REAL PROPERTY APPRAISAL REPORT OF
Map 5 Lot 8 (Partial)
Soccer Drive
Windham, Maine

Date of Report
April 2, 2025

Date of Value
March 13, 2025

Prepared For
Laurel Jackson
Right of Way Agent
Portland Water District
PO Box 3553
Portland, Maine 04104-3553

Prepared By
Marc Stanfield
Certified General Appraiser #320
Maineland Consultants
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Maineland
CONSULTANTS
REAL ESTATE APPRAISALS
Established 1986

April 2, 2025

Laurel Jackson
Right of Way Agent
Portland Water District
PO Box 3553
Portland, Maine 04104-3553

Re: Real Property Appraisal Report of:
Map 5 Lot 8 (Partial)
Soccer Drive
Windham, Maine

Dear Ms. Jackson:

In accordance with your request, I, Marc Stanfield, personally inspected the above captioned property for the purpose of forming an opinion as to market value as of March 13, 2025. This report describes the market area, the subject property and the methods by which the market values and related conclusions were derived.

The subject property, as further identified in this report, is located in Windham, Maine and consists of a proposed ±50.5-acre plot of vacant land which is currently accessed via Soccer Drive and can potentially be accessed via Cherry Lane. The subject's primary zoning designation, Industrial, allows for a wide breadth of uses. There are ±17.7 acres of land restricted by an easement and the land found along the Presumpscot River, in the town's Shoreland zone, also has significant restrictions. There are limited areas of wetland on the property, and it is assumed there are no significant vernal pools. Natural Resources Conservation Service mapping generally notes adequately drained soil conditions, though there is indicated to be an area of poorly drained soil towards the rear.

In conclusion and in recognition of the stated purpose of the report, it is my supportable and defensible opinion that the market value of the fee simple interest of this ±50.5-acre lot is as follows:

MARKET VALUE OPINION
MAP 5 LOT 8 (partial)
SOCCER DRIVE
$380,000
THREE HUNDRED EIGHTY THOUSAND DOLLARS
AS OF MARCH 13, 2025

Extraordinary Assumptions and/ or Hypothetical Conditions: *See the following page*

1) This valuation and description of the subject lot is based upon a preliminary plan for the ±50.5-acre parcel as depicted by Sebago Technics, a copy is provided in this report. This report assumes the lot will be devised as reflected by this plan;
2) Due to snow cover, undulating terrain and the subject's tree growth, not all areas of the lot were directly viewed, this report assumes no hidden adverse conditions;
3) Please note that the best information readily available has been used in describing the subject's physical characteristics. However, limited onsite professional studies regarding soil types and drainage characteristics are available. If information differing from that noted in this report is discovered, the property's utility and thus value, could also differ;
4) This report assumes no significant vernal pools restrict the use of the subject property;
5) This report does not measure timber value or mineral rights;
6) This report assumes there are no adverse environmental conditions associated with this property.

The user of this appraisal is cautioned, as with any extraordinary assumption or hypothetical condition, if the conditions to the appraisal are not met or they change, it could have a direct impact on the values reported herein.

Personal Property
No personal property is included in this valuation.

Estimated Exposure Time
Exposure time is estimated to be 6 to 16 months.

Enclosed is my appraisal report which contains information in both narrative and tabular form. It describes the property being appraised, our market value opinion and methods by which all collected data has been analyzed to a conclusion of value.

If I can be of any further assistance to you, or if there are any questions concerning this appraisal report, please do not hesitate to contact me.

Respectfully submitted,

Marc Stanfield
Real Estate Appraiser
Maine Certified General
Appraiser License #320

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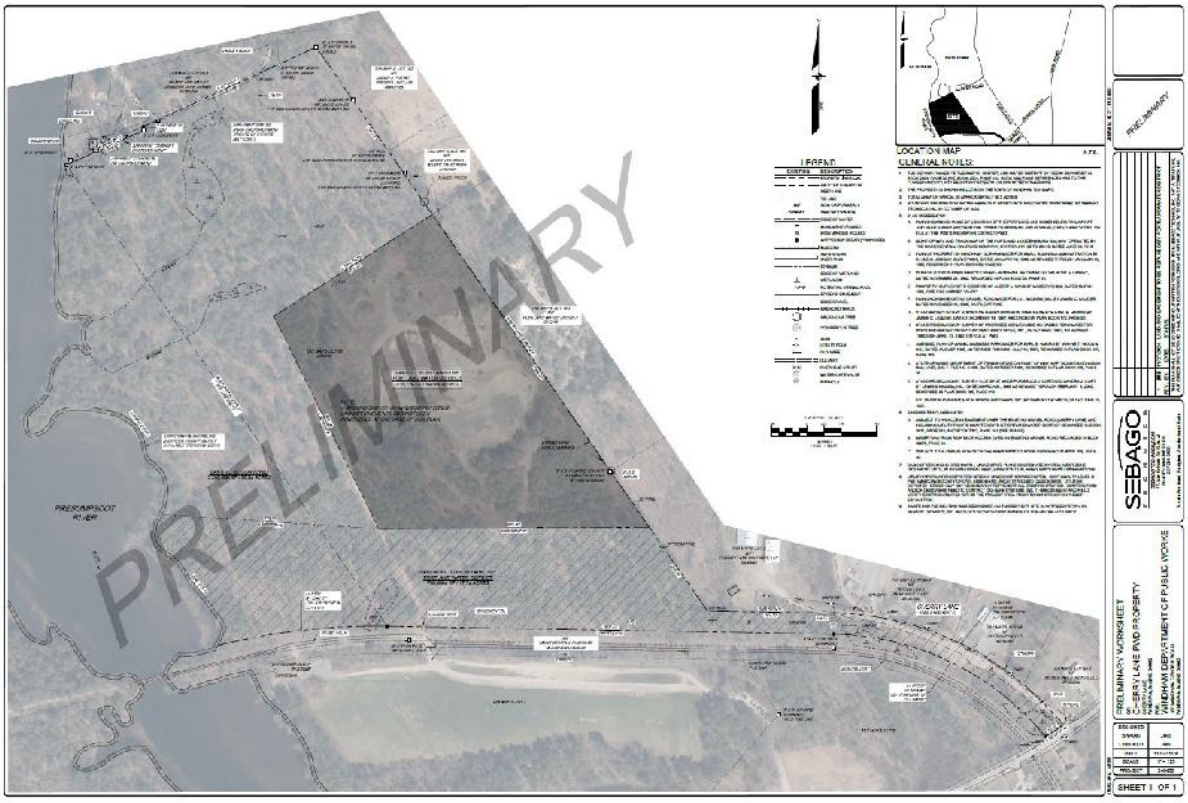
SUMMARY OF SALIENT FACTS AND IMPORTANT CONCLUSIONS

Client and Intended User	Laurel Jackson, Right of Way Agent, Portland Water District
Location of Property	Map 5 Lot 8 (Partial) Soccer Drive, Windham, Maine 04062
Tax Map/Parcel	Map 5 Lot 8, Part of
Owner of Record	Portland Water District
Value & Estate Appraised	Market value of the fee simple estate
Date of Value	March 13, 2025
Date of Report	April 2, 2025
Zoning	Industrial with Shoreland Overlay, Resource Protection
Site Area	±50.5 acres (subject to a ±17.7 ac easement)
Access	Soccer Drive and Cherry Lane right of ways
Current Use	Vacant and unimproved
Highest & Best Use	Commercial or light industrial development
Final Value Conclusion **Market Value Opinion:**	**$380,000**
Extraordinary Assumptions and/or Hypothetical Conditions	*Yes, see the Scope of Work or Final Reconciliation*
Exposure Time	6 to 16 months
Personal Property	No personal property is included in this valuation.



Concept Plan

Identification of the Real Estate

The subject property is a proposed lot located at the north of the Soccer Drive right of way and includes the Cherry Lane right of way. As currently planned, the lot has a gross area of ±50.5 acres. This parcel is being split from other land owned by the client, the Portland Water District. As noted in the preceding plan, the water district's ownership rights are noted in deeds recorded at the Cumberland County Registry of Deeds (CCRD) Book 2304 Page 35 and Book 2524 Page 143, copies are provided in the appendix of this report. Additionally, access via Soccer Drive is noted in CCRD Book 32970 Page 86. The locus parcel is identified in the Windham tax records as being Map 5 Lot 8.

Property Rights Appraised

The owner's marketable rights and interest is the fee simple estate, which is thus noted in this real property appraisal report. Fee Simple Estate is defined as: "Absolute ownership unencumbered by any other interest or estate, subject only to the limitations imposed by the governmental powers of taxation, eminent domain, police power, and escheat." *Source: Appraisal Institute, The Dictionary of Real Estate Appraisal, 7th ed. (Chicago: Appraisal Institute, 2022).*

Intended Use/User of the Appraisal

The intended use of this appraisal is to assist the client/user, Laurel Jackson, Right of Way Agent, Portland Water District, by providing an opinion of market value for the possible sale of the subject property described in this report. The use of this report by others not identified directly is not intended by Maineland Appraisal Consultants.

Assessment Data

Real estate taxes for the subject property are assessed and collected by the Town of Windham. As this is to be a newly created lot it is not individually assessed at this point. The locus parcel is noted to be 69.58 acres per the Sebago Technic plan and 71 acres per town assessment records and includes a historic gravel pit. The property is currently nontaxable as it is owned by a quasi-public entity. The town's

current assessed land value for the 71 acres of $144,300 has limited relevance to the newly created subject lot. It is assumed any future assessment will reflect an equitable value.

Exposure Time

The market value opinion is based upon an exposure time of 6 to 16 months. This time period is assumed to have occurred prior to the hypothetical consummation of a sale on the effective date of the appraisal.

Personal Property

There is no personal property associated with the valuation provided herein.

Sales History

As noted in the Identification of Real Estate, the subject property locus parcel appears to have been acquired through at least two acquisitions. There has been at least one prior historic transfer from the locus parcel. It is unknown if there have been other transfers. The initial acquisition noted in CCRD Book 2304 Page 35 dates back to July 1956 and the Book 2524 Page 143 acquisition to January 1960. The historic acquisition and outparcel sales have no pertinence to the subject's current market value. The property is not indicated to have been made available for sale to the general public.

Effective Dates of the Appraisal

The effective date of the appraisal for the as is value is March 13, 2025, the date of inspection. The date of the report is April 2, 2025.

DEFINITIONS

Market Value

The most probable price that 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:

- Buyer and seller are typically motivated;
- Both parties are well informed or well advised, and acting in what they consider their best interests;
- A reasonable time is allowed for exposure in the open market;
- Payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and
- 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.

Source: Appraisal Institute, The Dictionary of Real Estate Appraisal, 7th ed. (Chicago: Appraisal Institute, 2022).

Client

"The party or parties who engage, by employment or contract, an appraiser in a specific assignment." *Source: Appraisal Institute, The Dictionary of Real Estate Appraisal, 7th ed. (Chicago: Appraisal Institute, 2022).*

Extraordinary Assumption

"An assignment-specific assumption, as of the effective date regarding uncertain information used in an analysis, which, if found to be false, could alter the appraiser's opinions or conclusions." *Source: Appraisal Institute, The Dictionary of Real Estate Appraisal, 7th ed. (Chicago: Appraisal Institute, 2022).*

Hypothetical Condition

"A condition, directly related to a specific assignment, which is contrary to what is known by the appraiser to exist on the effective date of the assignment results, but is used for the purpose of analysis." *Source: Appraisal Institute, The Dictionary of Real Estate Appraisal, 7th ed. (Chicago: Appraisal Institute, 2022).*

Marketing Time

"An opinion of the amount of time to sell a property interest at the concluded market value or at a bench-mark price during the period immediately after the effective date of an appraisal. Marketing time differs from exposure time, which precedes the effective date of an appraisal." *Source: Appraisal Institute, The Dictionary of Real Estate Appraisal, 7th ed. (Chicago: Appraisal Institute, 2022).*

Exposure Time

"An opinion, based on supporting market data, of the 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." *Source: Appraisal Institute, The Dictionary of Real Estate Appraisal, 7th ed. (Chicago: Appraisal Institute, 2022).*

SCOPE OF WORK

At the client's request, I have developed a real property appraisal and subsequent report of the marketable rights and interest in the property described herein, a ±50.5-acre lot as depicted on the accompanying concept plan, being a part of Map 5 Lot 8 per applicable Windham, Maine per assessment records.

Prior to developing the appraisal, we identified with the client the intended use and intended user and the value to be appraised. To complete this appraisal, I have made a number of independent investigations and analyses. Please be aware it was necessary to incorporate a set of Extraordinary Assumptions, detailed on the following pages. I have relied upon data collected in the marketplace from sources deemed to be reliable and sale data from our office files. This comprehensive database is continuously updated for use in all assignments.

This Real Estate Appraisal Report is developed to assist the client/user, Laurel Jackson, Right of Way Agent, Portland Water District, in estimating the property's market value as vacant land; land that is essentially undeveloped.

Area and Neighborhood Analysis
The appraiser has conversed with area real estate brokers, municipal officials, and fellow appraisers, reviewed information available from the Multiple Listing Service/Maine Real Estate Information System database, U.S. Census data, U.S. Bureau of Economic Analysis and various state agencies regarding area and neighborhood trends. The appraiser has made a visual inspection of the area surrounding the subject property. I have additionally relied upon significant information available from the Maineland Appraisal Consultants office files.

Site/Improvements Description and Analysis
An inspection of the subject property was undertaken March 13, 2025. I have reviewed the subject property's preliminary plan as provided in this report. Additionally, I have reviewed publicly available documents found on pertinent internet web sites that note physical characteristics for the subject site. This includes information regarding the subject's soils conditions and wetlands. A review of the pertinent FEMA flood hazard map was initiated.

Land Use Restriction Information/Highest and Best Use Research and Analysis
Public and private land use regulations or restrictions for the subject property were reviewed. Local land use is under the town's jurisdiction. State and federal approvals for development of this property may also be required depending upon the use planned. A study as to the property's highest and best use (or most probable/profitable use) was then completed.

Market Data Research
In this assignment, I considered each of the three traditional approaches to value. I have researched and developed a single applicable valuation model. Information regarding similar property sales was obtained through the state MLS system, the New England Commercial Property Exchange, area real estate professionals and confirmed through various public record sources. An attempt was made to verify transaction data and ensure that the sales were "arm's length". Data from Maineland's office files is also utilized in this report.

Data necessary to complete the Sales Comparison Approach was gathered. I have reviewed information available from the local MLS system, the New England Commercial Property Exchange, contacted fellow appraisers and agents/brokers, plus utilized information available in our office data files.

