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use by the specified client or intended user.)

Comments on Standards Rule 2-3

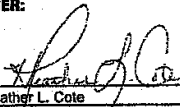
I certify that, to the best of my knowledge and belief:

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

Reasonable Exposure Time (USPAP defines Exposure Time as the estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.)

My Opinion of Reasonable Exposure Time for the subject property at the market value stated in this report is: 4 to 6 months

This Exposure Time is based upon market observations and data considered and reflects the subject property being listed within 10% of the eventual selling price and actively marketed.

<p>APPRAISER:</p> <p>Signature: </p> <p>Name: <u>Heather L. Cote</u></p> <p>State Certification #: <u>AP000000002795</u></p> <p>or State License #: <u>AP000000002795</u></p> <p>State: <u>ME</u> Expiration Date of Certification or License: <u>12/31/2015</u></p> <p>Date of Signature and Report: <u>12/16/2015</u></p> <p>Effective Date of Appraisal: <u>12/14/2015</u></p> <p>Inspection of Subject: <input type="checkbox"/> None <input checked="" type="checkbox"/> Interior and Exterior <input type="checkbox"/> Exterior-Only</p> <p>Date of Inspection (if applicable): <u>12/14/2015</u></p>	<p>SUPERVISORY or CO-APPRAISER (if applicable):</p> <p>Signature: _____</p> <p>Name: _____</p> <p>State Certification #: _____</p> <p>or State License #: _____</p> <p>State: _____ Expiration Date of Certification or License: _____</p> <p>Date of Signature: _____</p> <p>Inspection of Subject: <input type="checkbox"/> None <input type="checkbox"/> Interior and Exterior <input type="checkbox"/> Exterior-Only</p> <p>Date of Inspection (if applicable): _____</p>
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Form ID14E — "WinTOTAL" appraisal software by a la mode, Inc. — 1-800-ALAMODE

Market Conditions Addendum to the Appraisal Report

File No. 1511956

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address 56 Tarklin Hill Rd City Raymond State ME ZIP Code 04071

Borrower Gelines, Roger G. & Cynthia J. Eckman-Gelines

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	5	10	9	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	0.83	3.33	3.00	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	25	23	17	<input checked="" type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	30.1	6.9	5.7	<input checked="" type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	360,000	357,750	325,000	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Declining
Median Comparable Sales Days on Market	50	15	60	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	354,900	354,800	359,000	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	77	119	107	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	98%	98%	95%	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Declining
Seller (developer, builder, etc.) paid financial assistance prevalent?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). Seller concessions are not prevalent, however they are not uncommon in the subject's market area. Concessions, when present, typically average between one and three percent paid by the sellers towards the buyer's closing costs.

Are foreclosure sales (REO sales) a factor in the market? ☐ Yes ☒ No If yes, explain (including the trends in listings and sales of foreclosed properties).

Cite data sources for above information. Maine Real Estate Information System and local real estate agents.

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions. The above data was developed using all single family homes in the towns of Raymond, Windham and Gray that were listed between \$320,000 and \$550,000 (determined after the comps had been chosen). The data above indicates a mostly stable market. In addition to the above research the appraiser analyzed all sales of single family homes in Raymond as well as the towns of Windham and Gray and compared the town's past year's median sales prices with the year prior and the past six month's median sales prices to the previous year's corresponding six months. After reviewing the results of this additional research the appraiser has determined that all markets are stable at this time.

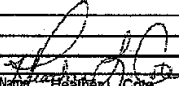
If the subject is a unit in a condominium or cooperative project, complete the following:

Project Name:

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab.Rate)				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Are foreclosure sales (REO sales) a factor in the project? ☐ Yes ☐ No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties. *Local MLS does not calculate cumulative days on market. The days on market above reflects the number of days a property is on the market from list date to contract date within a specific listing agreement. ** Median Sales to List price above was calculated using the median list price for the sales of that period (see above).

Summarize the above trends and address the impact on the subject unit and project.

Signature  Signature
Appraiser Name Heather Cote Supervisory Appraiser Name
Company Name Diversified Appraisal Services, Inc. Company Name
Company Address 127 Pleasant Hill Rd, PO Box 7266, Scarborough, ME Company Address
State License/Certification # AP000000002795 State ME State License/Certification # State
Email Address ddlimick@calldas.com Email Address

Freddie Mac Form 71 March 2009

Page 1 of 1

Fannie Mae Form 1004MC March 2009

Supplemental Comments

File No. 1511956

Borrower	Gellinas, Roger G. & Cynthia J. Eckman-Gellinas			
Property Address	56 Tarklin Hill Rd			
City	Raymond	County	Cumberland	State ME Zip Code 04071
Client	CUSO Mortgage Corporation			

USPAP DISCLOSURE OF PRIOR APPRAISAL SERVICES:

To be in compliance with the Ethics Rule within USPAP, I am disclosing that I have not performed services regarding the subject property within the three years prior to the period immediately preceding the acceptance of the assignment.

SCOPE OF WORK:

The appraisal process involved in this appraisal is driven mainly by intended use, intended user and the definition of market value. The extent of inspection of the improvements is relevant to the purpose and use of this appraisal. The physical improvements have been inspected not as a technical inspection but from the point of view as an appraiser in determining the relevant characteristics in developing an opinion of value. Inspections of crawlspaces and attic areas accessed by anything other than a full set of stairs have not been made. Measurement of the subject by the appraiser was completed per ANSI Z765-2003 guidelines for calculating living area. An analysis of the subjects neighborhood with impact from the local, regional and national economies as they effect the value of the subject, were considered. Data was examined to give indications of trends in pricing and anticipated exposure time of properties that are on the market in the subjects market area. A highest and best use of the subject property was developed.

In summary the following considerations were made to develop the Scope of Work:

1. Intended Use 2. Intended User(s) 3. Definition of Value and its source. 4. Effective Date of the Appraisal. 5. Physical Characteristics of the subject property (Interior/Exterior) 6. Inspection of the subjects neighborhood 7. All Assumptions, Conditions and Limiting Conditions that are part of this appraisal. 8. Data on land sales and listings. 9. Reviewed active listings on properties most similar to the subject. 10. Market analysis of the subjects market area. 11. Final Reconciliation 12. Reporting of analysis and conclusions in an Appraisal Report that is meaningful to the client.

See prior comments on pages 4-6 of the Uniform Residential Appraisal Report which includes additional comments on Scope of Work, Intended Use, Intended User, Definition of Market Value, Statement of Assumptions and Limiting Conditions, Appraiser's Certification and Supervisory Appraiser's Certification.

Any additional Extraordinary Assumptions, Hypothetical Conditions or Limiting Conditions that are part of this appraisal will be clearly identified in the report.

DEFINITION OF MARKET VALUE:

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

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

* This example definition is from USPAP Advisory Opinion 22 and is the same as in the regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the Office of Comptroller of the currency (OCC). This definition is also referenced in regulations jointly published by the OCC, OTS, FRS, and FDIC on June 7, 1994, and in the Interagency Appraisal and Evaluation Guidelines, dated October 27, 1994.

COMMENTS AND CONDITIONS OF THE APPRAISAL:

This appraisal is not a home inspection and should not be relied upon to report the condition of the property as a whole nor any of its components. The physical improvements have been inspected not as a technical inspection but from the point of view as an appraiser in determining the relevant characteristics in developing an opinion of value. The appraiser has completed an interior and exterior inspection of the subject from ground level, of the unobstructed, exposed surfaces of accessible exterior as well as interior areas of the structures without the removal of personal possessions. The inspection was limited to viewing those portions of the home which are clearly visible from ground, or floor, level. Any areas of the home that would not be visible to the typical visitor to the home were not inspected.

Supplemental Comments

File No. 1511956

Borrower	Gelinas, Roger G. & Cynthia J. Eckman-Gelinas			
Property Address	56 Tarklin Hill Rd			
City	Raymond	County	Cumberland	State ME Zip Code 04071
Client	CUSO Mortgage Corporation			

The appraisal report cannot be relied upon to disclose hidden defects that are not apparent from a visual observation of the surfaces of the subject property from standing height. Although due diligence is exercised while visiting the subject property, the appraisal report only reflects the readily apparent condition of the subject. This report is not intended for use by the borrower, lender, or any other user (intended or otherwise) for the purpose of identifying any adverse conditions in the subject's systems and/or components which might be revealed by inspections by licensed professionals in any relevant field. The appraiser is not an expert in such matters as identification of mold, lead based paint, pest control, structural engineering, hazardous waste, soil spillage, waste disposal system integrity, electrical-heating-plumbing systems, condition of roof/foundation/exterior walls, etc.... and the appraiser assumes no liability or responsibility for those items. No liability or 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 identify or discover such conditions. This appraisal does not guarantee that the subject property is free of undetected problems, possible defects or environmental hazards that could exist.

The appraiser has made no attempt to make discovery of neighborhood influences such as, but not limited to, registered sex offenders, criminal activity (such as methamphetamine labs, etc.) or interim rehabilitation facilities/half-way houses and the client may desire to check this information for themselves.

PERSONAL PROPERTY:

Personal property has not been included or considered in the opinion of value. Appliances that are not considered "built in", wood stoves, above ground pools and the like have been given no value due to the portable nature of these types of items.

TAX ASSESSMENT:

The subject is currently assessed as follows:
Land - \$ 142,400 (only) Improvements are not yet assessed

LEGAL DESCRIPTION:

The subjects deed has been reviewed and there are no adverse easements, encroachments or conditions noted that would affect value. Subject to all covenants, conditions and restrictions of the "Tarklin Hills Estates" which have been reviewed and are not considered adverse.