The Cost and Income Approaches were also considered but are viewed as being inapplicable to the subject's valuation.

Final Reconciliation

The appropriate and applicable methods of estimating the subject's market value are analyzed and reviewed. In this assignment, the Sales Comparison Approach to value is considered the only applicable valuation model.

Please note that this Real Property Appraisal Report is developed and reported meeting the Uniform Standards of Professional Practice (USPAP) of the Appraisal Foundation as authorized by Congress.

Extraordinary Assumptions and/or Hypothetical Conditions:

1) *This valuation and description of the subject lot is based upon a preliminary plan for the ±50.5 acre parcel as depicted by Sebago Technics, a copy is provided in this report. This report assumes the lot will be devised as reflected by this plan;*
2) *Due to snow cover, undulating terrain and the subject's tree growth, not all areas of the lot were directly viewed, this report assumes no hidden adverse conditions;*
3) *Please note that the best information readily available has been used in describing the subject's physical characteristics. However, limited onsite professional studies regarding soil types and drainage characteristics are available. If information differing from that noted in this report is discovered, the property's utility and thus value, could also differ;*
4) *This report assumes no significant vernal pools restrict the use of the subject property;*
5) *This report does not measure timber value or mineral rights;*
6) *This report assumes there are no adverse environmental conditions associated with this property.*

The user of this appraisal is cautioned, as with any extraordinary assumption or hypothetical condition, if the conditions to the appraisal are not met or they change, it could have a direct impact on the values reported herein.

QUALIFICATIONS ON CONTAMINATED LAND AND HAZARDOUS SUBSTANCES

USPAP standards (Advisory Opinion G-9) indicate that the role of the appraiser is that of an observer, who reports any layman's indications of a possible toxic or hazardous substance contamination on the property. In a dual role, for appraisal purposes, all such conditions noted during an inspection and inquiry typical of those for appraisal reports are reported herein. Unless otherwise stated, however, this appraisal report is not intended or purported to satisfy the requirements of either an Environmental Transaction Screening or a Phase 1 Environmental Assessment as per ASTM standards. "All appropriate inquiry" as defined for environmental purposes has not been routinely conducted in conducting this appraisal assignment, nor should the reader or user assume it has.

Some of the differences between conducting some level of environmental screening or assessment and a typical appraisal include:

1.) A less detailed site inspection;
2.) A less detailed building description;
3.) Different interview and inquiry for appraisal purposes than for environmental screening purposes;
4.) A limited history is conducted for subject or adjoining properties;
5.) Rarely are adjoining property owners interviewed for appraisal purposes;
6.) No environmental lists or records (CERCLA, RCRA, UST, LUST, NPL & ERNS) have been researched in conjunction with an appraisal. The scope and goals of an appraisal are different than those of an Environmental Screening or Phase 1 Environmental Assessment.

Further, the appraiser conducting solely an appraisal will not further pursue observed potential or actual environmental problems beyond reporting their existence or recommending an Environmental Screening or Phase 1 Environmental Assessment.

The appraisal process does not adequately screen or assess the property as per recognized ASTM standards, and the appraiser wholly disclaims that possibility.

If an environmental hazard is subsequently discovered on the property, the cost of curing or cleaning up the environmental hazard could result in the whole loss of investment in the property, or legal liability for a clean-up cost well in excess of the property's value. The reader is also advised that only a Phase 1 Environmental Assessment has withheld legal tests to date in providing the "Innocent Landowner's Defense" in limiting the liability of owning a property upon which an environmental hazard has been discovered. Only the Phase 1 Environmental Assessment meets the test established by CERCLA, that a landowner who makes "*...all appropriate inquiry to a property's past*" can be spared clean up liability. The reader then is advised of the limitations of the appraisal as an environmental screening process and of the potential liability of purchasing or lending upon property not screened.

UNDERLYING ASSUMPTIONS AND LIMITING CONDITIONS

The certification of the appraiser(s) appearing in the appraisal report is subject to the following conditions and to such other specific and limiting conditions as are set forth by the appraiser(s) in the report.

1.) The appraiser(s) assumes no responsibility for any matters of a legal nature affecting the property appraised or the title thereto, nor does the appraiser(s) render any opinion as to the title, which is assumed to be good and marketable. The property is appraised as though under responsible ownership.

2.) Any sketch in the report may show approximate dimensions and is included to assist the reader in visualizing the property. The appraiser(s) has made no survey of the property.

3.) The appraiser(s) is not required to give testimony or appear in court because of having made the appraisal with reference to the property in question, unless arrangements have been previously made.

4.) Possession of this report, or a copy thereof, does not carry with it the right of publication.

5.) Any distribution of the valuation in the report between land and improvements applies only under the existing program of utilization. The separate valuations for land and building must not be used in conjunction with any other appraisal and are invalid if so used.

6.) The appraiser(s) assumes there are no hidden or unapparent conditions of the property, subsoil, or structures, which would render it more or less valuable. The appraiser(s) assumes no responsibility for such conditions, or for engineering which might be required to discover such factors.

7.) Information, estimates and opinions furnished to the appraiser(s), and contained in the report, were obtained from sources considered reliable and believed to be true and correct. However, no responsibility for accuracy of such items furnished to the appraiser(s) can be assumed by the appraiser(s).

8.) Disclosure of the contents of the appraisal report is governed by the Bylaws and Regulations of the professional appraisal organizations with which the appraiser(s) is affiliated.

9.) Neither all nor part of the content of the report, nor copy thereof (including conclusions as to the property value, the identity of the appraiser(s), professional designations, reference to any professional appraisal organizations, or the firm with which the appraiser(s) is connected), shall be used for any purposes by anyone but the client specified in the report, the borrower if appraisal fee paid by same, the mortgagee or its successors and assigns, mortgage insurers, consultants, professional appraisal organizations, any State or Federally-approved financial institution, any department, agency or instrumentality of the United States, or any state or the District of Columbia, without the previous written consent of the appraiser(s); nor shall it be conveyed by anyone to the public through advertising, public relations, news, sales or other media, without the written consent and approval of the appraiser(s).

10.) On all appraisals subject to satisfactory completion, repairs or alterations, the appraisal report and value conclusion are contingent upon completion of the improvements in a workmanlike manner.

11.) In this appraisal assignment, the existence of potentially hazardous materials used on construction or maintenance of the building, such as the presence of urea formaldehyde foam insulation, and/or existence of toxic waste, which may or may not be present on the property, has not been considered. The appraiser(s) is not qualified to detect such substances. We urge the client to retain an expert in this field, if desired.

12.) This appraisal assignment was not based upon a requested minimum valuation, a specific valuation or approval of a loan.

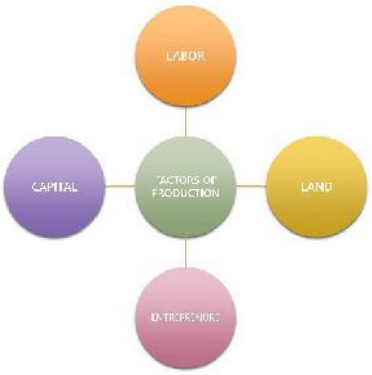
13.) The Americans with Disabilities Act (ADA) became effective January 26, 1992. At this time, a set of guidelines has been established regarding building code requirements affecting access to buildings. Codes vary for different building types, and different types of ownership, as well as the financial capability of the owner. The appraiser(s) has viewed the building in the context of the generally stated guidelines, and attempts to report same. The appraiser(s) is not empowered to form a declaration of compliance (a building code issue) nor does the market have sufficient experience with this issue to render opinions regarding marketability or market adjustments for compliance or noncompliance. Further, legal tests and precedents have yet to be established, and it is with the further passage of time that such market standards will be developed. Since there is no currently available direct evidence relating compliance or noncompliance to value, the appraiser(s) does not consider noncompliance with the requirements of ADA in estimating the value of the property, unless otherwise stated within the appraisal report.

14.) Unless otherwise stated, all mechanical systems are assumed to be operational. While the appraiser(s) attempts to ascertain such information, the appraiser(s) assumes no responsibility for such data, either via physical inspection, or information reported correctly, incorrectly, or by omission, purposeful or otherwise.

15.) The appraiser(s) has given, and cite in various later sections, financial statements or data prepared by the client and/or leasing brokers for the project. The appraiser(s) considers this information to be sensitive, proprietary information. Further, this information has not (to the appraiser(s) knowledge) been independently audited. The appraiser(s) is relying, in part, on this information, which is believed to be reliable, but makes no guarantee of its accuracy. Per the assignment authorization, we acknowledge *"all information received in performing this agreement shall be considered non-public and confidential"* and will comply with 12 CFR 1606.11 regarding non-public information. Thus, information only to the extent the appraiser(s) deems necessary to support the observations or conclusions is presented herein.

LOCATION AND MARKET ANALYSIS

INTRODUCTION



The "Classical" value theory, formulated in the 18th and 19th centuries, sets forth the premise that "Land" provides the foundation for the cultural and economic activities of a society. Scholars of the time identified four agents of production; land, labor, capital and entrepreneurial reward. The complex interaction of the four agents affects the availability and the demand of a commodity in a marketplace. The product of the interaction of the agents can be demonstrated in the supply and demand model, an economic principal forming the basis for the valuation of tangible and intangible commodities in a defined market area.

The value of real property is influenced by dynamic forces, which include demographic change, employment-income trends, and the expansion and/or contraction of a region's economic base. The following overview describes and analyzes economic trends, government policy, social forces and environmental issues influencing the current supply and demand for real property.

NATIONAL OVERVIEW

The U.S. has the largest and most technologically powerful economy in the world with a per capita GDP of $63,543 (Source: U.S. Bureau of Economic Analysis). In this market-oriented economy, private individuals and business firms make most of the decisions while federal and state governments buy needed goods and services predominantly in the private marketplace. U.S. business firms enjoy greater flexibility than their counterparts in Western Europe and abroad.

During the past 15 years, the US economy has experienced the lowest of the lows, The Great Recession, followed by the longest Economic expansion in modern history. Although this was the longest economic expansion (2009 through 2019 or 126 months) it is also one of the slowest economic expansions with an average annual Gross Domestic Product (GDP) growth of just 2.3%. Entering 2020, expectations were that the expansion would continue at a moderate pace.

The COVID-19 virus was introduced to the world in the later months of 2019; by early 2020 the initial cases of the virus within the US had been identified. Within a short period of time, as positive cases of the infection increased, the virus became a pandemic. By March, President Trump declared a National Emergency and then signed into law the CARES act, a 2-trillion dollar relief package to aid small business, hospitals, and State and local government. At the time, the CARES act was the largest economic recovery package in history; the bipartisan legislation provided direct payments to Americans and expansions in unemployment insurance. March also became the starting point of Maine's shuttering of schools and businesses; Governor Mills executed the "Stay Healthy at Home" order limiting economic activity and physical movement around the state. The mantra that followed: "lower the curve" was relatively effective, however by July the U.S. had 3 million confirmed cases of the virus. By the late spring and early summer, States were implementing partial reopening strategies hoping to stabilize the massive economic impacts on local business. Further, during all the pandemic's turmoil, The Black Lives Matter campaign evolved into a national movement against the social inequalities in our nation. By the fall of 2020, COVID fatigue had set in, schools reopened, limited professional sport venues resumed and the Presidential election became a distraction from the pandemic.

As 2020 ended, the everchanging dynamics associated with the pandemic continued to have a profound effect on our way of life and the economy. The good news was multiple vaccines were approved and

distributed in a systematic approach. However, the process of administering the vaccine proved to be more time consuming than anticipated. Most of the population has the vaccine available to them.

Throughout 2021 and 2022 many activities returned to normalcy as social distancing restrictions were removed or eased although optional masking in public remains common place. Unemployment levels have generally reached pre-pandemic levels although some businesses have selected to remain with work-from-home models.

Gross Domestic Product and the Consumer

A published survey reported the following overview of recent GDP (seasonally adjusted) activity.

1Q 2021	+6.3%	2Q 2022	+0.3%	3Q 2023	+4.4%
2Q 2021	+6.7%	3Q 2022	+2.7%	4Q 2023	+3.2%
3Q 2021	+2.3%	4Q 2022	+3.4%	1Q 2024	+1.6%
4Q 2021	+7.0%	1Q 2023	+2.8%	2Q 2024	+3.0%
1Q 2022	-1.0%	2Q 2023	+2.4%	3Q 2024	+3.1%

**Second Estimate*

On September 18, 2024, the Federal Reserve released the implementation notes of the Federal Open Market Committee meeting that was held on September 18, 2024:

"Recent indicators suggest that economic activity has continued to expand at a solid pace. Job gains have slowed, and the unemployment rate has moved up but remains low. Inflation has made further progress toward the Committee's 2 percent objective but remains somewhat elevated.

The Committee seeks to achieve maximum employment and inflation at the rate of 2 percent over the longer run. The Committee has gained greater confidence that inflation is moving sustainably toward 2 percent, and judges that the risks to achieving its employment and inflation goals are roughly in balance. The economic outlook is uncertain, and the Committee is attentive to the risks to both sides of its dual mandate.

In light of the progress on inflation and the balance of risks, the Committee decided to lower the target range for the federal funds rate by 1/2 percentage point to 4-3/4 to 5 percent. In considering additional adjustments to the target range for the federal funds rate, the Committee will carefully assess incoming data, the evolving outlook, and the balance of risks. The Committee will continue reducing its holdings of Treasury securities and agency debt and agency mortgage-backed securities. The Committee is strongly committed to supporting maximum employment and returning inflation to its 2 percent objective.

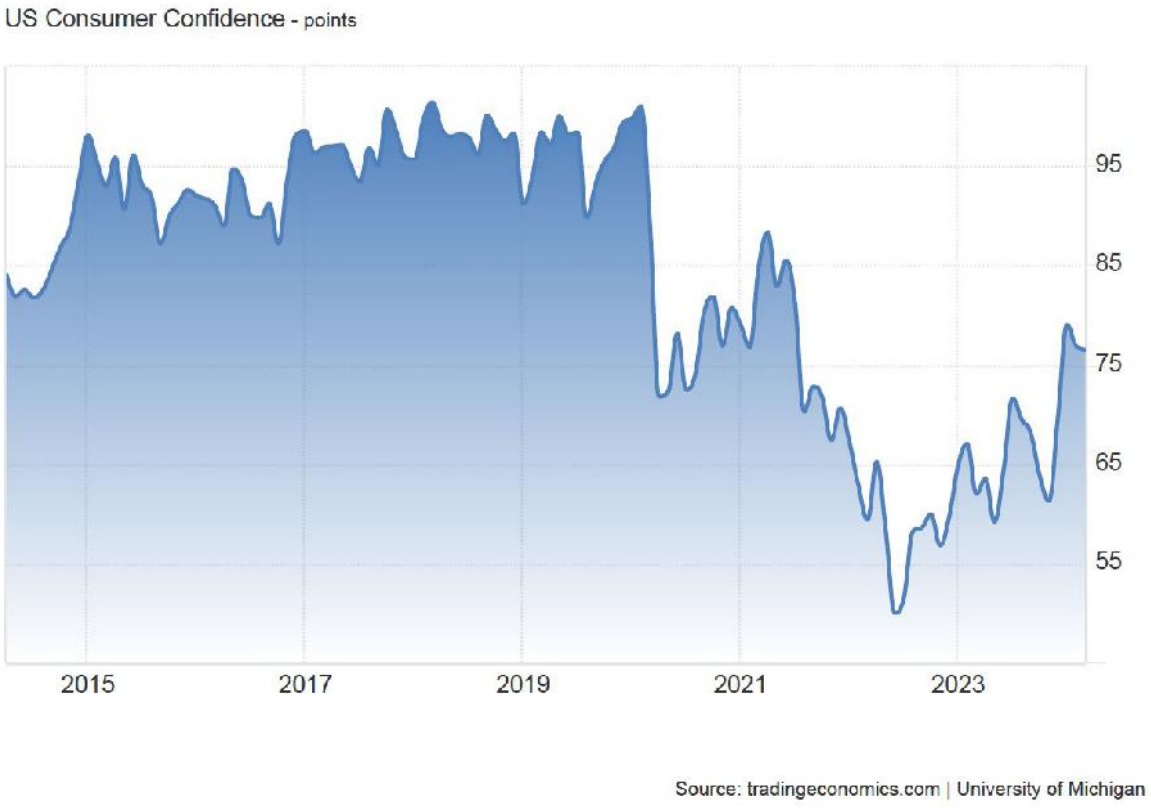
In assessing the appropriate stance of monetary policy, the Committee will continue to monitor the implications of incoming information for the economic outlook. The Committee would be prepared to adjust the stance of monetary policy as appropriate if risks emerge that could impede the attainment of the Committee's goals. The Committee's assessments will take into account a wide range of information, including readings on labor market conditions, inflation pressures and inflation expectations, and financial and international developments.."

Consumer Sentiment

The Consumer Sentiment Index is a barometer of the health of the U.S. economy from the perspective of the consumer. How people view the stability of their income determines their spending activity and therefore serves as one of the key indicators for the overall shape of the economy. Manufacturers, retailers, banks and the government monitors changes in the Index in order to factor in the data in their decision-making process.

Historically, from 1952 until 2021, the United States Consumer Confidence averaged 86.47 Index Points reaching an all-time high of 111.40 in January of 2000 and a record low of 51.70 in May of 1980. While index changes of less than 5% are often dismissed as inconsequential, moves of 5% or more often indicate a change in the direction of the economy. "*The University of Michigan consumer sentiment for the*

US edged down to 76.5 in March 2024, the lowest in three months, from 76.9 in February, and below forecasts of 76.9. Small improvements in personal finances were offset by modest declines in expectations for business conditions, preliminary estimates showed. Yet, consumers perceived few signals that the economy is currently improving or deteriorating, and many are withholding judgment about the trajectory of the economy, particularly in the long term, pending the results of this November's election. The gauge for expectations fell to 74.6 from 75.2 while the current conditions subindex was steady at 79.4. Meanwhile, inflation expectations for the year ahead were unchanged at 3% and those for the five-year outlook were steady at 2.9%." source: University of Michigan



The University of Michigan consumer sentiment for the US increased for a second consecutive month to 69 in September 2024, the highest since May, compared to 67.9 in August and beating forecasts of 68, preliminary estimates showed. "The gain was led by an improvement in buying conditions for durables, driven by more favorable prices as perceived by consumers. Year-ahead expectations for personal finances and the economy both improved as well, despite a modest weakening in views of labor markets", according to Surveys of Consumers Director Joanne Hsu. The gauge for current conditions went up to 62.9 from 61.3 and the one for expectations increased to 73 from 72.1. Both topped forecasts of 61.5 and 71, respectively. Meanwhile, inflation expectations for the year-ahead declined to 2.7% from 2.8%, with markets expecting it would stay at 2.8%. On the other hand, the five-year outlook increased to 3.1% from 3%. source: University of Michigan

Real Estate Sector

The trajectory of housing prices and sales rates are difficult to assess; however, a key element remains, future interest rates. The Federal Reserve increased the target range for the federal funds rate seven times in 2022 and 4 times in the first half of 2023 in an attempt to curb runaway inflation, ending an extended period of historically low interest rates. Naturally this had dramatic impact upon mortgage rates and subsequent effect on mortgage rates. These rate increases had their planned influence on inflation and from July 2023 to September 2024 the Fed target rate remanded at 5.25% to 5.5%. More recently the Fed reduced the target range on September 18, 2024, to 4.75% to 5.0% and then again lowered the rate another ¼ point on November 8. However, at the same time as announcing this decrease, they

indicated that only 2 decreases were planned for 2024, several less than the market had hoped for. This resulted in mortgages rates actually increasing. According to *Bankrate.com*, the national average for a 30-year fixed mortgage rate has jumped from a low of 2.68% in 2020 to the current average of 6.74% as of mid-December 2024.

From 2007 through 2009/2010 the country had experienced substantial declines in both the median sales price of a home and number of new home starts. Total housing unit starts plunged from its 2006 peak of just over 1,800,000 to under 400,000 in 2009. The number of new starts had been steadily recovering since then, however dropped from 1,601,000 in 2021 to approximately 1,553,300 in 2022, a decline of 3%.

Commercial real estate suffered during the past recession as well. However, other than the development market, these declines were not as severe as those experienced in the residential market. Preceding the declining values have been decreases in rental rates and increases in vacancies. Those conditions have completely reserved themselves. Over the last several years, new construction in the multi-family market and to a lesser extent, the retail/service sector have demonstrated substantial levels of growth. Both rental rates and occupancy levels have escalated allowing for feasible development to take place. In addition, interest rates have provided commercial property owners and developers' greater flexibility and strength as investors seek opportunities to place funds in quality commercial real estate.

When the initial outbreak of COVID-19 emerged, there was a relatively short period when market activity effectively halted. MLS data from the residential sector indicated a ±30% drop in sold properties from March 2020 as compared to March 2019. Soon thereafter, when the Federal Reserve lowered the federal funds rate to near zero, long term mortgage rates fell. As a result, there was a subsequent increase in both sales volume and median values though the remainder of 2020, and through 2022. Year to date statistics for 2024 has also shown that demand has remained high, and prices continue to increase statewide.

Because of Maine's relatively low number of COVID-19 infections, the state became a destination place for out of State buyers seeking a refuge from COVID. MLS data indicates that over 30% of the sales from 2020 and in 2021 were to buyers from out of State. The combination of increased demand coupled with historically low interest rates and a shortage of supply resulted in a record level median price increase.

As for the commercial market, brokers, lenders, tenants, and landlords have reported initial negative impacts from the pandemic. Rent concessions were perhaps the largest and most prevalent change taking place. Like the residential market, sales activity was initially delayed while the market adjusted to the great unknown. Although interest rates were at record lows, bankers were relatively cautious about any new funding during the early periods of COVID-19. Brokers reported renewed interest from investors who had been ideal and viewed the market conditions to favor buyers. As a result, the real estate investment market was mixed, opportunity existed, however caution prevailed.

Overall, the real estate market has been able to survive on a relative basis, finding a balance between supply and demand, while the volume of transactions paused during the initial outbreak and has now adjusted to pre-pandemic levels.

Labor Markets

Labor markets are best analyzed from a long perspective. Employment rates rise and fall consistent with economic expansion and contraction. Looking back to 2007, the unemployment rate was as low as 4.3%. By July 2009, the rate had climbed to 9.7%. The "real" unemployment rate, counting discouraged workers who had removed themselves from the workforce, rose to around 18%. After the January 2010 (10.6%) unemployment peak, the rate remained relatively high for an extended period demonstrating reluctance

by employers to hire new workers in the face of soft demand. Over the course of the subsequent 10 years, unemployment declined at a steady pace to a low of 3.3% in November of 2019.

As a result of the COVID-19 virus, unemployment claims in the United States during 2020 fluctuated greatly. The month of April 2020 had the highest rate (14.7%) and the largest single over-the-month increase in the history of the series (seasonally adjusted data are available back to January 1948). More recently significant improvements in employment have been in retail trade, professional and business services, in education and health services. The U.S. Bureau of Labor Statistics reported that the unemployment rate was 3.7% in January of 2024 and 4.2% in August of 2024.

STATE OF MAINE OVERVIEW

Maine, the 23rd state of the union, was separated from Massachusetts in 1820. It is by far the largest state in New England, and boasts miles of unspoiled coastline, thousands of lakes and great stretches of untamed forest. For the most part the State retains its wild flavor and millions of tourist flock to it to enjoy the great outdoors. Tourism is Maine's number one source of revenue. State and local governments recognize the importance of maintaining the pristine nature of the state and have enacted legislation designed to preserve its beauty. A brief outline of the state's relevant statistics follows:

STATE OF MAINE STATISTICAL OVERVIEW			
Population "2020 Census"	1,362,359	**Lakes & Ponds**	6,000
Land Area	30,862 Square Miles	**Forest Land**	17,000,000 Acres
Length of Coastline	3,500 Miles	**Population per Square Mile**	44.1
Counties	16		

Maine is a rural state, the bulk of the population and the largest employers are in the two most southern counties:

COUNTY	SQUARE MILES	POPULATION 2010 ESTIMATE*	POPULATION 2020 ESTIMATE*	POPULATION/ SQUARE MILE
Androscoggin	470	107,702	111,139	237
Aroostook	6,672	71,870	67,105	10
Cumberland	836	281,674	303,069	363
York	991	197,131	211,972	214

Source: *U.S. Census

Cumberland County has the highest population and the greatest population density within Maine, with York County second in population and Androscoggin County second in population density. As a comparison, Aroostook County, situated at the northern extreme of the state, has the largest land mass but a very low population density. Throughout Maine the population of the rural counties is stable or in some instances declining. Many long-term residents move south for employment opportunities, some are forced to leave the state. A major concern is the flight of the educated youth, who leave Maine seeking jobs and opportunity. Population growth can only occur if new employers are attracted to the state, and this is only likely to happen if enticed by tax benefits such as TIF's or other monetary incentives. The state is making strides in this regard as evidenced by the growth of home-grown companies such as WEX, Idexx, and Covetrus.

Maine's largest private employers are longstanding profit and non-profit corporations, all of which appear to be faring well. Many of these employers are in the health services sector.

MAINE'S LARGEST EMPLOYERS *			
Employer	**# Employees**	**Employer**	**# Employees**
MaineHealth	20,001 to 20,500	Shaw's Supermarkets Inc.	2,001 to 2,500
Hannaford Bros Co	8,501 to 9,000	Pratt & Whitney Aircraft Group	2,001 to 2,500

MAINE'S LARGEST EMPLOYERS *			
Employer	**# Employees**	**Employer**	**# Employees**
Walmart / Sam's Club	7,501 to 8,000	Northern Light Health	1,501 to 2,000
Bath Iron Works Corporation	6,001 to 6,500	Lowes Home Centers LLC	1,501 to 2,000
LL Bean Inc.	4,501 to 5,000	The Jackson Laboratory	1,501 to 2,000
MaineGeneral Health	4,001 to 4,500	Home Depot USA Inc.	1,501 to 2,000
Northern Light Eastern Maine	3,501 to 4,000	UPS Solutions	1,001 to 1,500
Central Maine Healthcare Corp.	2,501 to 3,000	Alere Scarborough Inc	1,001 to 1,500
TD Bank, N.A.	2,501 to 3,000	University of New England	1,001 to 1,500
UNUM Group	2,001 to 2,500	IDEXX Laboratories Inc	1,001 to 1,500

**All Ownerships; Source: Maine Dept. of Labor, Center for Workforce Research and Info. (Fourth Quarter 2022)*

Maine's unemployment rate has outperformed the country for the past several years, frequently ±1.0% less than the national level. Both York and Cumberland Counties have low rates while the rural counties traditionally have higher unemployment. The disproportionate spread in the employment levels frames the story of the *"Two Maines"*. Southern Maine is better linked to NH, Boston, NY, and other large markets and thus has fared well. Southern Maine attracts established corporations that provide high paying jobs, with desirable benefit packages. Unfortunately, the rural counties are struggling to replace the shoe and textile manufacturers that in the past employed a large percentage of the population. Even the paper industry, a fixture of the north woods for over a century, has closed plants and eliminated thousands of well-paying jobs. Only time will tell if employment opportunities spread to the rural counties.

As reported by the Maine Department of Labor, statewide employment as of January of 2024 (not seasonally adjusted) was 656,947, while the statewide unemployment rate as of the same point in time (not seasonally adjusted) was 3.8%.

Economic Overview

In February 2024, Amanda Rector, the State of Maine Economist, as part of the Maine Department of Administrative and Financial Services Office of the State Economist, published the *Maine Economic Indicators – February 2024* report.

Ms. Rector stated the following with the report:

"Home sales decreased statewide by 4.9% in January 2024 compared to January 2023. The median sale price in Maine was $353,000, an increase of 0.7% from December and an increase of 8.6% year-over-year. When looking at the last three months, Kennebec, Lincoln, and Washington had increases in homes sold compared to a year prior and all other counties saw decreases in homes sold. Aroostook and Washington saw declines in median sale prices, while all other counties had increases. The annual change in median sale prices ranged from -2.3% in Washington County to +31.9% in Waldo County.

In the fourth quarter of 2023, Maine's year-over-year growth in the house price index (HPI)4 was 7.4% (seasonally adjusted), 18th in the nation for year-over-year growth and lowest in New England. This was the first quarter since Q4 2017 where Maine saw slower year-over-year growth than the New England region. By contrast, Maine had the second highest year-over-year growth in the U.S. in Q3 (11.1%) and the highest growth in the U.S. in Q2 (7.6%). On a seasonally adjusted quarterly basis, Maine's HPI decreased 0.7% from the third quarter of 2023 compared to growth of 1.7% in New England and 1.5% in the U.S.

There were 2,935 active listings of single-family and condo homes in Maine in January. Since inventory levels have a defined seasonal pattern, it is most useful to look at changes year-over-year. Inventory has been at historically low levels since 2020 though there has been some improvement since October 2023. The number of active listings in January 2024 was up 10% from January 2023, but down 66% from January 2019.