Planned Unit Development

The subject is detached, single family home located in a planned unit development known as "Tarklin Hills Estates" per the covenants, conditions and restrictions recorded in book 22333 page 123 at the Cumberland County Registry of Deeds. Said C,C&R's have been reviewed. Per the C,C&R's, common amenities or elements include roadways and common space which are of average+ condition. Said roadways are similar to other roadways in competing PUD's and other cluster subdivisions in the market area. The subject's property rights are "Fee Simple" (as are all comparables). Per the homeowners there currently is no fees established and the developer is in control of the Association. Developer also maintains the roadways.

Comparables in a PUD

Comparable sale 5 is located in a PUD and is also subject to covenants, conditions and restrictions. Comparables 1, 2 and 3 are not located in a PUD, however are in subdivisions which also have certain covenants, conditions and restrictions.

SITE:**Zoning / Legal Conforming**

The subject is located within the "Rural" zone which has a minimum lot size requirement of 3.00 acres and a minimum lot frontage requirement of 225 feet.

The subject is located in a town approved P.U.D. and therefore is a legal lot of record.

Private Sewer System

The subject property does not have access to public sewer lines. As a result, a private sewer system was installed. In this market private systems do not have a negative effect on property values. On the day of inspection there was no visible evidence of seepage.

Private Water

The subject property does not have access to public water lines so a private system was installed. In this market private systems do not have a negative effect on property values. On the day of inspection there was no visible evidence leading to possible contamination. This system is assumed to provide an adequate water supply to the subject and is also assumed to meet all local and state regulatory standards.

Supplemental Comments

File No. 1511956

Borrower	Gelinas, Roger G. & Cynthia J. Eckman-Gelinas				
Property Address	56 Tarklin Hill Rd				
City	Raymond	County	Cumberland	State	ME Zip Code 04071
Client	CUSO Mortgage Corporation				

Private Roadway

The subject property is situated on a privately owned roadway owned by the developer. It is this appraiser's opinion that this presence has no negative effect on the overall marketability or value of the property.

- A) Number of dwellings between the subject and public road? - 10+
- B) Is there a homeowner's association agreement for street maintenance? - Not yet established
- C) Surface type of the road? - Asphalt
- D) What effect, if any, on marketability of the subject property, is the private road? - None
- E) Who maintains the road? - Developer
- F) Who owns the road? - Developer
- G) Is a perpetual maintenance agreement conveyed with the subject property? - No

FLOOD HAZARD DETERMINATION:

The appraiser has utilized a web-based flood hazard determination service through the appraisal software vendor and recorded that information on page one of the 1004 form. The appraiser does not certify this determination as being accurate. The client is advised to refer to a proper Flood Hazard Certification source.

COST APPROACH:

Replacement cost figures used in the cost approach are the market valuation purposes only. No one, client or third party should rely on these figures for purposes of determining insurance coverage. The definition of market value on page four of this report is not consistent with the definition of insurable value.

SALES COMPARISON APPROACH:**Sales over 1 mile**

In this appraiser's judgment, the lack of comparable sales in the subject neighborhood makes it necessary to use comparables over 1 mile away from the subject. The comparable sales used were the best indicators of the subject's market value available at the time of this appraisal and were therefore used.

Sales over 6 months

In order to bracket the subject's view and heating system, two sales over twelve months were utilized. This is not considered adverse as the market has been relatively stable over the past few years.

GLA Variance

Comparable 3 was used despite having a greater than 25% variance in GLA as it is one of the most similar, newer properties sold in the subject's town within the past year.

ADJUSTMENTS:**Excess Adjustments**

The appraiser is aware that the net and gross adjustments for the comparable sales should not exceed the secondary market guidelines of 15% and 25% or the generally accepted market guideline of 10% for line adjustments. The appraiser chose the best sales available for analysis. However, due to the nature and features of the sales as compared to the subject property and the adjustments applied these guidelines were exceeded. This could not be avoided due to the subject's location and views.

Market Conditions (Time) Adjustments

The appraiser researched the subject's neighborhood and market segment for evidence of a change in market prices over time (appreciation, stabilization, or depreciation). This research did not reveal a market-supported change (see the 1004MC). Therefore this market segment is considered to have stabilized and no adjustments for changing market conditions (time) have been applied in this report.

Site Adjustments

The comparable sales have been adjusted in one lump sum adjustment reflecting for differences in site size, location, view, frontage, rights of way and neighborhood characteristics. Said site adjustments are based on differences between the subject's estimated site value and the estimated site values of the comparable sales. See the cost approach as to how the subject's site value was estimated. Comparable site values were estimated using the allocation method due to a lack of land sales in this market over the past several years. Comp 4 sits high on a hill similar to the subject and has downward views of Little Sebago Lake and mountains.

Supplemental Comments

File No. 1511956

Borrower	Gelinas, Roger G. & Cynthia J. Eckman-Gelinas				
Property Address	56 Tarklin Hill Rd				
City	Raymond	County	Cumberland	State	ME Zip Code 04071
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Condition Adjustments

The comparable sales have been adjusted for condition where needed, and due to this adjustment no adjustment was made for age as the market reacts more measurably to effective age and condition than to actual age. Comps 2 and 4 were adjusted at 9% and comp 3 at 18% of the estimated value of the improvements for inferior condition having had more wear and tear than the subject. The improvement value of comp 2 was estimated using the sales price less the estimated site value; $(\$324,900 - \$42,200) = \$282,700 \times 9\% = \$25,400$ (rounded) condition adjustment. Comps 3 and 4 were adjusted in the same manner. The 9% and 18% adjustments were calculated using the age/life method for calculating physical depreciation. The estimated effective age of comps 2 and 4 is 5 years, comp 3 is 10 years and the estimated effective age of the subject is new. Per Marshall & Swift the estimated life expectancy for the subject and similar properties is 55 years. This gives the subject improvements +/- 9% and 18% less accrued depreciation than the comparables.

Quality Adjustments

Comp 4 was adjusted \$10.28 for overall superior quality construction having higher architectural features than the subject. The \$10.28 was calculated using the difference between the Marshall & Swift cost for good quality construction (\$84.17) and good to very good quality construction (\$104.45), then multiplying by the subject's GLA.

Gross Living Area (GLA) Adjustments

Gross living area adjustments were made to recognize differences in total building living areas when they differ between the subject and comparable sales (rounded to the nearest 100 SF). This adjustment does not represent replacement costs, but rather the contributory value of the greater or lesser size.

Amenities Adjustments

Adjustments made for differences in bathrooms, below grade finished rooms, heating systems, hearths, fireplaces, garages, decks, porches and other miscellaneous items between the subject and the comparable sales are all based on anticipated market reactions and the contributory values each amenity adds or subtracts. The appraiser tempers the adjustments based on his judgement and general experience.

FINAL RECONCILIATION:

There are some differences between the subject property and the comparable sales utilized. In order to make the comparable sales a more reliable indication of the value of the subject, it was necessary to consider dollar value adjustments for the dissimilarities between the subject property and the comparable sales. Whenever possible, adjustments are derived from the market using matched sales and other appraisal techniques.

The final opinion of value is not obtained by averaging the comparables used. Instead the appraiser analyzed the comparables and the adjustments and then uses his judgement, knowledge of the area and professional experience to arrive at the final opinion of value for the subject.

Sales Comparison Approach given greatest weight as it provides the most reliable market value estimate for a single family dwelling as it most accurately reflects the actions of typical buyers and sellers in the marketplace. Cost Approach indicates a higher value which is believed to be due to the increasing costs of materials and labor making it cheaper to buy than build in the area at this time. Income Approach not applied as single family dwellings are not typically rented for income purposes in the subject's neighborhood or market area. The Income Approach is not necessary to produce credible assignment results.

PREDOMINANT VALUE:

Although the subject's market value differs from the predominant value for the neighborhood, it is still within the value range for single family housing. Due to this fact and the fact that there is a wide variety in age, condition, GLA, amenities, etc., it is not unusual for properties in the subject's neighborhood to differ in value from other properties also located in the neighborhood. The subject falls within the single family housing value range and the fact that it differs from the predominant value does not have an adverse effect on the marketability of the subject.

COMPARABLE PHOTOS:

Whenever possible comparable photos are taken for every appraisal. However, in some instances due to weather conditions, activity on site, private drives, no trespassing signs and equipment malfunctions, it is not always possible to take a clear, unobstructed photo of the comparables. In such cases the appraisers files, MLS photos or town photos are used.

Supplemental Comments

File No. 1511956

Borrower	Gelinis, Roger G. & Cynthia J. Eckman-Gelinis				
Property Address	56 Tarklin Hill Rd				
City	Raymond	County	Cumberland	State	ME Zip Code 04071
Client	CUSO Mortgage Corporation				

DIGITAL SIGNATURE & SECURITY DISCLOSURE:

This report has been digitally signed and electronically transmitted to the intended client. This format is USPAP and secondary market compliant. Electronically affixing a signature to a report carries the same level of authenticity and responsibility as an ink signature on a paper copy. This "electronic record" and "electronic signature" are defined in applicable federal and/or state laws.

Although the report was digitally signed and secured by the appraiser, advancement of computer software currently allows for manipulation of and in the future may allow further manipulation of the appraisal report outside of the appraisers control. The intended client, its successors and/or assigns, legal entities including the state appraisal board having jurisdiction over the appraiser, are all reminded that per the Uniform Standards of Professional Appraisal Practice the appraiser retains a copy of the final report as transmitted to the intended client in the appraisal work file which serves as evidence of the appraisers intended analysis, conclusions and opinion of market value. The appraiser bears no responsibility for any result which may occur in any transaction which involves a manipulated report.

File No. 1511956

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions**C1**

The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

**Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).*

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Quality Ratings and Definitions**Q1**

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

UAD Version 9/2011

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

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is "Not Updated" may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example:

3.2 indicates three full baths and two half baths.

UAD Version 9/2011

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

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
A	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
B	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
c	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
GHrCse	Golf Course	Location
GHrVw	Golf Course View	View
Ind	Industrial	Location & View
In	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
o	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
REQ	REQ Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
s	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdrawn Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View

Other Appraiser-Defined Abbreviations

[illegible]

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

Subject Photo Page

Borrower	Gellinas, Roger G. & Cynthia J. Eckman-Gellinas				
Property Address	56 Tarklin Hill Rd				
City	Raymond	County	Cumberland	State	ME Zip Code 04071
Client	CUSO Mortgage Corporation				

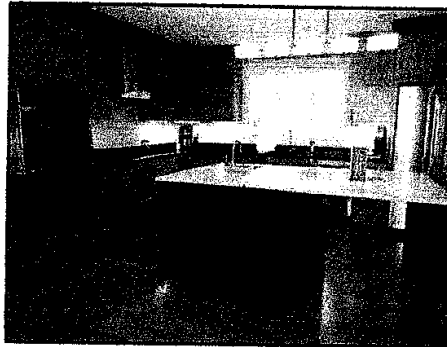
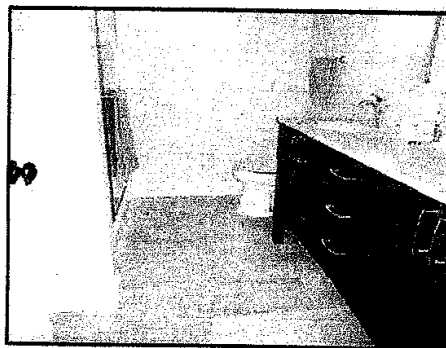
56 Tarklin Hill Rd
Sales Price
Gross Living Area 2,224
Total Rooms 7
Total Bedrooms 3
Total Bathrooms 2.0
Location N;Res;
View B;Min;
Site 1.50 ac
Quality Q3
Age 0

Subject's front photo
did not come out
due to a camera
malfunction

**Subject Rear****Subject Street**

Subject Photos

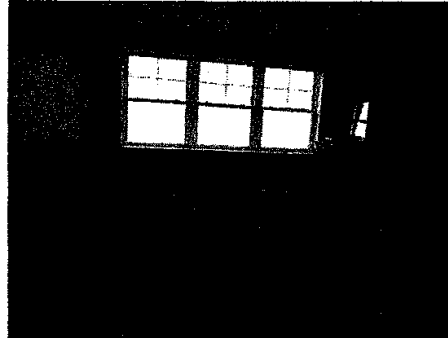
Borrower	Gellinas, Roger G. & Cynthia J. Eckman-Gellinas				
Property Address	56 Tarklin Hill Rd				
City	Raymond	County	Cumberland	State	ME
Client	CUSO Mortgage Corporation				
				Zip Code	04071

**Kitchen****Bath****Bath****Living room****Dining room****Bedroom**

Form PICINT6 — "WinTOTAL" appraisal software by a la mode, inc. — 1-800-ALAMODE

Subject Photos

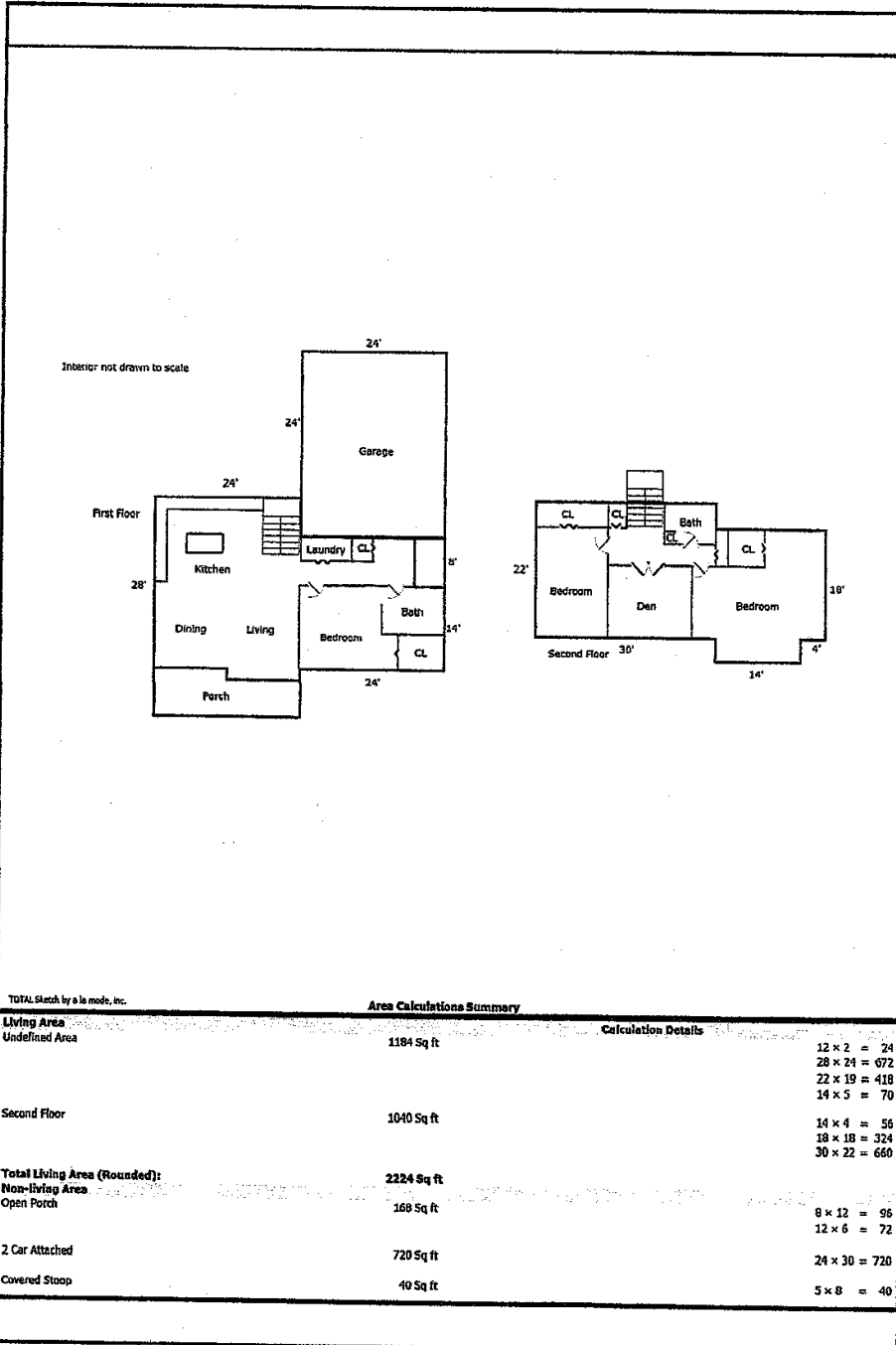
Borrower	Gellinas, Roger G. & Cynthia J. Eckman-Gellinas			
Property Address	56 Tarklin Hill Rd			
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**Bedroom****Bedroom****Den****Basement****Basement wet bar****Basement 1/2 bath**

Form PICINT6 --- "WinTOTAL" appraisal software by a la mode, inc. --- 1-800-ALAMODE

Building Sketch (Page - 1)

Borrower	Gelines, Roger G. & Cynthia J. Eckman-Gelines			
Property Address	56 Tarklin Hill Rd			
City	Raymond	County	Cumberland	State ME Zip Code 04071
Client	CUSO Mortgage Corporation			



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

Comparable Photo Page

Borrower	Gelinas, Roger G. & Cynthia J. Eckman-Gelinas				
Property Address	56 Tarklin Hill Rd				
City	Raymond	County	Cumberland	State	ME Zip Code 04071
Client	CUSO Mortgage Corporation				

**Comparable 1**

7 Alpine Dr
 Prox. to Subject 4.62 miles SE
 Sale Price 316,125
 Gross Living Area 2,295
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2.1
 Location N;Res;
 View N;Woods;
 Site 1.84 ac
 Quality Q3
 Age 0

**Comparable 2**

3 Martin Hts
 Prox. to Subject 1.96 miles NW
 Sale Price 324,900
 Gross Living Area 2,316
 Total Rooms 7
 Total Bedrooms 4
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;
 Site 1.40 ac
 Quality Q3
 Age 6

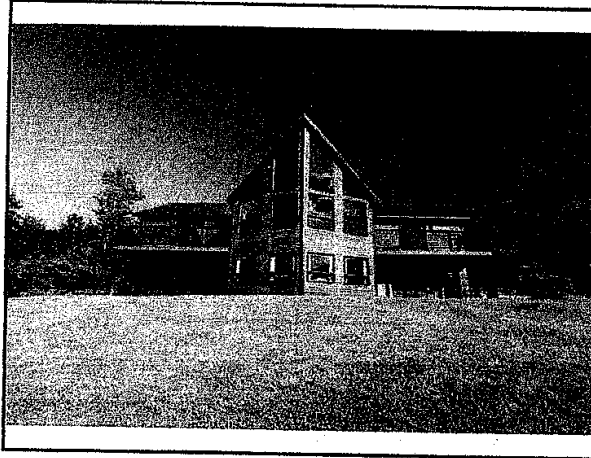
Detached garage was
added after sale

**Comparable 3**

7 Autumn Ln
 Prox. to Subject 0.80 miles S
 Sale Price 307,000
 Gross Living Area 2,859
 Total Rooms 9
 Total Bedrooms 3
 Total Bathrooms 2.1
 Location N;Res;
 View N;Woods;
 Site 3.00 ac
 Quality Q3
 Age 11