The Index of Consumer Sentiment from the University of Michigan was down 2.7% in February from the prior month but up 14.9% from the prior year. Despite the small decline, the index is at its second highest level since July 2021 and consumers are expecting inflation to continue to trend down. The Small Business Optimism Index,

as measured by the National Federation of Independent Businesses, declined 2.2% in January and was down 0.4% in the past 12 months. The net percentage of owners expecting real sales to be higher declined by 12 points from December – a significant factor in the overall decrease in optimism. January was the 25th consecutive month below the 50-year average.

Also in February 2024, The **Maine CEFC** (Consensus Economic Forecasting Commission) provided an updated forecast for the Maine Economy. The Department of Administrative and Financial Services provides staff support for the Consensus Economic Forecasting Commission (CEFC), an independent group of economists who forecast Maine's economy. The CEFC meets twice a year to update its economic forecast, which is used in establishing the revenue forecast for the State. The Commission forecasts four key indicators: wage and salary employment, personal income (by component), the Consumer Price Index, and corporate profits. Some of their key macroeconomic conclusions were as follows:

There is an unequal distribution of supply and demand in the labor market. Demand for labor is high, supply is low, and unemployment rates are near historic lows in Maine and nationwide. Workers are experiencing higher wage growth, particularly for lower wage jobs. Some demographic trends, including a growing share of the population reaching retirement age will continue to constrain labor supply. While Maine will continue to see higher in-migration of working-age people in the coming years, this may not be sufficient to fully offset retirements in the future.

Rising interest rates, low supply of available properties, and ongoing in-migration are continuing to impact the housing market. Home sales are down, while sale prices have continued to increase. Affordability is of particular concern as higher interest rates caused more potential buyers to be priced out of the market. Higher home prices have contributed to higher rental prices.

Large, federally funded infrastructure programs, including the Bipartisan Infrastructure Law (BIL) and Maine Jobs and Recovery Plan (MJRP), will lead to significant investments in Maine, with potential impacts on local job markets. In addition to funds from the MJRP, it is estimated that there will be at least $2.5 billion from the BIL invested in Maine's infrastructure over the next few years, with much of the implementation beginning in 2024.

High inflation and interest rates continued through 2023, though there were improvements in some sectors. The Federal Reserve is expected to continue pursuing policies that will constrain inflation to their target levels. In addition, increasing interest rates in an environment of continuing federal budget deficits raises the risk of capital markets pushing interest rates higher still, increasing the risks of recession in the future.

Overall, employment in the health care and social assistance sector has recovered and is slightly above pre-pandemic levels. However, staffing remains a concern in some subsectors – specifically in hospitals and nursing and residential care facilities.

The availability of high-speed internet and mobile phone coverage will be an important equalizer between urban and rural areas and could contribute to the diffusion of migration across the state. The creation of the Maine Connectivity Authority and infusion of federal funding will help the successful buildout of high-speed internet. More workers have returned to the office or transitioned to hybrid work arrangements than during the peak of the pandemic.

The strength of the U.S. dollar could pose a challenge to exporters in Maine. A high dollar also keeps energy prices high and could also affect the numbers of Canadian tourists choosing to come to Maine.

Geopolitical tensions remain elevated and continue to pose a negative risk to the forecast.

Climate shocks are beginning to impact some sectors of Maine's economy, particularly hospitality; while future impacts are unknown, the Commission recognizes the potential for resulting economic changes and intends to track and consider possible implications in future forecasts.

CONCLUSION

Many feel that Maine's cautious stance for controlling growth limits the traditional boom-bust cycles that affect the larger markets. To many investors this factor enhances the appeal of Maine as a stable "less risky" marketplace. Local commercial lenders are careful in their lending practices, resulting in few poorly conceived projects ever breaking ground. In the short term these factors bode well for the state and the local economy, however caution and concern continues to prevail relative to the COVID-19 virus and its impact on the Nation and all of Maine.

At the start of 2020, the economy continued to be in a steady mode of improvement with the commercial and residential real estate markets continuing to be active. As of the date of value, the impacts of the COVID-19 virus have now emerged. As the virus began to strengthen, its deeper impacts on the economy escalated to the point of government action, the FED lowered the federal funds rate and three multi-trillion-dollar stimulus packages were passed. The closure of schools and businesses mandated by the state to slow the progress of the virus has had far reaching impacts on the state economy and daily activities. Now with over 82% of Maine's eligible residents fully vaccinated, the consensus is that "opening" the state back up was the proper course of action. Effective June 30, 2021, the State of Civil Emergency was retired. The general sentiment of the participants interviewed was that a meaningful economic recovery would be realized during 2022. However, the U.S. economy remains very volatile with geopolitical turbulence from the war in Ukraine, a global supply chain crisis, increasing inflation and the ongoing impacts of the COVID-19 virus.

GREATER PORTLAND

Greater Portland is comprised of 14 communities: Portland, South Portland, Westbrook, Cape Elizabeth, Scarborough, Gorham, Windham, Falmouth, Cumberland, Yarmouth, North Yarmouth, Pownal, Gray and Freeport. All the communities are situated in Cumberland County and the Cumberland Economic Summary District. As defined by the Maine State Planning Office, these districts are segmented into three sub-districts: Portland ESA; Portland Suburban; and Sebago Lake ESA. Also included in the ESA's are the towns of Bridgton, Casco, Harrison, Naples, Raymond, Sebago, Standish (lakes region) and numerous Casco Bay islands. The Greater Portland area is situated in southwestern Maine approximately 40 miles north of the State's southerly border and 100 miles north of Boston. Physical landmarks form natural borders. The Atlantic Ocean defines the area to the south and east, mountains and rivers to the north and west.

Portland is Maine's commercial capital, its largest city, and the main hub of business activity for the region. The appeal of the region is derived from its natural setting, as its many rivers, bays, islands and protected harbors enhance the natural beauty of the area. There are many recreational facilities located along the coast and at the numerous lakes within the region. Most communities are easily accessible to employment centers in Portland, South Portland, Westbrook, Freeport and emerging Scarborough.

ECONOMIC TRENDS

Analysis of Greater Portland's economy focuses on its demographics, employment, base industries and median income estimates. All of which affect the area's economy and its appeal to potential investors and/or new residents. To follow, Maineland Appraisal Consultants will summarize Greater Portland's historic performance, report on its current economic status and forecast likely patterns and/or trends.

Population

The following tables summarize changes in population for the City of Portland and Cumberland County between 2010 and 2020, and Greater Portland core communities between 1990 and 2020.

Year	City of Portland		Cumberland County	
	#	% Change	#	% Change
2010	66,194	*	281,674	*
2020	68,408	3.34%	303,069	7.60%

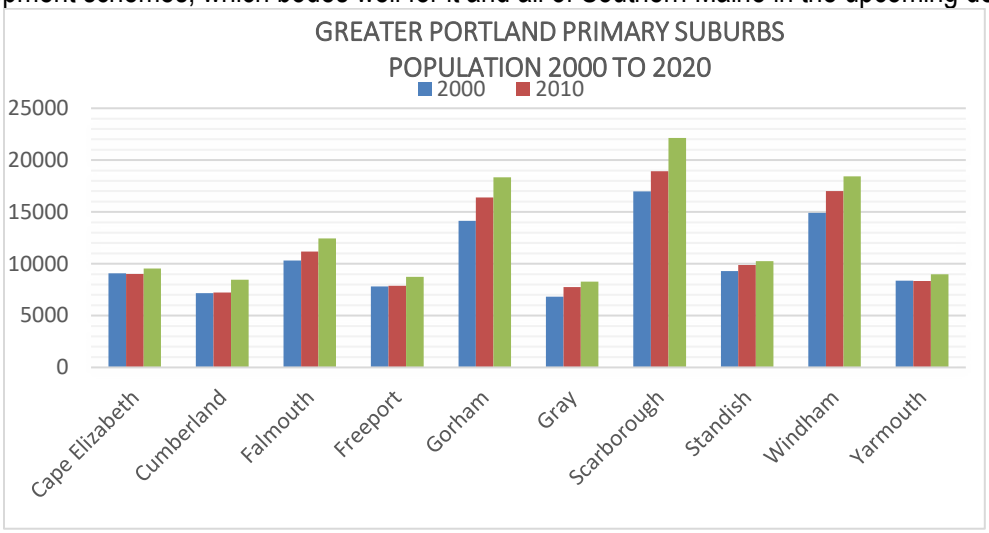
Source: U.S. Census

POPULATION – GREATER PORTLAND CORE COMMUNITIES – 1990 to 2020						
City	1990 Population	2000 Population	2010 Population	2020 Population	Δ from 2010	% Δ 2010
Portland	64,358	64,249	66,194	68,408	2,214	3.34%
South Portland	23,163	23,324	25,002	26,498	1,496	5.98%
Westbrook	16,121	16,142	17,494	20,400	2,906	16.6%
Total	103,642	103,715	108,690	115,306	6,616	6.08%

Source: U.S. Census

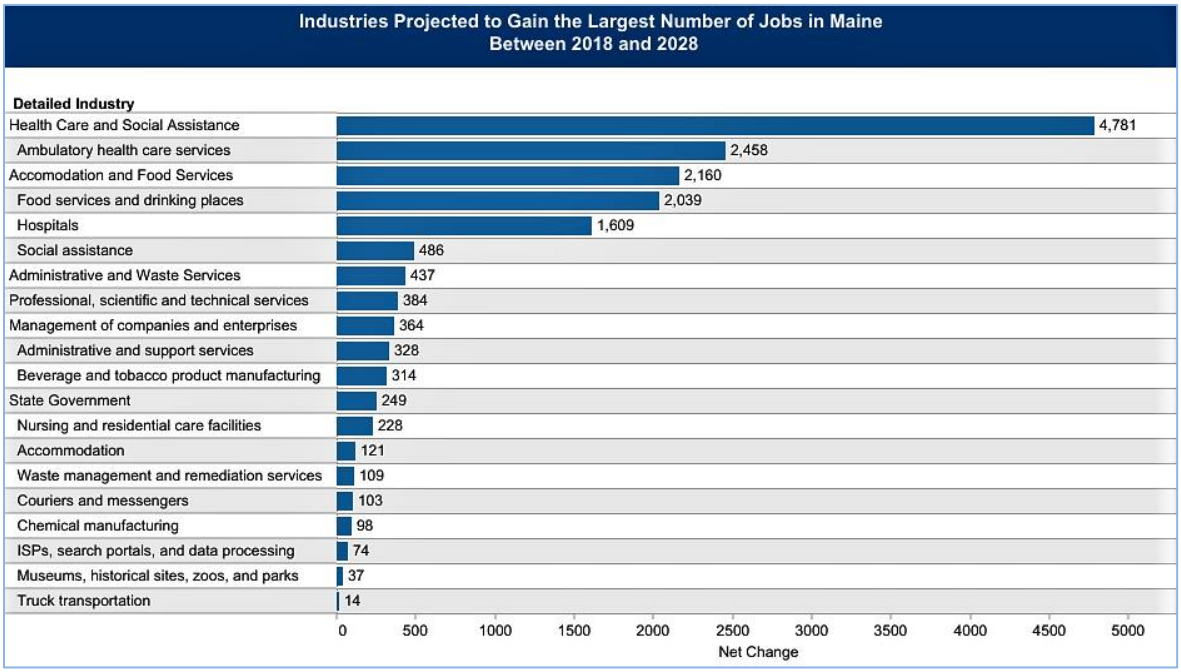
The city of Portland's population has remained relatively stable for the past several decades. Per the U.S. 2020 Census, the city's population was estimated to be 68,408, essentially unchanged since the late 1980's. The observed household size during this time is 2.12.

Greater Portland's population has increased, specifically in the communities of Gorham, Scarborough, and Westbrook, the fastest growing towns in Maine during the past 10 years. The population growth of the outlying communities is primarily attributed to the availability of developable land near established linkage routes. This continues to be a factor in Greater Portland's development and population trends. More recently, Portland's urban core has experienced resurgence in demand. The once very common conversion of apartments and/or erecting new buildings in the downtown area of the city has become very active. Properly designed projects which benefit from Portland's reputation as a "livable city" are being readily absorbed. In addition, to encourage downtown "green" development, the City planners have increased density formulas and cutback on certain aspects of the parking requirements. The result has enhanced profitability and encouraged developers to move forward. As the real estate market continues to expand and as a direct reaction to the nation's call for "smart development", in-town construction will continue to gain a foothold in the city's urban core. Greater Portland is very well suited for the next wave of development schemes, which bodes well for it and all of Southern Maine in the upcoming decades.



Employment

Greater Portland is the hub of business activity in southern Maine. Major employers in the region include UNUM, Bath Iron Works (a major shipbuilder whose main operation is in Bath), L.L.Bean, MaineHealth, Hannaford Bros., IDEXX Laboratories, WEX, the City of Portland, and many other 100+ employee businesses. These employers have stabilized employment within greater Portland. Most employment in the area is service based, i.e., retail trade, government, manufacturing and finance/insurance/real estate industries. Major employment centers are easily accessible via the network of primary and secondary roads. These factors, coupled with the outstanding reputation of its workforce, make Greater Portland very attractive to new businesses.



Source: Maine Center for Workforce Research and Information.

Industries projected to gain the largest number of jobs in Maine between 2018 and 2028 are health care and social assistance, ambulatory health care services, accommodation and food services, drinking places, hospitals, and social assistance. People will require retraining to meet the demands of the ever-changing employment base. Cumberland County is expected to have a job growth at a rate higher than that of the state as a whole.

Typically, the greater Portland area unemployment rate has been lower than rates in other parts of the state. Maine's unemployment rate experienced a reported spike to 11.3% in April 2020 because of the COVID-19 pandemic. However, recent figures show the job market has stabilized to pre-pandemic levels.

Income

The general price level for real estate within a defined market area is affected by the growth or decline in real purchasing power for area residents. Maine's per capita personal income of $59,463 in 2022 ranked it 29th in the country which is 91% of the national average of $65,376. The 2022 per capita personal income reflects a 2% increase from 2021.

Interest Rates

According to the Federal Reserve Statistical Release, as of March 18, 2024, the current prime rate is 8.50%, the Federal Funds target rate is 5.33% and the 10-Year Treasury Note is 4.43%.

Inflation had remained in check, averaging less than 3% during the past several years. However, due to the Covid-19 pandemic, the Consumer Price Index fell to -0.4% in April of 2020, the largest monthly decline in the history of the series, which dates to 1957. The U.S. Bureau of Labor Statistics reports: *"The Consumer Price Index for All Urban Consumers (CPI-U) increased 0.4 percent in February on a seasonally adjusted basis, after rising 0.3 percent in January, the U.S. Bureau of Labor Statistics reported today. Over the last 12 months, the all items index increased 3.2 percent before seasonal adjustment.*

The index for shelter rose in February, as did the index for gasoline. Combined, these two indexes contributed over sixty percent of the monthly increase in the index for all items. The energy index rose 2.3 percent over the month, as all of its component indexes increased. The food index was unchanged in February, as was the food at home index. The food away from home index rose 0.1 percent over the month.