Comparable Photo Page

Borrower	Gellinas, Roger G. & Cynthia J. Eckman-Gellinas				
Property Address	58 Tarklin Hill Rd				
City	Raymond	County	Cumberland	State	ME
Client	CUSO Mortgage Corporation				
				Zip Code	04071

**Comparable 4**

186 Mountain View Rd
 Prox. to Subject 2.90 miles SE
 Sales Price 450,000
 Gross Living Area 1,900
 Total Rooms 4
 Total Bedrooms 2
 Total Bathrooms 2.0
 Location N;Res;
 View B;Mtn;
 Site 2.07 ac
 Quality Q3
 Age 8

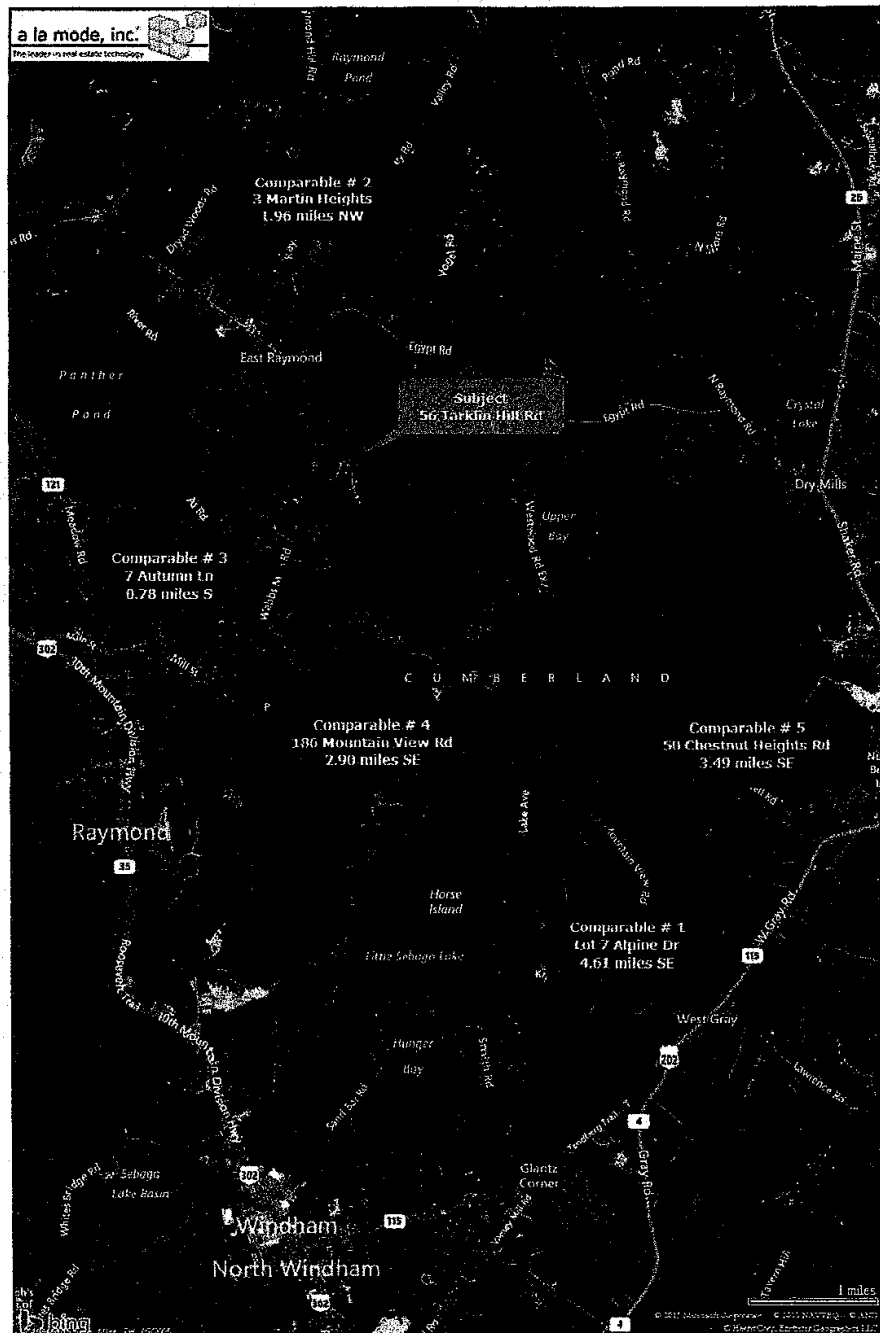
MREIS Photo

**Comparable 5**

50 Chestnut Heights Rd
 Prox. to Subject 3.50 miles SE
 Sales Price 374,259
 Gross Living Area 2,224
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2.1
 Location N;Res;
 View N;Woods;
 Site 2.01 ac
 Quality Q3
 Age 0

Location Map

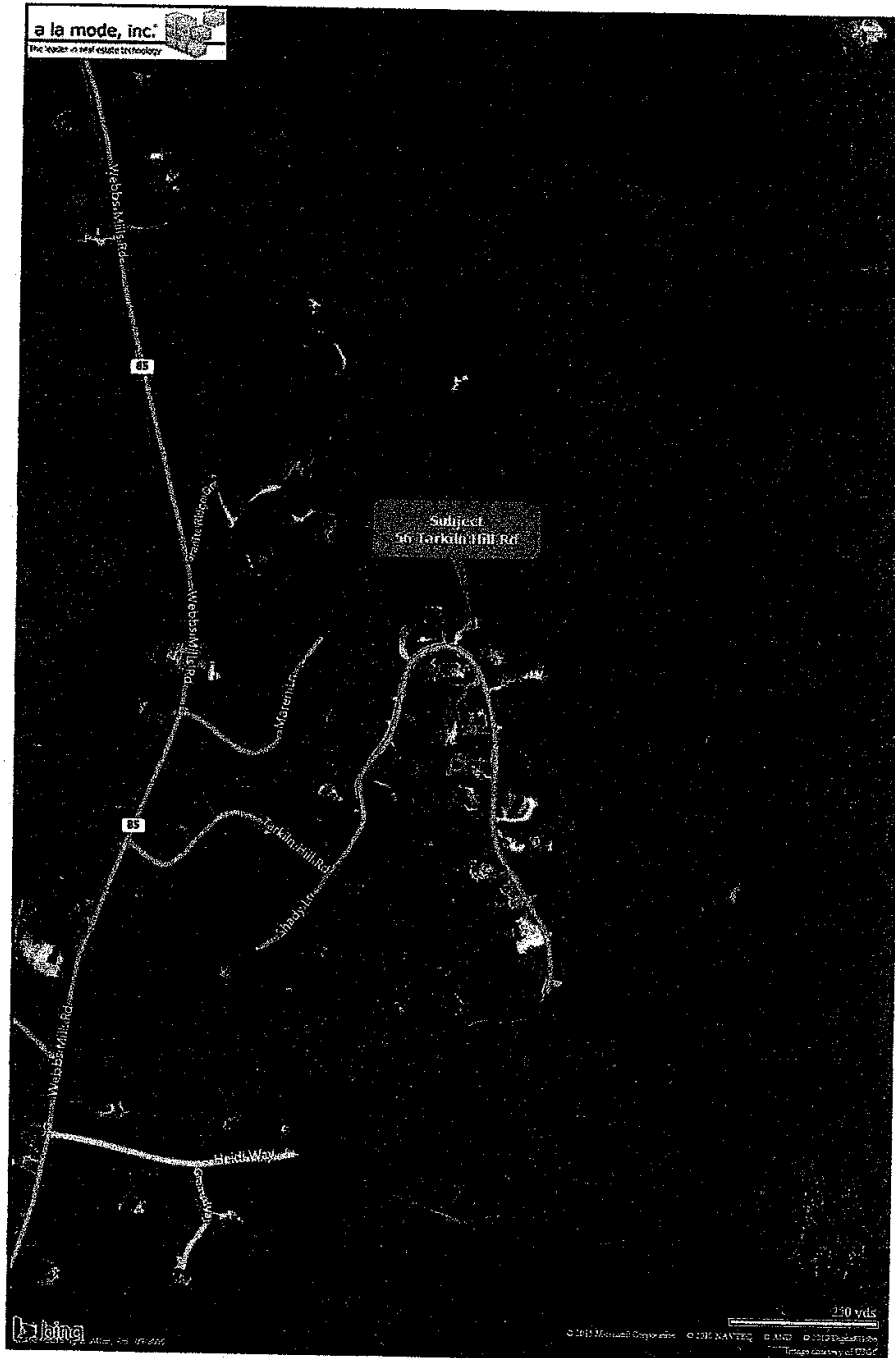
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Property Address	56 Tarklin Hill Rd					
City	Raymond	County	Cumberland	State	ME	Zip Code 04071
Client	CUSO Mortgage Corporation					