The index for all items less food and energy rose 0.4 percent in February, as it did in January. Indexes which increased in February include shelter, airline fares, motor vehicle insurance, apparel, and recreation. The index for personal care and the index for household furnishings and operations were among those that decreased over the month.

The all items index rose 3.2 percent for the 12 months ending February, a larger increase than the 3.1-percent increase for the 12 months ending January. The all items less food and energy index rose 3.8 percent over the last 12 months. The energy index decreased 1.9 percent for the 12 months ending February, while the food index increased 2.2 percent over the last year."

Retail Sales

Total taxable retail sales in the State of Maine declined from 2007-2009. Beginning in 2009, sales has trended upward. The notable exception is 2020 when the impact of COVID-19 was registered. The surge in retail sales from 2020 to 2021 is therefore the rebound from the prior years' COVID-related decline. The following is a summary of the total retail taxable sales from 2017 to 2023 for the Portland ESA and the State of Maine.

Year	2017	2018	2019	2020	2021	2022	2023	Annualized	% Chng
								2017-2023	2022-23
Portland ESA	$3,112,195	$3,296,814	$3,381,316	$3,054,020	$3,895,393	$4,186,729	$4,304,189	6.36%	2.81%
Maine	$22,375,624	$23,716,750	$25,271,501	$26,482,398	$32,477,949	$34,462,055	$35,649,134	9.89%	3.44%

GOVERNMENTAL/SOCIAL

Area communities employ city council or selectman type governments. Portland utilizes a city manager, who executes the policy direction set by the Mayor and City Council through the management of 13 city departments and approximately 1,400 employees. Most of the greater Portland communities have full time fire and police departments and ambulance services. Many communities have public water and sewer systems, while outlying rural towns rely upon private septic systems and onsite wells to support new development.

Every community has adopted a Comprehensive Plan, and most have a Zoning Ordinance in place to regulate land use and development density. The timeline and expense associated with commercial development are affected by environmental permitting, which is issued by both the Maine Dept. of Environmental Protection and, in some instances, the U.S. Army Corp of Engineers.

The greater Portland area has a highly regarded public transportation system. There is a public bus system, an international airport, an international ferry (seasonal), island ferry service, and an Amtrak commuter train. The Downeaster passenger train provides round trips daily between Brunswick and

Boston, with 10 stops along the way. There is an active freight train line that connects Portland to Boston, Burlington, VT and other points north.

Portland Harbor is a very active port of call, with commercial and passenger shipping. Both the Sprague break-bulk transport facility and Eimskip container shipping have realized significant gains in shipping tonnage during the past several years.

I-95 (Maine Turnpike), I-295, and U.S. Route 1 connect greater Portland to points north and south. Within the last few years, I-95 was widened to three lanes from York northward to South Portland. Area roads are generally well maintained by their respective communities or the state.

The greater Portland region has more than 100 public, private, and parochial schools serving children in grades K-12. There are also several colleges and universities, including two regional community colleges, as well as specialized secondary schools.

Portland is home to Maine's largest newspaper (Portland Press Herald), as well as radio and television stations. The state's largest regional banks are headquartered here. In addition, there are several smaller community banks that call Portland home. Commercial financing is available at relatively stable interest rates ranging from 5% to 7%.

Tourism is the largest industry in Maine. Several new hotels have been constructed on Portland's peninsula over the past few years, with others under construction or in the planning stages. The Canopy by Hilton Portland Waterfront and the Aloft Hotel both opened in 2021. AC Hotel Portland, located along the waterfront of the Old Port, opened in the summer of 2018. The Press Hotel, a boutique hotel in the former Portland Press Herald building opened in May 2015. Hyatt Place and the Courtyard by Marriott, both opened in May 2014. Additionally, the Westin Portland Harborview completed an 18-month restoration of an historic hotel in the city's Arts District and reopened in December 2013. Points of interest include the famous Portland Head Light, the Old Port Exchange and the islands of Casco Bay.

Portland is culturally diverse and there are several events, festivals, and performances that reflect this diversity. The numerous cultural resources include public libraries, movie theaters, art museums, golf courses, a symphony and a civic center. There are also several public/private launching facilities, marinas and boat yards.

CONFORMITY OF DEVELOPMENT

The cities of Portland, South Portland and Westbrook have established Downtown Business Districts, as well as a healthy mix of industrial and commercial development. The residential neighborhood boundaries are defined and, for the most part, the properties are well maintained. The cities of Portland and South Portland have working waterfront neighborhoods along the shores of Portland Harbor. Many of the older areas in Portland and South Portland have a compatible mixture of commercial and residential uses. Outlying communities (mostly towns) have typical small village districts surrounded by suburban and rural residential neighborhoods.

Moderate to robust development of both commercial and residential properties is ongoing. Commercial development is occurring in established park settings, Portland's CBD and along commercial corridors, generally constructed for end users. Little if any "speculative" commercial development has or is anticipated to occur in the near future. The in-town hotel sector has experienced the greatest expansion with continued growth taking place. Two large scale multi-purpose developments in Westbrook and Scarborough gained approvals and have begun the initial stages of development. Rock Row in Westbrook, and The Downs in Scarborough will both offer a mix of commercial, retail and residential

uses with master design concepts that will, over time, result in economic centers in each community. Maine's first Costco site work has begun at the Downs with a planned late 2023/early 2024 opening.

The increase in housing starts from 2012 through 2020 has been predominately aimed at first time buyers or retirees. The residential housing market has been active for the past 8 plus years with median values in Southern Maine increasing on an annual basis. Portland's peninsula neighborhoods are experiencing a robust growth cycle in the multi-family and condominium markets, most of which is targeted at the Millennials or empty nesters.

GREATER PORTLAND COMMERCIAL REAL ESTATE MARKET

The existing demand for commercial properties is primarily a function of the ability to borrow funds at attractive rates. Although interest rates favor ownership, commercial lenders remain relatively conservative. Money is available but typically only when both the property and borrower are interpreted as being creditworthy. Lenders routinely seek loan to value ratios of 65 to 80%. Money for new construction remains more difficult to obtain with feasibility standards being heavily scrutinized.

The following discussion outlines the four major commercial market segments with statistics reflecting the state of the markets as of December 2023. Some of the data employed for this section was obtained from Malone Commercial Brokers, The Boulos Company, NAI The Dunham Group and Vitalius Real Estate Group; all highly regarded local brokerage firms that publish annual reports.

Retail

For the last decade, Greater Portland's retail occupancy levels have outperformed the National market. The overall vacancy rate for Greater Portland at the end of 2023 was 4.3%. The national rate was negligibly lower at 4.0%.

	RETAIL EXPANSION
Scarborough	***Maine's first Costco – 152,000 SF***
South Portland	***Maine Mall year-end sales match pre-covid Sales***
Westbrook	***Newest addition to Rock Row - Cowbell***
Falmouth	***The Shops at Falmouth Square under construction – 20,980 SF retail/service***

Per Malone Commercial Brokers' survey, the average lease rate range for retail space in Greater Portland for 2023 was rather broad, ranging from $8-40/sf. NNN. Rental rates in the Old Port district specifically were notably higher at $40-75/sf. MG.

The primary retail center in southern Maine is the Maine Mall neighborhood in South Portland, which is denoted primarily by the Maine Mall, a two-million sf. enclosed mall with four anchor stores. There is a network of smaller retail centers and freestanding retail stores surrounding the mall. As Maine's largest retail area, the Mall acts as a key retail barometer, as such its occupancy rates provide insight as to recent trends. Within the Mall area, the following stores closed in 2022; Olympia Sports, Origins, The Body Shop and US Cellular. New tenants in 2023 include BoxLunch, Peapod Jewelry, Carter's, Miniso, and Tacos La Poblanita. The vacancy rate for South Portland is reported to be at 1.5%. The former Sears space is still available – 113,111 sf.

The Freeport village center area, anchored by L.L.Bean and factory outlet stores, is also a major shopping location and destination for many tourists. Like the Maine Mall, because of COVID-19 there were several closures in Freeport. However, from 2023 to the present, multiple new tenants leased space in previously vacant suites.

SHOPPING CENTER SALES
2014-2023

Union Station Plaza, Portland	*$16,875,000 ($143/sf.)*
198 Maine Mall Rd, So. Portland:	*$20,000,000 ($168.89/sf.)*
899 Brighton Ave., Portland:	*$1,450,000 ($121.04/sf.)*
375 US Rt 1., Yarmouth:	*$1,840,000 ($84.70/sf.)*
First Look Plaza, Scarborough:	*$3,300,000 ($183.50/sf.)*
1041 Brighton Ave., Portland:	*$2,991,443 ($123.87/sf.)*
Falmouth Shopping Center:	*$21,000,000 ($95.24/sf.)*
Mallside Plaza, So. Portland:	*$16,500,000 ($166.00/sf).*
740 Broadway, So. Portland:	*$4,100,000 ($187.00/sf.)*
Mt Auburn Plaza, et al:	*$20,000,000 ($181.13/sf.)*
Walmart Plaza, Falmouth:	*12,436,000 ($114.09/sf.)*
West Falmouth Crossing:	*$2,440,000 (162.67/sf.)*
Westgate Shopping Center:	*$18,000,000 ($197.80/sf.)*
Shops at Long Bank, Kennebunk:	*$6,925,000 ($78.26/sf.)*
Poland Crossing, Poland:	*$2,980,000 ($147.74/sf.)*

Retail sales and occupancy trends leading up to 2020 and the outbreak of COVID-19 were very positive. As a result of the pandemic, national and local retailers have more closely monitored their physical retail positions. The shift to online shopping has had both a temporary and permanent impact on consumer habits. Many traditional brick and mortar retailers have diversified their operations to provide both in-store as well as on-line commerce.

While the pandemic has negatively impacted many retail and service providers such as restaurants, bars, boutique retailers and hotels, other retailers experienced a successful year. Grocery, food takeout, home goods, furniture stores, sporting goods and athletic wear have all reported growth. In addition, the outdoor recreational market, such as boats, RVs, bikes, skis, etc. are also benefitted from consumers seeking safe outdoor activities.

Brokers reported an obvious shift from brick and mortar during 2020, however, as we have returned to safe shopping and dining environments, consumers have returned to traditional shopping habits.

Restaurants are an integral part to Greater Portland and Southern Maine, and Portland is especially known for its “foodie” reputation. Bar Futo, Twelve, The Friendly Toast and Dol Mali have all recently opened, to name just a few. Several others are coming soon to the Greater Portland area. The expectations are that this market sector will continue to revive into the future.

Office

The greater Portland office market is represented by six major categories; Downtown Portland Class A and B, Suburban Class A and B, and Medical Office Class A and B space. The Boulos Company reports a total office inventory of ±12,028,835 sf. in ±350 Class A and B buildings. As of December 2022, the total direct office vacancy was estimated to be approximately 7.00%, a slight increase from 6.38% in 2022. The amount of sublease space increased in 2023 to 409,878 sf. With direct and sublease spaces, the overall vacancy stands at 10.41%, compared to 9.14% in 2023.

Per The Boulos Company Market Outlook, vacancies increased in Portland’s Class A downtown space. As a result, year-end vacancies for Class A downtown as of 2023 increased to 6.25%, compared to 3.75% in 2022.

The 2023 year-end report notes that Class A & B Medical office vacancies are at 0.64%, compared to 0.80% in 2022. Vacancy rates are projected to remain low for medical office space.

The newest significant additions to the downtown office market are the 172,000 sf. Covetrus building on Mountfort Street and the 100,000 sf. Sunlife development at Portland Foreside.

OFFICE SALES

	2023	
45 Commerce Drive, Augusta	*$18,500,000*	
	2022	
100 Foden Road, South Portland	*$29,750,000*	
100 Main Street, Westbrook		*$14,900,000*
44 Exchange St, Portland	*$13,450,000*	
	2021	
84 Marginal Way, Portland	*$37,800,000*	
178 Middle St & 4 Canal Plaza, Portland	*$11,700,000*	
275 US Route 1, Cumberland		*$2,750,000*
	2020	
600 Sable Oaks Drive, South Portland	*$18,100,000*	
175 Running Hill Road, South Portland	*$9,950,000*	

It is predicted that over the next year the downtown office market remain relatively strong and the suburban market will experience above-average vacancy. There may be one or two more years of a recovery period, that is likely to result in a stabilization in the market. As companies are able to more clearly define their office utilization requirements demand dynamics will become more apparent. Additionally, the Greater Portland market is anticipated to continue to outperform the larger metro areas in the Northeast.

To follow is a summary of the Boulos 2024 report (year-ending December 2023) which breaks down the office market into six sub-markets.

GREATER PORTLAND OFFICE MARKET SURVEY (AS OF DECEMBER 2023) – *ESTIMATED*									
Classification	***Rentable Area 12/2017***	***Rentable Area 12/2018***	***Rentable Area 12/2019***	***Rentable Area 12/2020***	***Rentable Area 12/2021***	***Rentable Area 12/2022***	***Rentable Area 12/2023***	***Available Space***	***Observed Vacancy***
Class A Downtown	***2,007,368***	***2,121,702***	***2,111,126***	***2,195,126***	***2,181,770***	***2,416,327***	***2,263,518***	***141,556***	***6.25%***
Class B Downtown	***2,327,832***	***2,217,882***	***2,201,569***	***2,138,604***	***2,123,049***	***2,099,074***	***2,008,493***	***177,786***	***8.85%***
Class A Suburban	***4,109,610***	***4,250,942***	***4,272,764***	***4,384,574***	***4,479,414***	***4,448,882***	***4,445,447***	***445,606***	***10.02%***
Class B Suburban	***2,374,884***	***2,414,373***	***2,296,449***	***2,294,568***	***2,294,568***	***2,114,378***	***1,882,759***	***68,298***	***3.63%***
Class A Medical	***971,163***	***1,001,163***	***992,925***	***992,925***	***1,100,925***	***1,175,566***	***1,171,352***	***3,099***	***0.26%***
Class B Medical	***305,629***	***409,071***	***302,115***	***273,090***	***267,304***	***267,304***	***257,266***	***5,973***	***2.32%***
Totals	***12,096,486***	***12,415,133***	***12,176,948***	***12,278,887***	***12,447,030***	***12,521,471***	***12,028,835***	***1,252,196***	***10.41%***

Industrial

Over the past decade the trend has been the return of the industrial market. There is evidence of a growing distribution market and expanding Life Science sector. Brokers are reporting an under supply of functionally adequate space that can satisfy this demand. Consequently, new construction has become a viable option as feasibility levels can now be accomplished. This is demonstrated by the year end occupancy and rent levels reported by NAI The Dunham Group in their annual industrial market survey.