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

Location Map

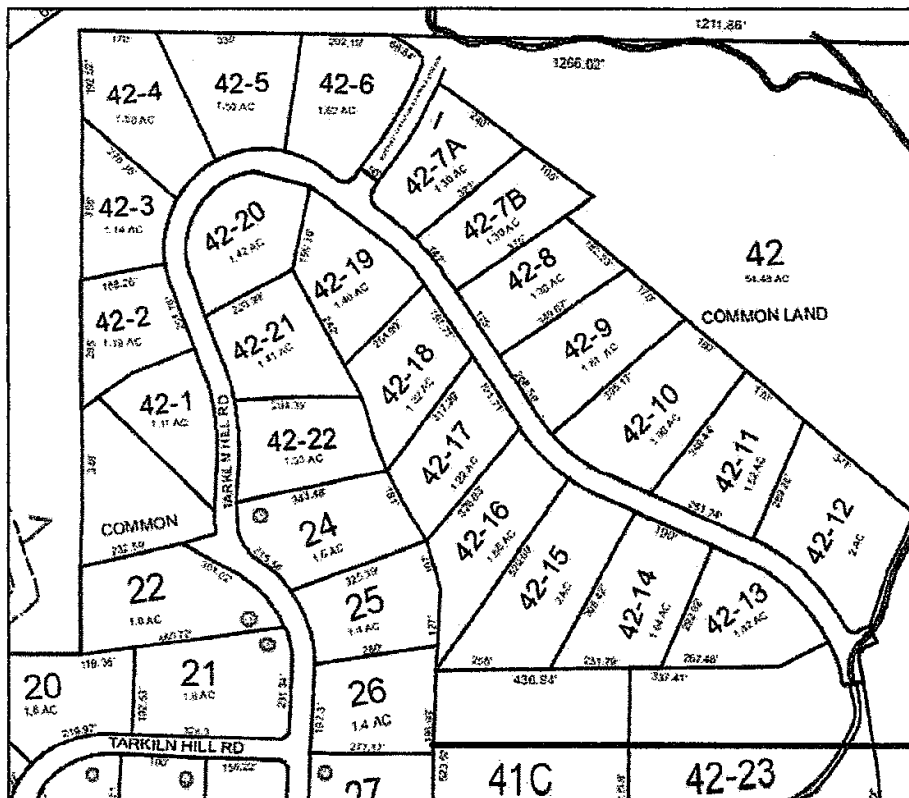
Borrower	Gelinas, Roger G. & Cynthia J. Eckman-Gelinas				
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Form MAP.LOC — "WinTOTAL" appraisal software by a la mode, inc. — 1-800-ALAMODE

Tax Assessor's Map

Borrower	Gelinas, Roger G. & Cynthia J. Eckman-Gelinas						
Property Address	56 Tarklin Hill Rd						
City	Raymond	County	Cumberland	State	ME	Zip Code	04071
Client	CUSO Mortgage Corporation						



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

Deed

Doc# 42692 Bk:31761 Pst 332

MAINE SHORT FORM WARRANTY DEED

We, **ROBERT R. PARENT** and **PETRONILA A. PARENT**, of Raymond, Cumberland County, Maine, for consideration paid, grant to **ROGER G. GELINAS** and **CYNTHIA J. ECKMAN-GELINAS**, Trustees, or their successors in trust, under the **ROGER G. GELINAS Living Trust** dated August 13, 2014, and any amendments thereto, and **CYNTHIA J. ECKMAN-GELINAS** and **ROGER G. GELINAS**, Trustees, or their successors in trust, under the **CYNTHIA J. ECKMAN-GELINAS Living Trust** dated August 13, 2014, and any amendments thereto, whose mailing address is 463 Cobbs Bridge Road, New Gloucester, Maine, 04260, as joint tenants, with **WARRANTY COVENANTS**, a certain lot or parcel of land, with any buildings thereon, situated in Raymond, County of Cumberland, and State of Maine, being further described in the attached Exhibit A.

The premises are conveyed subject to any easements and restrictions of record, and this deed includes all rights, easements, privileges and appurtenances belonging to the premises hereinabove described.

WITNESS our hands this 4th day of September, 2014.

Witness

Robert R. Parent

Witness

Petronila A. Parent

STATE OF MAINE
COUNTY OF CUMBERLAND SS

Then personally appeared the above named Robert R. Parent and Petronila A. Parent, known to me, this 4th day of September, 2014 and acknowledged before me the foregoing instrument to be their free act and deed.

James A. Wilkinson, Attorney-at-Law

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MAINE REAL ESTATE TAX PAID

Deed

Doc# 42692 Bk#31761 Pg# 333

EXHIBIT A

A certain lot or parcel of land, with any improvements thereon, situated in the Town of Raymond, County of Cumberland and State of Maine and being more particularly bounded and described as follows:

Being Lot #5 as shown on a plan entitled "Tarkiln Hill Estates - A Residential Community" drawn by Land Services, Inc., dated July, 2003 and recorded in the Cumberland County Registry of Deeds in Plan Book 204, Page 612, as amended and superseded by the Plan entitled "Amended Subdivision, Lot 1&7, Tarkiln Hill Estates", dated September 2005, and recorded in said Registry of Deeds in Plan Book 207, Page 99.

Said parcel is subject to the following:

1. Site Location of Development Order of the Department of Environmental Protection dated September 23, 2004 and recorded in said Registry in Book 21895, Page 10.
2. Declaration of Deeded Protective Covenants and Restrictions Tarkiln Hill Estates dated February 16, 2005 and recorded in said Registry in Book 22333, Page 115.
3. Ownership of the lots in the Tarkiln Hill Estates subdivision confers membership in the Tarkiln Hill Estates Owners Association, Inc., a Maine not for profit, corporation with a principal office at Naples, Maine. By acceptance hereof the grantees agree to be bound by the bylaws of said corporation, (recorded in said Registry in Book 22333, Page 123) as the same may be amended from time to time and the rules and regulations established by the board of directors of said corporation.
4. The general notes and conditions as set forth on the above referenced plan of Tarkiln Hill Estates.
5. A certain timber harvesting agreement by and between Tarkiln Hill Properties, LLC and Hancock Land Company recorded in said Registry in Book 21331, Page 315.

Also conveyed herewith is an easement and right of way for all purposes of a town road including utility access over, under and across all roads as depicted in said plan. Said easement and rights of way being subject to the terms of the aforementioned declaration and the bylaws of said Association.

Being the same premises conveyed to Robert R. Parent and Petronila A. Parent by warranty deed from Steven G. Simard and Denise C. Simard dated February 14, 2008 and recorded in the Cumberland County Registry of deeds in Book 25831, Page 42.

Deed

Doc# 42692 Sk#31761 Ps: 334

Together with, as appurtenant to the above described premises, a view easement benefitting the herein conveyed premises and encumbering the Grantors' other land which is shown as Lot 20 on said subdivision plan of Tarklin Hill Estates drawn by Land Services, Inc. dated July, 2003 and recorded in the said Registry of Deeds in Plan Book 204, Page 612, the area of which view easement is bounded and described as follows:

Beginning at a capped #5 re-bar set on the easterly sideline of Tarklin Hill Road at the southwesterly corner of Lot 20 and the northwesterly corner of Lot 21 as shown on the aforesaid plan of Tarklin Hill Estates;

Thence N30° 52' 53" E along the said easterly sideline of Tarklin Hill Road a distance of 91.76' to a granite monument and the true POINT OF BEGINNING;

Thence in a northerly and northeasterly direction along the said sideline of Tarklin Hill Road a distance of 275' to a pipe to be set;

Thence S63° 29' 30" W through said Lot 20 to the point of beginning.

Within the above described view easement area, the area of restricted activity is to be the area above a plane, said plane defined by sighting horizontally 5' above the level of Tarklin Hill Road at the southwesterly corner of Lot 5 as shown on said plan of Tarklin Hill Estates. Within the above described view easement area, no structures will be placed or tall trees planted that are higher than the described plane.

Said view easement shall be subject to the following additional terms and conditions:

1. Grantees shall have the right to prune and trim vegetation growth which encroaches into the above described plane.
2. Upon encroachment of vegetative growth into said view easement area, Grantees shall notify Grantors of such conditions and, through consultation, shall determine the least intrusive means of removing such vegetative encroachments. After such consultation, Grantees will be allowed entry into said easement area.
3. At that time, Grantees may engage a Maine licensed and insured arborist to enter, with equipment appropriate to the task and at a reasonable time, to the above described perimeter for the purpose of pruning, trimming and removal of vegetative encroachment. Any such trimming or pruning shall be done in a manner which is consistent with generally accepted horticultural practices.

Deed

Doc# 42692 Sk: 31761 Ps: 335

4. All expenses involved in the removal of the vegetative encroachments and the restoration of the entry area as a result of such view maintenance activity shall be the responsibility of the Grantees.
5. Grantors will not be liable while Grantees are conducting vegetative removal in above mentioned view easement perimeter.
6. The grounds within the above described perimeter shall be immediately restored to the condition they were in next preceding the exercise of easement rights; such restoration shall include, by way of example and not by way of limitation, the removal of any debris, trimmings, prunings, the repair of ruts, gouges and the like, and the reclamation of any ground area affected by the spill or discharge of any liquid substances.

**TITLE NOT SEARCHED BY THIS OFFICE
DESCRIPTION NOT VERIFIED**

NA\Andro\WP\DOCS\DIANEY - MISCELLANEOUS\MISC 2014\PARENT to OBLINAS - DEED.doc

Received
Recorded Register of Deeds
Sep 05, 2014 02:43:25P
Chesterland County
Pamela E. Lovley

License



Construction Costs & Material Allowances: Roger & Cindy Gelinas, Raymond, ME
(See Appendix B for detailed descriptions)

Fixed Construction Costs

FINAL

<u>Appendix B</u>	<u>Item</u>		
1	Permits	EXCL	\$3,444
2	Excavation/Site Work	EXCL	\$45,000
3	Concrete Foundation & Slab		\$21,456
4	Labor		\$116,600
4	Building Materials		\$165,752
5	Plumbing		\$14,000
5	Passive Radon System		\$1,000
6	Electrical		\$24,216
6	Electrical Service		\$3,750
6	20kw Generator		\$9,875
7	Heating/AC- Geothermal		\$43,750
8	Insulation		\$18,000
9	Drywall		\$20,116
10	Painting Interior		\$14,452
11	Cleaning	EXCL	\$2,725
12	Portable Toilette	EXCL	\$625
13	Dumpster/ Debris Removal	EXCL	\$2,934
14	Propane	EXCL	\$1,125
	Total Construction Costs		\$508,820

452967

Material Allowances Summary:

Note: Allowances are an allocation of construction funds established for budgetary guidelines for items not yet selected.