MARKET SUMMARY	
Total # of Buildings:	**598**
Total Market Size:	**±19,041,430 sf.***
Direct Vacancy:	**±125,020 sf.****
Total Vacancy	**0.66%**

*** Totals as of Dec. 2023 per NAI The Dunham Group Industrial Market Survey**

Within this study, the competitive industrial market was defined as Cumberland, Falmouth, Freeport, Gorham, Portland, Scarborough, South Portland, Westbrook and Yarmouth. NAI The Dunham Group's survey tallied the total industrial inventory within this area at ±19.04 million sf. We note that NAI The Dunham Group also began reporting on additional Maine industrial submarkets in early 2024, to include Northern York County (Saco, Biddeford and Kennebunk) and the Lewiston/Auburn/Gray submarket.

Using the New England Commercial Property Exchange and CoStar as a source, the NAI The Dunham Group survey concluded an overall vacancy rate and average rental rate per sf. for each community. The following table summarizes their findings.

DIRECT VACANCY SURVEY – AS OF DECEMBER 2023					
Town	**Total Buildings**	**Rentable**	**Available SF**	**Direct Vacancy**	**Avg. Lease Rate NNN**
Cumberland	9	143,888	0	0.0%	N/A
Falmouth	13	160,896	3,190	2.0%	N/A
Freeport	14	1,530,811	0	0.0%	N/A
Gorham	58	1,388,996	0	0.0%	N/A
Portland	254	7,272,662	99,595	1.4%	N/A
Scarborough	108	2,619,359	8,500	0.3%	N/A
South Portland	58	2,954,968	7,700	0.3%	N/A

Westbrook	71	2,757,305	30,400	1.1%	N/A
Yarmouth	11	280,813	0	0.0%	N/A
Totals	**598**	**19,041,430**	**125,020**	**0.66%**	**$9.21/SF**

Evidenced by the survey, all Greater Portland markets are experiencing record low vacancy rates. The industrial parks that are populated by modern functional industrial buildings have the lowest vacancy rates while the older parks and clusters have the highest. Spaces smaller than 10,000 sf. continue to remain in very high demand.

Although the survey provides good insight into the overall market, as previously noted the results can often be skewed by a single large property being vacated. It is also recognized that the quoted vacancy rates within the survey are calculated based upon the available for lease inventory noted in NECPE, which does not include every vacant space in the market.

Notable Industrial Sales Transactions - 2023

Capital Properties, LLC purchased this 152,757 SF portfolio from K&R Realty, LLC for $14,550,000, to include 392-420 Warren Avenue in Portland, 80 Kittyhawk Avenue in Auburn, and 35 Godsoe Road in Bangor

PH Warren Avenue, LLC purchased this 40,800 SF portfolio at 470 Riverside Street in Portland from Crossways Park, LLC for $4,750,000.

American Steel and Aluminum, LLC purchased this 50,920 SF building on 11.43 acres at 75 Spring Hill Road in Saco from CJT Enterprises, LLC for $4,250,000.

As of Year-end 2023 there was 370,427 sf. of available space. From a national and regional perspective, the Greater Portland Industrial Market is outperforming most other industrial markets.

Multifamily Properties

The Greater Portland multifamily market is comprised of two diverse segments, the intown or urban sector along with the suburban. Most of the urban multifamily market is found within Portland and is comprised of 19th and early 20th century 2-to-10-unit buildings. As a result of the urbanization movement over the past decade, and increasing rents, owners have been modernizing units to satisfy tenant expectations. The growing intown population base that is weighted towards younger professionals, has played a key part in the revitalization of the multifamily housing stock. This trend has both positive and negative side effects. On the one hand the existing inventory has benefited from long overdue upgrades and improvements. Conversely, these improvements have pushed rents upward resulting in a shortage of "affordable" units. To slow this dynamic, a citizen's initiative to enact rent control was recently voted upon and approved in the City of Portland. Other Greater Portland communities are dealing with similar rent growth, however, to date none have rent controls in place.

The larger or more suburban projects in Greater Portland, say 20 to 100 units, are a mix of older and semi- modern design-built structures throughout the area. These properties are for the most part typical of the market, many of which were built over 30 years ago. More recently, in keeping with population changes and rent structures, feasibility within multifamily market has been realized. In Greater Portland there are many examples of both intown and suburban new construction apartment complexes.

Notable Multifamily Sales 2016-2023

Address	*Units*	*Sale Price*	*Cap Rate*
63 Danforth St., 67 Danforth St., 71 Danforth St., 71 Danforth St., 71-75 Danforth St., Portland (Portfolio)	*40*	*$6,500,000*	*7.06%*
531-535 Cumberland Ave, Portland	*12*	*$1,900,000*	*6.61%*
80 & 128 Grant Street, Portland	*19*	*$3,350,000*	*6.3%*
11 Grant Street, Portland	*11*	*$1,175,000*	*6.2%*
645 Congress Street, Portland	*56*	*$12,965,000*	*2.7%*
Eastern Prom & Morning St. Portfolio, Portland	*40*	*$7,600,000*	*3.1%*
Robbie-Dusty Rhodes, Windham	*42*	*$9,000,000*	*6.97%*
Highland Commons, So Portland	*42*	*$5,850,000*	*6.8%*
Bayside Village, Portland	*100*	*$20,850,000*	*N/A*
240 Harvard St., Portland	*85*	*$10,775,000*	*8%*
3 Pleasant Ave., Portland	*25*	*$4,300,000*	*5-6%*
493 Cumberland Ave., Portland	*18*	*$1,600,000*	*6.8%*
[illegible]	[illegible]	[illegible]	[illegible]

The multifamily investment market has been extremely active over the past 8 years. Most notably is Portland's intown multi-family market. With the city gaining notoriety, a resurgence in rents and historically low interest rates, the average unit price has doubled since 2015. However, we note that the impact of higher interest rates and limited supply resulted in a decline in the price/unit for 2023.

COMMERCIAL MULTI-FAMILY SALES (5+ UNITS)							
Year	**2017**	**2018**	**2019**	**2020**	**2021**	**2022**	**2023**
Price/Unit	$103,000	$124,000	$144,000	$166,500	$176,000	$185,000	$125,500
Price/SF	$120	$133	$160	$161	$214	$249	$179
Cap Rate	7% - 7.5%	5% - 7.5%	6% - 7%	6%+	6% - 6.5%	6%+	n/a

In keeping with the rising prices that extended into 2023, Portland's apartment rental rates continued to increase significantly over the past several years. However, many market participants have reported that rental rates have begun to stabilize. The following table cites the average rental rates applicable to the Portland market per the Vitalius Real Estate survey published for the 2023 MEREDA conference in January 2023. Similar rental data for year-end 2023 was not published by the firm as of early 2024.

PORTLAND AVERAGE RENTAL RATES – YEAR-END 2022			
	1-Bedroom	**2-Bedroom**	**3-Bedroom**
House Choice Vouchers (Section 8)	$1,592	$2,044	$2,578
Existing Market Rate	$1,200-1,500	$1,600-2,000	
New Construction Market	$1,500-$2,200	$2,000-$2,800	

Over the past ±20 years numerous Portland peninsula apartment buildings have been converted to condominium ownership. As a result, the City of Portland took an aggressive posture and established a goal in April 2002 to create ±4,267 units during the following 10 years. The purpose of this policy was to ensure an adequate supply of housing to meet the needs, preferences, and financial capabilities of all Portland households. The city also established a target of maintaining Portland's proportion of subsidized units at 20% of the housing stock. To promote these goals the city created an R-7 Overlay Zone, which allows for a higher density of units per sf. of land area. In addition, new commercial projects must create affordable housing units as an adjunct to any proposed development. Per a 2014 study completed by the Greater Portland Council of Governments (GPCOG), over 2,000 housing units have been permitted in the city since 2002 for the construction of apartments, condominiums and single-family homes.
The 2014 GPCOG findings suggest that "affordable or workforce" housing units (not to be confused with subsidized units) in Portland continue to be under supplied. By example, 62% of Portland households earn less than the county's median income, including 38% of the homeowners and 81% of renters. The study found that from 2010 through 2014, 1,130 housing units were permitted and/or built in Portland, including apartments, condominiums and single-family dwellings. Just 29% of these units were offered at a rent or sales price affordable to households earning the median area income.

Over the past decade city planners and leaders have adopted minimum standards which require all new and proposed developments to include some affordable units. A recent citizen's initiative that was voted upon and approved requires an increase to inclusionary housing standards, so that 25% (no longer 10%) of units in new projects will be affordable to people earning up to 80% of Area Median Income, which in Portland is $111,700 a year for a family of four. It is unclear at this point if the recent new construction trend will be able to continue under this level of inclusion.

Portland's Rent Control, effective as of January 1, 2021, limits how often and to what amount rents can be increased. Some of the key measures are, new tenancy can experience a 5% increase over the prior rent, existing tenants are limited to an annual increase that is tied to the Boston CPI index. Exceptions

can be applied for via a voluntary board, however at no time can a rent increase be more than 10% in any one year. Like the inclusionary requirements noted above, it is too early to know how this rental control measure will impact the market. Many believe it will likely result in denigration of the existing housing stock, an increase in condominium conversions and an overall reduction in rental units and less affordable housing. A lawsuit by Portland area landlords challenging the legal standing of the measure was filed in January, however a Superior Court justice upheld the new ordinance, finding it clear and fair.

The city continues to promote sound residential development within Portland's urban Peninsula neighborhoods. There are several large projects that are either slated to begin construction, being developed or have recently been completed. Although these recent and ongoing developments speak to the demand for rental units in Portland's urban center and the overall strength of the market segment, it is somewhat unclear as to exactly how the 2020 referendums will impact new development on a longer-term basis.

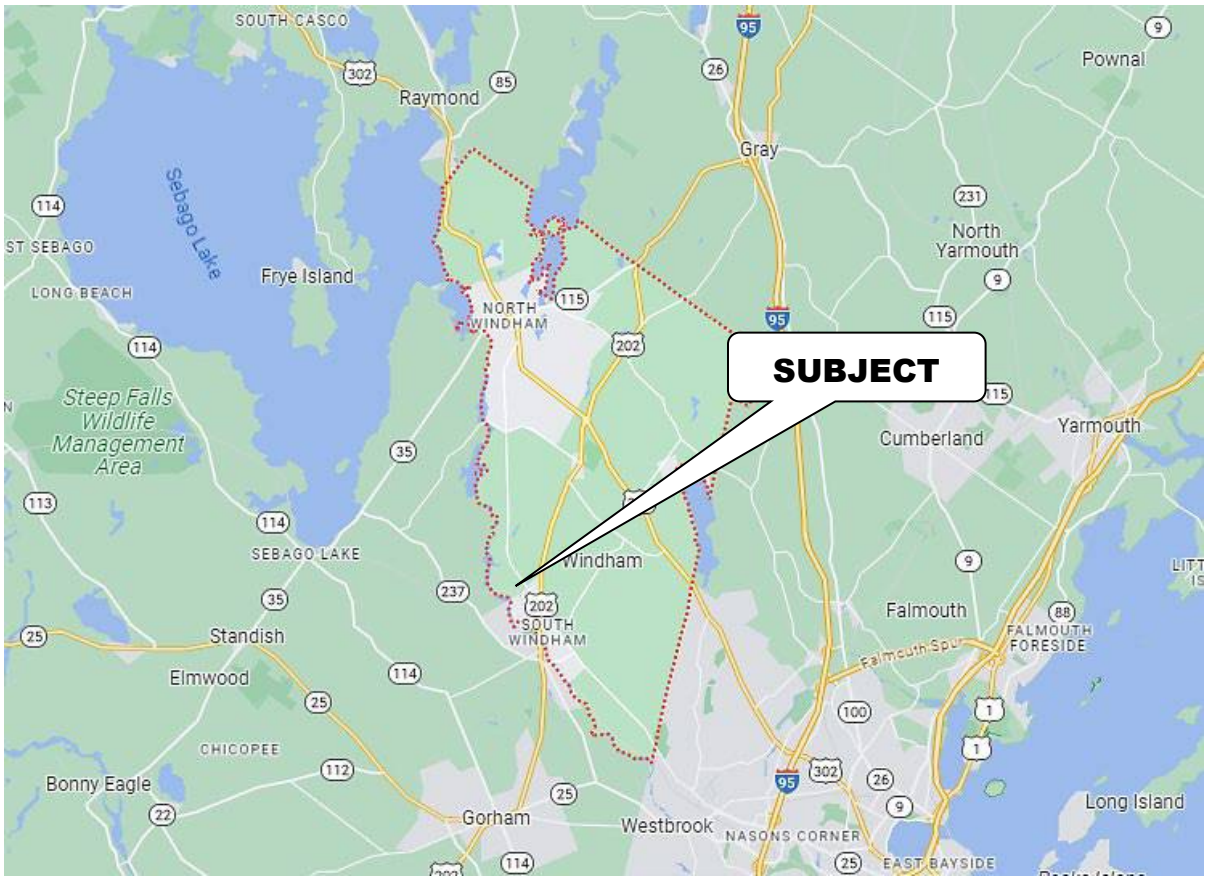
CONCLUSION

Greater Portland is the economic engine that drives the state of Maine. The region's coastal location, amenities and educated workforce led to its development as the state's financial and retail center. Despite COVID-19, this status is not expected to change.

To date and throughout the COVID-19 pandemic, there has been continued and ample demand to absorb well located and well performing properties. The real estate market in Southern Maine has thus far outperformed many areas of the country. Local lenders have also continued to lead in supporting purchase and refinancing activity in the area. These institutions appear to have the capacity and motivation to fund acquisitions of commercial and residential properties for qualified borrowers.

TOWN OF WINDHAM DESCRIPTION AND ANALYSIS

The town of Windham is a suburban community located ±10 miles northeast of Portland. With 56 square miles, the town ranks as the largest community, in regard to land area, of the greater Portland region. Windham is bordered to the north by Raymond and Gray, to the east by Falmouth with the City of Westbrook to the south and by the communities of Gorham and Standish to the west. A popular recreational area with eight lakes and ponds has given Windham the title of "The Gateway to the Lakes Region." Among the major attractions to Windham is its proximity to the state's second largest and the most easily accessible lake to the area's population centers. Sebago Lake covers 46 square miles and is situated near one of the state's major arterials, US Route 302. US Route 302 is also known locally as Roosevelt Trail.