Note: Labor is already included in construction costs above unless otherwise specified below.

<u>Appendix B</u>	<u>Item</u>		
16	Well	\$14,000	17645
17	Cabinetry & Countertops	\$48,000	24672
17	Appliances	\$9,100	9100
6	Light Fixtures	\$3,500	3500
6	Theater	\$1,000	-0-
5	Plumbing Fixtures	\$2,175	6912
6	Wet bar basement	\$1,000	1302
18	All Tile	\$858	858
18	Flooring- Hardwood	\$3,968	8888
18	Flooring- Laminate/Carpet	\$3,832	
19	Gas fireplace with vent piping (material and labor installed)	\$3,000	5810
20	Garage doors (2) allowance (material and labor)	\$2,600	2600
	Total	\$88,033	9900
	SPRINKLER		88387
			541354
	Total Cost	\$596,853	

Revisions:

Remove 1/2 bath on first floor	-\$3,000
Remove side deck 10' x 14'	-\$4,900
Reduce wet bar allowance	see above

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Reduce theater allowance	see above	
Unfinished wine cellar area	-\$1,000	
Add fixed panel in basement, remove door to deck= wash		
Add double window in dining room	\$500	
Add window in upstairs bedroom #2	\$250	
Add window in master bath	\$250	
Reduce house size by 2' on masterbedroom end	-\$7,500	
Remove Island sink	-\$1,200	
Remove Generator Package	-\$9,875	
Add Driveway/Walkway Paving Allowance	\$7,000	
Increase dormer and master bathroom size	\$0	
Add Geothermal	see above	
Laminate to Carpet Upstairs	-\$1,200	
Increase Roof Pitches	\$0	
Add Detail Roof Returns	\$0	
Add 200AMP automatic start transfer switch	\$1,600	
Framed glass shower door allowance in master bath	\$1,150	
Tile backsplash 54 sf. +/- (Labor & thinset)	\$891	
Total Revisions	-\$17,034	-17034
<u>Total Revised Cost</u>	\$579,819	524320

Geothermal Tax Credits

30% Federal Tax Credit	\$17,325
State of Maine Rebate	\$5,000
Total	\$22,325
Net Total Construction Costs	\$557,494

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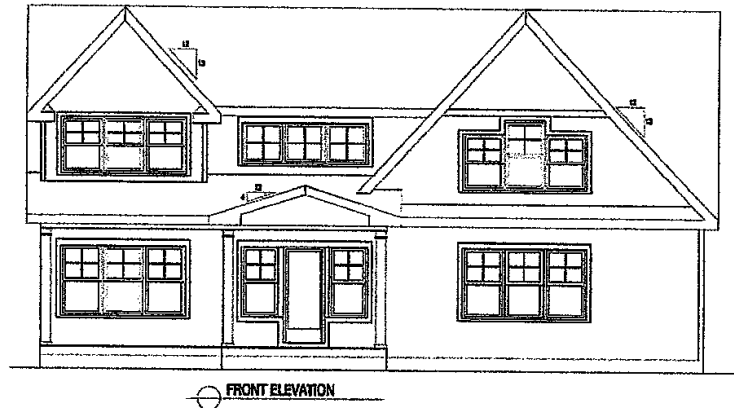
Review of Property Assessments for Tarkiln Hill

Address on Tarkiln Hill	56	73	89	57	60	63	74	79	83
Land	\$122,200	\$137,100	\$148,500	\$148,500	\$153,800	\$146,400	\$152,900	\$164,700	\$153,600
Building	\$439,400	\$495,800	\$283,500	\$299,400	\$426,200	\$305,400	\$433,200	\$287,700	\$332,600
Building %%	99	99	98	99	99	99	99	99	99
Total Assessment	\$561,600	\$632,900	\$432,000	\$447,900	\$580,000	\$451,800	\$586,100	\$452,400	\$486,200
Living Area	1995	3398	2933	1898	3761	2722	3836	2097	3200
Fin Basement	818	0	0	0	0	0	0	0	0
"Total" living Area	2813	3398	2933	1898	3761	2722	3836	2097	3200
Gross Area	4287	8095	6234	4753	8813	5950	8408	5238	5868
Living Area \$\$ / Sq Ft	\$156.20	\$145.90	\$166.69	\$156.20	\$156.20	\$156.20	\$156.20	\$156.20	\$156.20
Replacemnt Cost	\$443,853	\$498,512	\$292,195	\$281,036	\$429,535	\$296,534	\$437,551	\$290,594	\$335,926
Replacemnt Cost/sq ft	\$157.79	\$146.71	\$99.62	\$148.07	\$114.21	\$108.94	\$114.06	\$138.58	\$104.98
Less Depreciation Value	\$439,400	\$493,500	\$286,400	\$278,200	\$425,200	\$293,600	\$433,200	\$287,700	\$332,600
Diff Building to Depre	\$0.00	\$2,300	-\$2,900	\$21,200	\$1,000	\$11,800	\$0	\$0	\$0
Avg Annual Depreciation		\$288	-\$363	\$2,120	\$100	\$1,180	\$0	\$0	\$0
Years	0	8	8	10	10	10	10	10	10
Year Built	2015	2008	2008	2006	2006	2006	2006	2006	2006
Total Rooms	9	7	5	6	8	?	6	5	6
Bedrooms	3	4	3	3	4	3	3	2	3
Tot Bath/Half bath	3	3	2	2	3	3	3	2	3
56 @ Other rate		\$410,443	\$271,901	\$443,737	\$318,772	\$315,610	\$317,672	\$385,932	\$292,376
56 @ Weighted Avg Rate	\$337,843	(\$ 120.10/sq ft x 2813 sq ft)							
Total Buildings (excl 56)	\$2,863,800			Tot Replacement Costs (excl 56)			\$2,861,883		
Total Living area (excl 56)	23845						23845		
Wgt Avg / Sq Ft	\$120.10			Wgt Avg Repl cost / Sq Ft			\$120.10		
56 Living area \$\$/sq ft	\$156.20								
difference	\$36.10								
difference %%	30.06%								



Construction Contract

Roger & Cindy Gelinas
Raymond, ME



General Contractor

Main Eco Homes
Justin McIver
171 Portland Rd
Bridgton, ME 04009
207-647-3883

A handwritten signature in black ink, appearing to be "Justin McIver", written over a horizontal line.



Main Eco Homes
171 Portland Road
Bridgton, ME 04009
207-647-3883

Roger & Cindy Gelinas
New Gloucester, ME

Date: April 1, 2015

Subject: New Home Construction
Location: Lot #5 Tarklin Hill Estates. Raymond, ME 04071

Main Eco Homes (MEH) is pleased to submit this proposal for the construction of a new construction quality home at the above location Raymond tax map 11, lot 42, Sub 05 in response to your requirements and desires. We appreciate the opportunity to have discussed these requirements with you allowing us to address several options through which they could be met. The description of the resulting project here proposed – the plans it is based on, the quality construction materials and procedures, the nominal schedule for its completion and its costs - are described in the Appendices attached to this letter. All these descriptions reflect the discussions we've had with you and we trust we have captured them faithfully.

The summary of costs and subsequent appendices describe the proposed project in a variety of ways as follows:

Summary of Costs, Contract Terms and Conditions, & Payment Schedule: This first portion of the project summarizes the major elements that make up the total cost of building your home. The sections here are:

- **Construction Costs** – the materials and labor to fully prepare your building site and construct the finished home per the descriptions in later sections; this includes the primary sources of major portions of the job as well as a summary rationale for the prices listed
- **Costs of Allowances** – the proposed costs of a number of items that, while included in the overall total cost of the project, *require homeowner input* to finalize specific choices in several areas; among these are cabinetry, countertops, appliances, plumbing and electrical fixtures, bath(s) floor and wall materials, other flooring materials, and other listed items; note that the \$14,000 allowance for drilling a suitable well is included in this segment as well.
- **Options** – while the proposed project is fully defined and priced by the two sections above and the section that follows, a concise listing of options that modify, add, or subtract from the total baseline project cost is also included for future consideration
- **Terms, Conditions and Payment Schedule** – Included here are the only two assumptions whose impact on total costs cannot be verified until the project is started – absence of ledge and needed well depth; finally a schedule for periodic payments by the homeowner over the course of the project is included. Upon signatures of the homeowner and MEH at the bottom, this section becomes a contract agreement.

Completing this proposal are the following appendices:

Appendix A – The Home Plans

Appendix B – Construction Details for the major elements comprising the project.

Appendix C – Nominal Project Schedule through which construction progress can be measured.

Appendix D – MEH Certificate of Insurance

Appendix E – Multi-year home warrantee.

Appendix F – New Maine Home Selections/To Do Checklist

Appendix G – Selections Guide

Appendix H – Permission Letter

Because we are, and strive to continue to be, a low volume, quality homebuilder, MEH employs a full time Construction Manager with over 35 years of building experience. This manager will be assigned to focus on the construction and site management of your project and make it his clear and unequivocal priority. I, Justin McIver owner of MEH, will help assist you throughout the building process with all your customized selections of items listed under Material Allowances and any other needs to ensure we build you the exact home you have dreamed of.

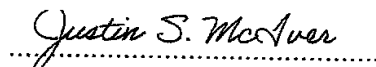
The availability of our Construction Manager and working owner provides MEH with the ability to respond to homeowner questions rapidly. Having more than one active construction project at a time allows us to provide some degree of assurance of future work to our proven subcontractors, thereby giving MEH valuable flexibility and corresponding clout in assigning them to a given job at the required time – an invaluable asset in ensuring on-time completion of a project.