The Town of Windham is governed by a council/manager type system, employs a full time police service, a fire department with four fire stations, two of which are manned 24 hours a day, and various public parks/ recreational areas. The school system consists of two elementary schools, one junior high school and one high school. Windham is known to have a well-regarded infrastructure and has recently established an updated zoning ordinance to effectively control and regulate growth.

Three major routes of travel intersect in North Windham; State Route 35 from the west, State Route 115 from the north and US Route 302 (one of the most heavily traveled roads in Maine, connecting North Windham and Portland) from the east, all merge in the center of this commercial district.

Because of its proximity to the state's largest city, Portland, and its recreational appeal, Windham has experienced growth in both residential and commercial development. This population growth has kept pressure on housing supply and town services. Windham currently had a population of ±18,899 residents according to the 2020 Census, an increase of 1,898 or 11.16% over 2010. With this population of 18,899 Windham is now the 13th most populous community in the state.

GREATER PORTLAND POPULATION TRENDS, US CENSUS					
Community	**1980**	**1990**	**2000**	**2010**	**2020**
Windham	11,282	13,020	14,904	17,001	18,899
Change	*NA*	*15.40%*	*14.50%*	*14.10%*	*11.16%*
Gorham	10,101	11,856	14,141	16,381	18,336
Change	*NA*	*17.40%*	*19.30%*	*15.80%*	*11.93%*
Standish	5,946	7,678	9,285	9,874	10,244
Change	*NA*	*29.10%*	*20.90%*	*6.30%*	*3.75%*
Westbrook	14,976	16,121	16,142	17,494	20,400
Change	*NA*	*7.70%*	*0.10%*	*8.40%*	*16.61%*

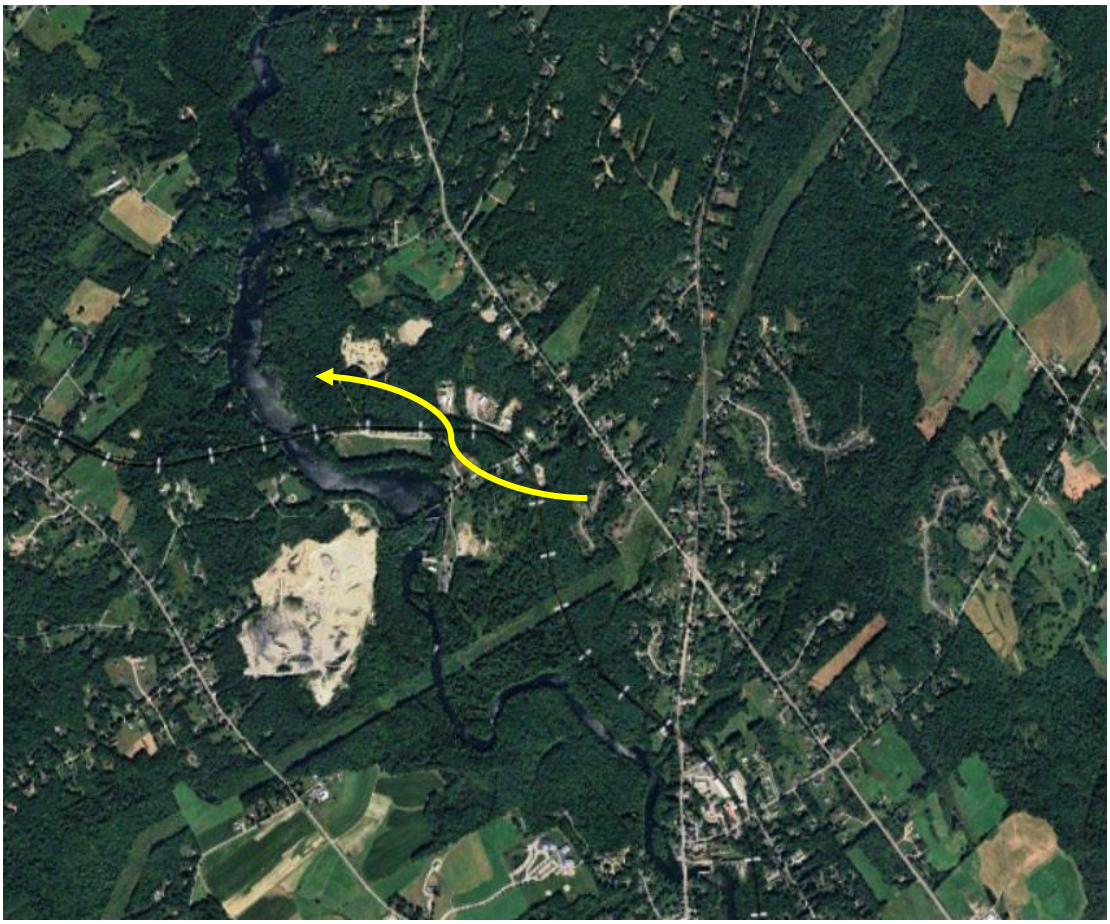
Within the town of Windham, the North Windham area is the most heavily developed and has a growing commercial district which serves the communities of the Greater Sebago Lake Region. These communities consist of Windham, Standish, Raymond, Casco, Naples, Sebago and Gray. This commercial area consists of two large shopping malls, five office/retail strip centers, a Walmart Supercenter, a Lowe's, a Home Depot, a Walgreens, a business park, three car dealerships and many local and national food chains. In recent years, this area of Route 302 has undergone a dramatic facelift, with a major street widening and relocation of many businesses. The anticipated growth of this commercial area should increase employment and commercial property values in the area.

North Windham's regional commercial district is primarily located along the US Route 302 /Roosevelt Trail corridor. This area is a mix of local and regional interest businesses of fast food franchises, retail strip centers with large anchor tenants, banks, professional offices and traveler services. Development has concentrated from the intersection of Route 302 and River Road on the east to White's Bridge Road on the west. Inventory is typically modern wood and steel frame with few converted residential structures. To accommodate the area's heavy traffic load US Route 302 has been upgraded to four lanes with a center turning lane. Plans for alleviating the still burgeoning traffic and congestion, especially in the summer months, with internal roadways providing alternative access to the large retail centers from side roads, are taking place. The quasi-public North Windham Moves has recently noted a plan to connect Route 302 with Route 115 via a bypass. However, this proposal appears to be in its infancy with many hurdles to face before implementation could take place.

The most centrally located commercial area is dominated by national retail and local service establishments: Wal-Mart, McDonalds, KFC, Burger King, Applebee's, Planet Fitness, Hannaford, Shaw's, VIP, Lowes and Home Depot. Based upon an expanding economy and dynamics of the area, the North Windham area is expected to continue to experience moderate growth in all sectors of the market.

NEIGHBORHOOD DESCRIPTION AND ANALYSIS

The subject is found at the periphery of the South Windham neighborhood. The immediate area includes a variety uses that range from light industrial to residential along with other vacant land parcels. Just to the east, and the immediate area's primary means of access, is the River Rd. Please note the area west of the Presumpscot River is the adjoining town of Gorham.



Neighborhood location map

The neighborhood's land use pattern is part dictated by the area's land use regulations, and its zoning. These regulations were in part developed by local historic land use, uses in place prior to the 1970's, and natural resources available, the gravel pits and farmland noted in the GIS mapping above.

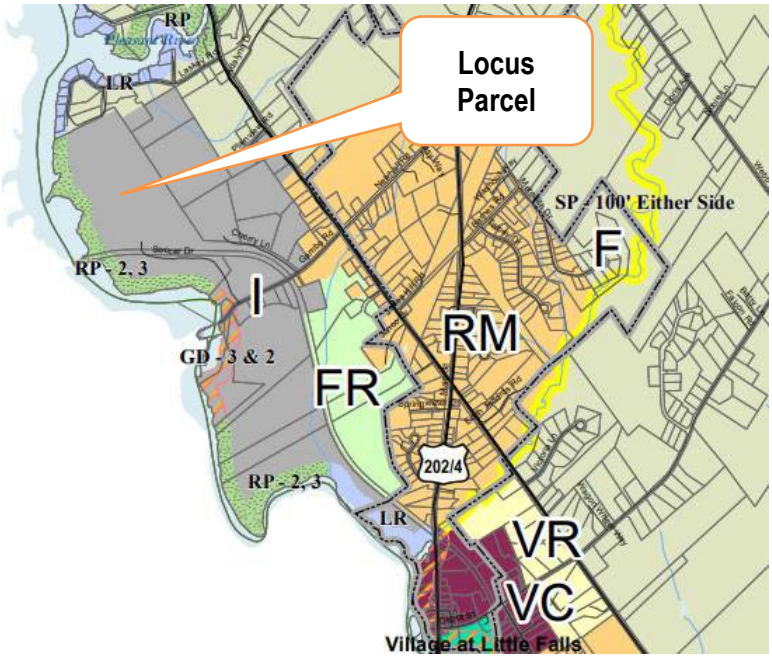
As can be noted in the following Land Use Restrictions section of this report, the area east and south of the subject is zoned Industrial-I, to the north is an area zoned Farm-F (as is the area east of the Industrial zone). The area surrounding the intersection of River Rd and Rte 202 is zoned Residential Medium-RM with a modest size area zoned Farm Residential located between the Industrial and RM zones. The Presumpscot River to the west provides a natural barrier and the area adjacent to the river now has protective Shoreland zoning.

From my inspection of the subject neighborhood and review of GIS satellite views of the neighborhood it's note that modest size light industrial uses are predominant along Cherry Lane. There are some additional commercial uses along the Gambo Rd which intermix with historic residences. Soccer Drive, in addition to providing access to the subject property, is also used to access the recreational fields now owned by the Town of Windham. The historic rail line abutting the subject to the south is no longer active. The rails are still in place, but the right of way is partially paved and now used recreationally. Parking for these recreational activities has the potential to negatively impact the subject's ingress and egress.

PUBLIC AND PRIVATE LAND USE RESTRICTIONS

PUBLIC RESTRICTIONS, INCLUDING ZONING

Land use regulation in this location is primarily governed at the municipal level, i.e., by the Town of Windham. The Maine Department of Environmental Protection (DEP) reviews large scale projects and the Maine State Plumbing Code must be adhered to (pertinent when onsite water and waste disposal sources must be utilized). The U.S. Army Corps of Engineers and Maine DEP potentially have jurisdiction, particularly if significant wetlands are to be disturbed. Please see the final statement regarding other possible state restrictions.



The subject property is located in the Town of Windham's Industrial zoning district and is additionally impacted by state mandated Shoreland zoning. In this instance having its riverside land area being associated with Shoreland zoning Resource Protection 2 and 3 overlays.

As described in the town's Land Use ordinance: The intent of this district is to provide districts within the Town of Windham for manufacturing, processing, treatment, research, warehousing, storage and distribution.

Below is a brief synopsis of the allowable uses and space and bulk requirements which is then followed by information regarding the Shoreland overlay. Excerpts from the Town's Land Use Ordinance regarding these districts are found in the appendix of this report. Please be aware that additional restrictions and requirements may be applicable depending upon the exact nature of the property's development.

Permitted Uses

A relatively wide array of uses are "permitted" in the C-1 District, they include:

Adult business establishment; Agriculture; Bank; Bed-and-breakfast inn; Building, accessory; Business and professional office; Child-care facility; Child care, family home; Club; Convention center; Drive-through facility; Dwelling, single-family detached; Dwelling, two-family; Dwelling, multifamily; Dwelling, mixed-use; Fitness center; Forestry; Funeral home; Home occupation 1 & 2; Hotel; Housing for older persons; Medical marijuana registered caregiver and as home occupation; Medical office; Motel; Public building; Public utility facility; Recreation facility, indoor and outdoor; Research laboratory; Restaurant; Retail sales; Retail sales, convenience; Retail sales, nursery; Retail sales, outdoor; Service business, personal; Solar energy systems of various nature (see ordinance); Theater; Use, accessory; Wireless telecommunications tower and facility

Additional uses may be allowed as a Conditional Use in accordance with Section 516 off the Land Use Ordinance.

Space & Bulk Requirements

Minimum Lot Size	20,000
Minimum Road Frontage	100' Buffers per Article 5

Minimum Front Yard Setback	40'
Minimum Side Yard Setback	25' or 50% of building height
Minimum Rear Yard Setback	25' or 50% of building height
Maximum Height	35’
Maximum Building Coverage	50%
Maximum Impervious Area	75%

Pertinent pages regarding the Industrial-I District of the town's zoning ordinance can be found in the Appendix.

The Purpose of Windham’s Shoreland Zoning are noted to be as follows: “The purposes of this chapter are to further the maintenance of safe and healthful conditions; to prevent and control water pollution; to protect fish spawning grounds, aquatic life, bird and other wildlife habitat; to protect buildings and lands from flooding and accelerated erosion; to protect archaeological and historic resources; to protect freshwater wetlands; to control building sites, placement of structures and land uses; to conserve shore cover, and visual as well as actual points of access to inland waters; to conserve natural beauty and open space; and to anticipate and respond to the impacts of development in shoreland areas. Due to the complex nature of this chapter, property owners with lots or portions of lots within a shoreland zone are advised to check with the Windham Code Enforcement Department for assistance prior to cutting timber, building any structures, disturbing land or changing the land use within a shoreland zone”.

The area within ±250’ of the Presumpscot River falls within the Resource Protection sub-zone. Development within this zone will be highly scrutinized and uses, other than those absolutely necessary, can be subject to restrictions. It is noted that the adjacent recreational fields, having the same Shoreland zoning, were apparently cleared previously for agricultural use. This use appears to have predated current Shoreland zoning. Again, pertinent excerpts are found in the appendix and the reader should be aware that additional restrictions and requirements may be applicable. Information found in the appendix is not reflective of the ordinance as a whole.