The Construction Manager and I will have daily discussions on your project, its status and progress, decisions made or still pending, any unforeseen issues or concerns and plans for their resolution. On a periodic basis – no less frequently than twice a month, we encourage you to join the two of us in person or via telephone to discuss how the project is progressing and to allow you a structured forum for your input.

MEH prides itself on the quality of materials and workmanship in the homes we build and strive to emphasize two things: (1) energy efficiency – key to any inhabited structure in the climate of Maine and (2) low maintenance throughout the long life of the home. The home we are proposing to build for you complies with this vision and we look forward to making it a reality for you.

Please review this proposal and feel free to contact me with any questions you may have or any clarifications MEH can provide. Should you need more than the standard 30 days for which this proposal is fully valid, please let me know.

Regards,


Justin McIver, President
Main Eco Homes



Construction Costs & Material Allowances: Roger & Cindy Gelinas, Raymond, ME
(See Appendix B for detailed descriptions)

Fixed Construction Costs

<u>Appendix B</u>	<u>Item</u>	
1	Permits	
2	Excavation/Site Work	\$3,444
3	Concrete Foundation & Slab	\$45,000
4	Labor	\$21,456
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6	20kw Generator	\$3,750
7	Heating/AC- Geothermal	\$9,875
8	Insulation	\$43,750
9	Drywall	\$18,000
10	Painting Interior	\$20,116
11	Cleaning	\$14,452
12	Portable Toilette	\$2,725
13	Dumpster/ Debris Removal	\$625
14	Propane	\$2,934
	Total Construction Costs	\$1,125
		<u>\$508,820</u>

Material Allowances Summary:

Note: Allowances are an allocation of construction funds established for budgetary guidelines for items not yet selected.

Note: Labor is already included in construction costs above unless otherwise specified below.

<u>Appendix B</u>	<u>Item</u>	
16	Well	
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6	Light Fixtures	\$9,100
6	Theater	\$3,500
5	Plumbing Fixtures	\$1,000
5	Wet bar basement	\$2,175
18	All Tile	\$1,000
18	Flooring- Hardwood	\$858
18	Flooring- Laminate/Carpet	\$3,968
19	Gas fireplace with vent piping (material and labor installed)	\$3,832
20	Garage doors (2) allowance (material and labor)	\$3,000
	Total	\$2,600
		<u>\$88,033</u>

Wiring
only
Sink
only

Total Cost

\$596,853

Revisions:

Remove 1/2 bath on first floor	- \$3,000
Remove side deck 10' x 14'	- \$4,900
Reduce wet bar allowance	see above

DM *CA*

Reduce theater allowance	see above
Unfinished wine cellar area	-\$1,000
Add fixed panel in basement, remove door to deck= wash	
Add double window in dining room	\$500
Add window in upstairs bedroom #2	\$250
Add window in master bath	\$250
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Increase dormer and master bathroom size	\$0
Add Geothermal	see above
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Increase Roof Pitches	\$0
Add Detail Roof Returns	\$0
Add 200AMP automatic start transfer switch	\$1,600
Framed glass shower door allowance in master bath	\$1,150
Tile backsplash 54 sf. +/- (Labor & thinset)	\$891
Total Revisions	-\$17,034

Total Revised Cost

\$579,819

Geothermal Tax Credits

30% Federal Tax Credit	\$17,325
State of Maine Rebate	\$5,000
Total	\$22,325
Net Total Construction Costs	\$557,494

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Terms, Conditions & Payment Schedule

Main Eco Homes (MEH) hereby agrees to furnish all building material and labor needed to complete the construction of the home per the plans in **Appendix A**, the definitions and specifications of each major construction element as described in **Appendix B**, and install all items listed above as **Allowances** (requiring homeowner's selection and/or approval) for the sum of \$579,819.

This price is predicated on finding typical building site conditions such as suitable dry land and absence of ledge, which would require extraordinary excavation procedures at additional project cost to be incurred only upon mutual written consent of the homeowner and MEH. The price is predicated also on successfully drilling a suitable well within the allowance assigned of \$14,000.


Furthermore, MEH agrees to meet the nominal project schedule described in **Appendix C**, as long as the home buyer completes the selection of Allowance items on time, and the project start date is agreed to be within 30 days of the signing of this agreement.

The homeowner hereby agrees to a payment schedule as follows:


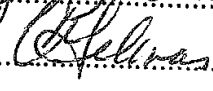
- 9% (\$52,183) at project start (signing of contract)
- 23% (\$133,358) upon completion of foundation
- 15% (\$86,972) when first floor is framed
- 20% (\$115,963) upon completion of framing
- 10% (\$57,981) upon enclosure of the roof and windows
- 10% (\$57,981) upon completion of drywall
- 11% (\$63,780) upon completion of kitchen cabinetry
- 2% (Balance of \$11,601) upon completion of project

Following acceptance of this proposal any changes and corresponding cost differences to building plans or items in the Allowances beyond the prices listed must be agreed to in writing and may impact the project schedule. All and any upgrades/change orders are to be paid for in full prior to performing the work or at MEH's discretion.

The homebuyer agrees to carry and pay for builders risk insurance beginning at time of completion of the foundation. Upon availability of electric service at the site the homebuyer agrees to incur its costs during the project.

 Date: 4/1/15

Justin McIver
Main Eco Homes (Owner)

 Date: 4/1/15
 Date: 4/1/15

Roger & Cindy Gelinas
(Homeowner/s)

Permit# 2015-042 Town of RAYMOND, MAINE BUILDING PERMIT/ APPLICATION FEE \$1,296.35 Zone R Map 11 Lot 42-005
Please fill out any part which applies to job. Proper plans must accompany form.

Owner Roger & Cindy Bellinus Phone 207-650-8183
Location of construction (address) Lot #5 Tarkin Hill Rd #50

Contractor Main Eco Homes Edward 245-5777

Address 171 Portland Rd Bridgton ME Phone 207-647-3883

Est. construction value (including labor) 500,000 Proposed use _____
Past use _____

Garage 24 x 23

Building dimensions L 48 W 28 Total square feet finished 3307 Total square feet unfinished 1217

of stories 2 # of bedrooms 3 Lot size 1.5 4% lot

FOUNDATION:

1. Type of Soil _____
2. Footing size 8" x 16"
3. Foundation 8" wall thickness
4. Other _____

FLOORS:

1. Sill size 2x6 DT Sills must be anchored
2. Girder size Building Load bearing walls
3. Lolly column spacing _____ Size _____
4. Joist size 2x10 Spacing 16"
5. Bridging type 2x10 Size _____
6. Floor sheathing Type 3/4" Advantech Size _____
7. Other material _____

Exterior Walls:

1. Studding size 2x6 Spacing 16"
2. Number of windows 14
3. Number of Doors 4 2 Garage Doors
4. Header sizes 3-2x10 Span 9'
5. Bracing Yes _____ No _____
6. Corner post size 5.5" dense Pack Cellulose
7. Insulation type R-21 Sheetrock Size R-21
8. Sheathing type R-21 Sheetrock Size 2 with 1" foam
9. Siding type LP SmartSide Siding Weather exposure 5"
10. Masonry materials _____
11. Metal materials _____

Interior walls

1. Studding size 2x4 Spacing 16
2. Header size 2x10 for Bracing Span(s) _____
3. Wall covering type Sheetrock
4. Fire wall if required 5/8" in Garage wall at House Connection
5. Other materials _____

FOR OFFICIAL USE ONLY

DATE 5/13/15 TYPE OF USE: RES SF
\$ IRC 2009 ☐ IBC 2009 TYPE CONST: NE
Time Limit 12 mos PROPOSED USE: RES SF
Estimated Cost 500,000 CODE 101
Growth management D N Subdivision Y N
Subdivision Tarkin

Provided Setback Front 40' Back 20' Side 20' Side 20'

CEILINGS:

1. Ceiling Joists Size 2x6 Collar ties
2. Ceiling strapping Size 1x3 spruce Spacing 16"
3. Type of Ceiling Sheetrock
4. Insulation type spray foam National Fiber blown-in Cellulose R-49
5. Ceiling Height 8'4 1/2"

ROOF:

1. Truss or Rafter Size 2x12 Rafter Span 16"
2. Sheathing Type 5/8" ZIP Sheathing Size _____
3. Roof covering Type 30yr Arch shingles

CHIMNEYS:

Type _____ Number of fireplaces _____

HEATING:

Type of Heat Geothermal 4 ton heat pump water furnace

ELECTRICAL:

Service Entrance Size 200 AMP Smoke Detector Required Yes ☒ No _____

PLUMBING:

1. Approval of soil test if required: Yes _____ No _____
- The person actually doing the plumbing must get the Plumbing Permit.

DIG SAFE PERMIT NUMBER 20152009068

SWIMMING POOLS: MUST BE FENCED IN.

1. Type _____
2. Pool size _____ Square Foot _____
3. *MUST CONFORM TO NATIONAL ELECTRICAL CODE AND STATE LAW

SIGNATURE OF APPLICANT [Signature]

Date 5-13-15

SIGNATURE OF C.E.O. [Signature]

Date: 5-13-15

CERTIFICATE OF OCCUPANCY REQUIRED. YES ☒ NO _____
INSPECTION BY LIFESAFETY REQUIRED. YES ☒ NO _____



Interinsurance Exchange of the Automobile Club

Homeowners Policy Coverages and Limits

Renewal Declarations - Form 3



We are pleased to offer you a renewal for your Homeowners insurance policy. To renew your policy, send at least the minimum payment on or before the due date. Insurance is in effect only for the coverages and limits of liability shown on this declarations page and as set forth in the insurance policy and endorsements. These declarations, together with the contract and the endorsements in effect, complete your policy.

YOUR NAME AND ADDRESS (NAMED INSURED)		HOMEOWNERS POLICY NUMBER
GELINAS, ROGER AND CYNTHIA 56 TARKLIN HILL RD RAYMOND ME 04071-6343		[REDACTED]
		POLICY PERIOD (EASTERN STANDARD TIME)
		EFFECTIVE DATE: 06-27-2016 12:01 A.M.
		EXPIRATION DATE: 06-27-2017 12:01 A.M.

LOCATION OF RESIDENCE PREMISES (if different than above)
56 TARKILN HILL RD RAYMOND ME 04071

PREMIUM SUMMARY									
BASIC COVERAGES	LESS DISCOUNTS		INCREASED PERSONAL LIABILITY		INCREASED MEDICAL PAYMENTS		ENDORSEMENTS		TOTAL PREMIUM
\$782	-	\$426	+	\$12	+	\$6	+	\$160	= \$534

PREMIUM DISCOUNTS APPLIED TO YOUR POLICY			
Multi-Policy	Age of Dwelling	Protective Device	AAA Membership

COVERAGES AND LIMITS OF LIABILITY- Coverages are subject to all conditions of this policy.

PART I PROPERTY COVERAGES

DESCRIPTION		DEDUCTIBLE*	LIMITS
Dwelling	Coverage A **	Yes	\$448,000
Other Structures	Coverage B **	Yes	\$44,800
Unscheduled Personal Property	Coverage C	Yes	\$268,800
Loss of Use	Other Coverages 1.(15% of the amount of Coverage A)	No	
Building Code Upgrade	Other Coverages 5.(10% of the amount of Coverage A)	Yes	

* A deductible of \$1,000 will apply as indicated.

Part I limits may have been adjusted to reflect an updated replacement cost.

** Coverage A and Coverage B - Extended Replacement Cost Included

PART II LIABILITY COVERAGES

DESCRIPTION		LIMITS
Personal Liability	Coverage D (Bodily Injury and Property Damage) - Each Occurrence Personal Injury in the Aggregate	\$500,000
Medical Payments to Others	Coverage E - Each Person	\$5,000

PROCESS DATE: 05-20-2016

(SEE REVERSE)

EHV/EO200A
E20141229
052016

PLEASE KEEP WITH YOUR POLICY

2455
2nd Ed 4-15

Interinsurance Exchange of the Automobile Club
Homeowners Policy Coverages and Limits
Renewal Declarations - Form 3 (Continued)

HOMEOWNERS POLICY NUMBER: MEH 099076736

POLICY EFFECTIVE FROM: 06-27-2016 TO: 06-27-2017

ENDORSEMENTS IN EFFECT

Endorsement Number	Description	Premium
2478	AMENDATORY ENDORSEMENT	
HO-401	DELUXE HOMEOWNERS	\$160

ANY LOSS UNDER PART I - PROPERTY COVERAGES - IS PAYABLE AS INTEREST MAY APPEAR TO YOU AND THE FOLLOWING LISTED:

EHM/ES02006
E200804
052016

FOR QUESTIONS OR CHANGES CALL
1-800-924-6141

2453
2nd Ed. 4-13



Interinsurance Exchange of the Automobile Club



Privacy Notice

The Interinsurance Exchange of the Automobile Club and its affiliates respect your privacy. We want to assure you that safeguarding information about you is important to us. We gather nonpublic personal information about you only to conduct business on your behalf, provide superior service, and communicate offers on products or services that we believe will be of interest or benefit to you.

Information We Collect - We collect, from you or other sources, information such as your name, address and telephone number. We also collect information about your transactions with us, with our affiliates, or with others, such as insurance policy information, premiums, and payment history. We may also collect information, such as your insurance claims and credit history, from consumer reporting agencies.

Information We Share - We share information about you with our affiliates and nonaffiliates, such as companies that perform marketing services on our behalf. Because we value the trust you have placed in us, we require that these companies keep the information we send them confidential and limit their use of it to the purposes for which we send it to them, such as notifying you of special offers. We also provide information about you to others as permitted or required by law for specific, limited purposes, such as processing transactions you request, responding to subpoenas or government agencies, or preventing fraud.

Information Protection - We protect nonpublic personal information about you by restricting access to employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards to guard this nonpublic personal information.

This notice is being provided on behalf of the following:

Interinsurance Exchange of the Automobile Club
ACSC Management Services, Inc.

Note: The words "you" and "your," as used in this notice, mean an individual, including a former customer, who seeks to obtain, obtains, or has obtained a product or service from the Interinsurance Exchange of the Automobile Club or an affiliate that is to be used primarily for personal, family or household purposes.

Maine Privacy Protection Act Notice - The Insurance Information and Privacy Protection Act regulates the collection and disclosure of personal information by the insurance industry. When we initially determine if we can insure you or when we perform an insurance transaction on your existing policy, we primarily use the information you have given us, but we may use other sources. Without your authorization, we may disclose the personal or privileged information we have collected only in circumstances permitted by law. You have the right to see and, if necessary, correct personal information.

You may obtain a description of our information practices and your rights by writing us at: Interinsurance Exchange of the Automobile Club, 3333 Fairview Road, Costa Mesa, CA 92626-1698: Mailing address: P.O. Box 25001, Santa Ana, CA 92799-5001, Attn: Underwriting Department.



Interinsurance Exchange of the Automobile Club



WHAT YOU NEED TO KNOW ABOUT YOUR HOMEOWNERS, CONDOMINIUM OWNERS OR RENTERS POLICY RENEWAL

REVISED EARTHQUAKE AND LOSS ASSESSMENT COVERAGE ENDORSEMENTS

Second editions of the Earthquake Endorsement (HO-54W) and the Loss Assessment Coverage Endorsement (HO-35W) have been issued and include new language that specifically excludes any loss resulting from earthquake directly or indirectly caused by, resulting from, or contributed to by human forces (e.g., hydraulic fracturing "fracking" or large-scale extraction of groundwater or fossil fuel). This is considered a reduction in coverage.

If you currently have one or both of these optional coverages, your copy of the second edition(s) of the applicable endorsement(s) is enclosed. Please read the enclosed endorsement(s) and replace your copy of the original endorsement(s) with the enclosed second edition. In case of a difference between this document and the endorsements, the endorsements provisions will prevail.

IMPORTANT NOTICE TO FAMILY CHILD CARE PROVIDERS (HO-3 and HO-6 Policies Only)

Sec. 1. 24-A MRSA §3060 - Insurance coverage for family child care providers states that insurers may not refuse to issue or renew a policy covering the owner-occupied primary residence of a family child care provider unless the denial of coverage or cancellation is based solely on underwriting factors other than the presence of a family child care business on the premises if the family child care provider has demonstrated satisfactory evidence that:

- The child care business is covered by separate insurance coverage for business liability, including medical payments coverage equivalent to coverage in the policy; and
- The family child care provider is certified by the Maine Department of Health and Human Services under Title 22, section 8301-A, subsection 3

Child care business activity is specifically excluded under the homeowners insurance policy. Failure to maintain separate insurance coverage for child care business liability will result in the cancellation or nonrenewal of your homeowners policy.

PREMIUM PAYMENT OPTIONS AND FEES

Insureds may pay the annual premium in full or in installments. Each installment billed (with the exception of the initial renewal installment) is subject to a \$5 fee. The installment fee for policies set up on our automatic payment plan (AAA Auto Pay) is \$1 if payments are debited from a checking account or \$3 if payments are debited to a credit or debit card. You must pay the outstanding balance in full in order to avoid paying any additional installment fees.

Each late payment is subject to a \$7 fee and each returned payment is subject to a \$10 fee. Installment payment plans and all fees are subject to change without notice. An adverse payment record (such as a late payment, a returned payment or a nonpayment) may reduce the number of remaining installments and increase the minimum due, or result in a request to pay the entire balance of the policy bill in full.

REQUESTS FOR HOMEOWNERS EVIDENCE OF INSURANCE

If you are refinancing your home, written requests for Evidence of Insurance can be faxed to (714) 850-5031.



INTERINSURANCE EXCHANGE of the Automobile Club



PROPERTY DATA CHARACTERISTICS

Insured's Name:
GELINAS, ROGER AND CYNTHIA
Property Address:
56 TARKILN HILL RD
RAYMOND ME 04071

Process Date: 05-20-2016
Policy Number: MEH 099076736
Replacement Cost: \$447,149

PC 10 (02/2017) REV 7/10/05 P.177-A 03290

Property Description	Main Home	Wing 1	Wing 2
Year Built	2015		
Number of Stories	2		
Total Living Area	2974		
% Cathedral Ceilings	0		
% Slab	0		
% Crawl Space	0		
% Basement	100		
% Basement Finished	50		
% Pier Foundation	0		
% Hillside Foundation	0		
Slope	NA		

Exterior Walls	HVAC (Heating & Cooling)
CEMENT FIBER SIDING-100%	HEATING - GAS-50%
Roofing	GEOHERMAL SYSTEM, CLOSED LOOP-50%
ASPHALT/FIBERGLASS SHINGLE-100%	
Attached Structures	
ATTACHED GARAGE - 2 CAR-1	
OPEN PORCH (SQUARE FEET)-150 Sqft	
Interior Partitions (Walls)	
DRYWALL-100%	
Wall Coverings	
PAINT-90%	
VINYL WALLPAPER-5%	
SOLID WOOD PANELING-5%	
Ceilings	
DRYWALL-100%	
Flooring	
HARDWOOD-46%	
WALL TO WALL CARPET (ACRYLIC/NYLON)-42%	
VINYL-7%	
CERAMIC TILE-5%	
Interior Items	
KITCHEN - CUSTOM-1	
FULL BATH - BUILDER'S GRADE-2	
HALF BATH - BASIC-1	
FIREPLACE-GAS-1	

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Insurance provided to qualified applicants by the Interinsurance Exchange of the Automobile Club.