PRIVATE LEGAL RESTRICTIONS

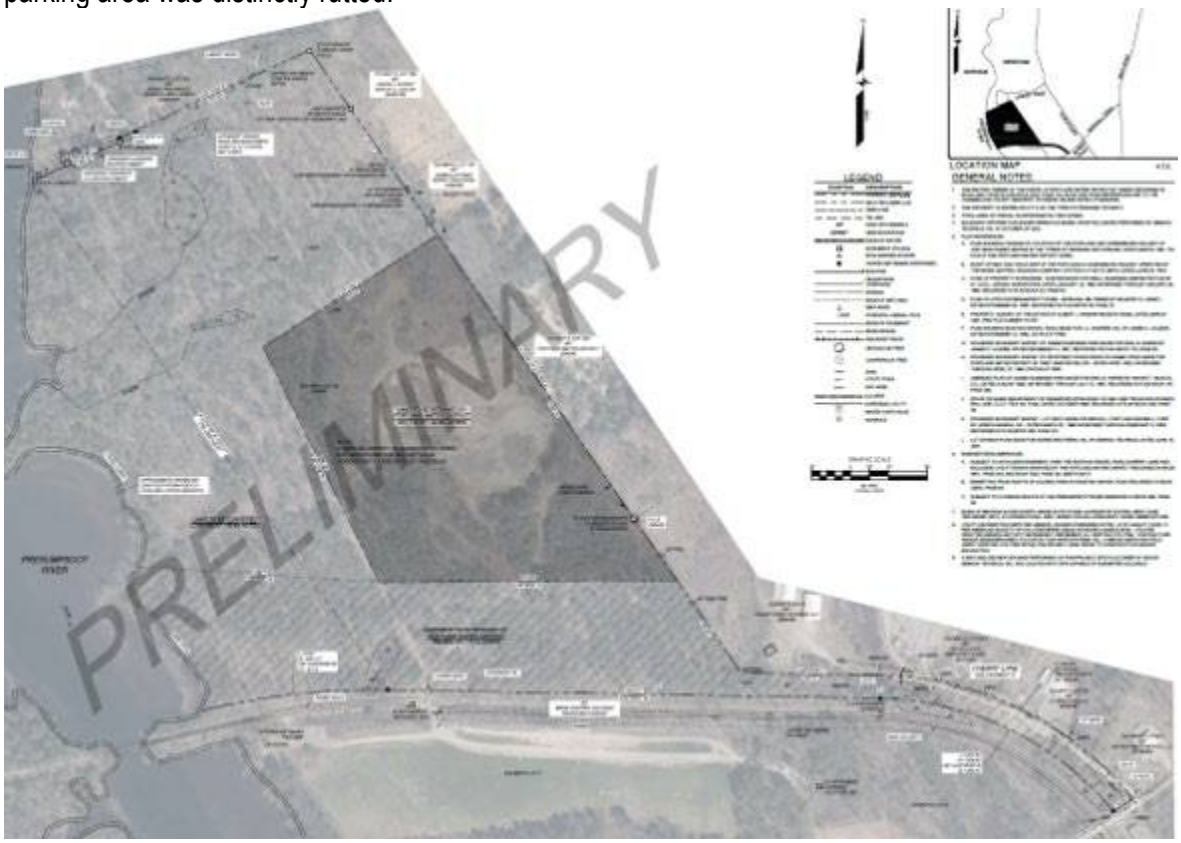
The subject property does not appear to be subject to private legal restrictions. Please note this does not include diminished property rights such as right of ways or easements (which are addressed in this report’s following section).

PROPERTY DESCRIPTION

The subject property is to consist of a ±50.5-acre vacant plot of land which can be accessed via Cherry Lane or Soccer Drive. A ±17.7-acre area of this ±50.5 acres will have an easement restricting use to improvements such as roads, driveways, parking lots and utilities would be permitted, no structures are to be allowed. A draft copy of the easement is found in the appendix.

The subject is being divided from a larger lot that will be retained by the current owner/ client Portland Water District. The retained lot is noted on the plan below to be ±19.08 acres and thus the two lots together total ±69.58 acres. As this is a proposed division, GIS mapping from the town still depicts the property as a single entity.

The retained land includes a historic gravel pit that does not appear to have seen recent excavation. It currently appears to be used for various purposes associated with the Water District's water lines. Access to the retained Water District land is presumed to continue over Soccer Drive and the existing gravel drive. As depicted on the plan below, this drive is almost split by the proposed lot line. Please note that Soccer drive is currently shared with the recreational users of the fields and adjacent trail. Substantial parking is provided adjacent to the ROW. At the time of inspection both the parking area and, to a somewhat lesser degree, a travel lane apparently associated with the access drive, were in fair to poor condition due to a spring like thaw and vehicular travel over these areas. The last ±100' of the parking area was distinctly rutted.



Proposed subject parcel with easements

The second potential means of access to the property is via Cherry Lane. This private gravel way extends to Gambo Road, a paved public way. From the subject site plan and the town's tax maps it appears the underlying ownership of this land lies with the subject parcel. The plan also appears to note the existing gravel road meanders off the ROW and onto the abutting property (full survey documentation is necessary to confirm). Assuming a new gravel road base is created to access the non-easement area of the subject parcel, from the beginning of Map 5 Lot 94A, it would need to be ±1,750' to 1,800' long.

Furthermore, a roadway along this neck of land would have to take into consideration the possibility of a Portland Water District pipeline.

Please note that Laskey Rd, along the subject's northeasterly property line, appears to encroach upon the subject lot. The exact area of this encroachment and what rights are involved is unknown at this point in time. Additional survey work appears to be needed for a final determination. If there is an encroachment it does not appear to significantly impact the subject's utility or value. Additionally, Lasky Rd is a private way with the subject property not known to have passage rights over this road.

A review of the parcel's topography was undertaken using the town's GIS mapping which apparently employs state data. An excerpt of the site's contours is found in the appendix. The site can be best characterized as being gradually sloping. However, there are localized areas where slopes are more steeply sloping. This includes an area of the easement near Cherry Lane, an area along the subject's easterly sideline where it meets the most northerly sideline of the ±19.08 acre outparcel and also areas along the Presumpscot River. These slopes along the river minimize area prone to flooding. GIS mapping of the area indicated a limited section or sections of the subject property to be within the FEMA special flood hazard area. Mapping is found in the appendix. These conditions were largely confirmed during the March 13 site visit.

I next examined medium intensity soils mapping available from Natural Resources Conservation Service, US Dept of Agriculture. A copy of soils mapping for the subject is found in the appendix. Soils associated with the subject property range from poorly to well drained. Predominant soils include; Nicholville, a moderately well drained soil; Lamoine, which is somewhat poorly drained and Scantic, a poorly drained soil that is predominant in the subject's northerly corner. These soil conditions are typical for the area. Please note that due to snow cover, direct observation of the ground was not possible over much of the site at the time of inspection. Drainage characteristics, including the ponding of water, were not readily detectable.

The preceding preliminary survey notes 3 areas of wetland on the subject parcel. The first is found alongside the Maine Central Railroad tracks near Soccer Drive and the surveyor's Tie Line. A very modest size wetland found near the westerly corner of the outparcel and another just north of the second. Also found in this area are 3 potential vernal pools, one on the outparcel near the boundary of the subject lot. A fourth possible pool is located in the wetland area next to the railroad. With no positive vernal pool identification this report assumes there are no significant vernal pools on the site. If one is found on the property it could impact the parcel's market value. Again, due to snow cover, no direct ground observations could be made.

Reviewing National Wetlands Inventory (NWI) of the US Fish and Wildlife Service, mapping of the area indicates no wetlands on the subject property. NWI mapping is found in the appendix.

Vegetative growth on the subject parcel is mixed woodland. There appears to have been a selective timber harvest approximately 15 years ago. Standing timber is of mixed age and type. Please note, other than general notations, there is no specific attempt in this report to measure timber value and no attempt is made to value mineral rights.

Quasi-public electrical power and telecommunication services are available along Cherry Lane and the Gambo Road, none were observed on Soccer Drive. Electrical and telecom would need to be extended ±1,900 ft along Soccer Drive before reaching the subject lot. Neither sewer nor water are readily available to the subject site.

The subject property is considered to be somewhat unique based upon its access, either access being shared with municipal recreational fields, or an extension of Cherry Lane needing to be completed, the lack of electrical power, the substantial easement area between access points and the fully useable area of the subject lot. Additionally, Shoreland zoning and a strip of land along the Presumpscot River is not readily developable due to presumed sensitive environmental conditions. Furthermore, a ±17.7-acre area of the subject property, an area that is located between the access points, is to include an easement where no structures can be constructed, though site improvements are permissible. A copy of the proposed easement language is located in the appendix of the report. A historic easement to the PWD, as noted on various town mapping, extending along Cherry Lane and running just north of the proposed easement, is assumed to be rescinded. Restrictive Shore land zoning is estimated to include ±7.5 acres in total and ±6.8 acres of land that is not subject to the easement. These characteristics will make the use of the property challenging and costly for most potential industrial owners.

SUMMARY OF SITE CHARACTERISTICS	
Land Area	±50.5 acres (see the following easement information)
Road Frontage	±230' on Soccer Drive and ±243' on US Route 302/ Roosevelt Trail
Configuration	Irregular
Access/Visibility	Existing ROW to Gambo Rd via Soccer Dr, shared with recreational fields, Cherry Lane access would need to be extended and possibly an area realigned; limited visibility
Topography/Soil Conditions	Variable terrain increases development cost; soils appear adequate for development though coarse soils can potentially increase site development
Functional Utility	Appears adequate
Utilities	Electrical power and telecom services would need to be extended ±1,900' to reach the subject property along the existing Soccer Dr ROW
Easements/Encroachments	A 17.7 acre ±340' deep easement is located between the access points and the buildable area/ limited encroachments noted in the Laskey Rd area
Flood Zone	A limited area of the subject property along the Presumpscot River is located in a Special Flood Hazard Area per FEMA mapping
Existing Site Improvements	Nominal
Marketability	Average to Fair due to access and easement

HIGHEST & BEST USE ANALYSIS

Prior to the completion of the approaches to value, a determination of the property's highest and best use (or most probable/profitable use) must be completed. The highest and best use conclusion provides the premise from which the property value estimate is derived. The definition of highest and best use as recognized by the Appraisal Institute is: "The reasonably probable use of property that results in the highest value. The four criteria that the highest and best use must meet are legal permissibility, physical possibility, financial feasibility, and maximum productivity." *Source: Appraisal Institute, The Dictionary of Real Estate Appraisal, 7th ed. (Chicago: Appraisal Institute, 2022).*

1.) *Physically Possible: What uses are physically possible on the site?*
2.) *Legally Permissible: What uses are legally permissible under current zoning and deed restrictions on the subject site?*
3.) *Financially Feasible: Which uses produce a positive return on investment?*
4.) *Maximally Productive: Of the financially feasible uses, the use that produces the highest residual land value consistent with the rate of return warranted by the market for that use.*

As previously defined, the highest and best use is that reasonable and probable use which will support the highest present value as of the date of the appraisal. Alternatively, it is the most profitable and likely use to which a property can be put. In order for a use to fit this definition, it must pass all the phases of the analysis, i.e. physically possible, legally permissible, financially feasible use, and it must be maximally productive; the most profitable use amongst the competing alternate uses.

HIGHEST AND BEST USE

The subject property consists of a ±50.5-acre parcel that can be accessed via two right of ways from gambo Road, the nearest public road. Quasi-public electrical power is also available along the Gambo Rd or the private Cherry Lane (one of the two ROW's previously noted). Local governmental restrictions impacting the subject are enacted by the Town of Windham through its land use ordinances. Federal and state regulations regarding wetland and critical biological habitat may also be pertinent. Use of the subject site will be restricted by an easement area that is to be retained by the current owner, Portland Water District, the client. This easement spans the area between the remaining land and the Gambo Road.

The site has no physical restrictions which could not be overcome by modern engineering. The subject's current configuration provides reasonable utility. Developing the property could necessitate site improvements for access, if upgrades to one of the ROW's is planned, or electrical power extended to the site.

Municipal land use regulations restrict the property's development and use. The subject's Industrial zoning district does allow for a relatively wide breadth of uses. Shoreland Zoning's Resource Protection 2 and 3 overlays will reduce the utility of land within 250' of the river. Considering the subject's lot size, easement, zoning restrictions and local land use patterns, it is unlikely a residential use would be developed. However, an array of commercial/ industrial uses are still possible, and targeting uses which are capable taking advantage of the fully buildable area while also utilizing the easement area for yard space could be advantageous to the property's value.

THE APPRAISAL PROCESS

Once the highest and best use of a property has been determined, the appropriate valuation approaches are applied to the subject, each of which forecasts a value estimate. To complete an appraisal the three approaches to value are employed, namely the cost approach, sales comparison approach, and the income capitalization approach. Certain hybrid valuation techniques for specialized properties may also be applicable. The approaches are described below:

Sales Comparison Approach

The sales comparison approach, as the name suggests, compares the sale of similar and comparable properties to the property being appraised to provide an estimate of value. This approach is widely applicable to vacant land valuation, as well as most improved property types for which a market exists. The approach is based upon the economic principle of substitution, that is, the property with the lowest price enjoys the greatest demand. It affirms a competitive marketplace, and relates value to the prevailing market prices, established and exhibited by comparable sales. The specific application and technique is described with the use of the approach. This approach relies upon an active market for the type of property being appraised, for the underlying data.

Cost Approach

The cost approach is applicable to improved properties. In this approach, land value is determined separately via the sales comparison approach or other recognized valuation models. The property improvement's costs are estimated as if new. Depreciation is deducted from cost new to arrive at the current contributory market value of the improvements, which added to land value provide the indication of value. In a broad sense, depreciation is the difference between cost new and value. Depreciation takes three forms:

1.) Physical Depreciation from factors of age, wear and tear, and deferred maintenance;
2.) Functional Obsolescence caused by design, or the use of materials, either in excess or insufficiency; and
3.) Economic Obsolescence, caused by market conditions in the environment surrounding the property, but not the property itself.

The approach is specifically well suited to special purpose properties for which a limited market exists and is generally more reliable when the improvements are newer. The underlying rationale applies when a prospective property purchaser would consider developing a property new, as part of the consideration of alternatively buying an existing property. The approach is applicable only if the property is improved to its highest and best use. Most of the inputs for cost and depreciation are derived from market data using a variety of extraction techniques.

Income Approach

The income approach is applicable to value properties that are either leased for the production of income or operated for the production of income, and therefore appeal to investors. An office building, apartment, or warehouse may be leased to a tenant producing income, or a restaurant, motel/hotel, or convenience store may be operated to produce an income. In this approach, the property is viewed as an investment and its ability to maintain an income stream become the primary criteria. The quantity, quality, and duration of the income stream are primary determinants. While there are a number of specialized valuation models for various property types, they fall primarily into two valuation model categories:

1.) Static valuation models; and
2.) Dynamic valuation models

In a static model, a single current year's income is evaluated and stabilized, then converted to value using the formula:

Value = Income/Rate (V = I/R)

There are a variety of rate development techniques described in the application. The dynamic valuation model, also known as the discounted cash flow technique (DCF), involves forecasting a series of annual incomes less the applicable expenses to produce a series of annual net cash flows. The cash flows are discounted to a present value and added to the discounted assumed future sale of the property (known as the reversion) to produce an indication of value. The DCF models accommodate varying assumed conditions, is especially suited to anticipated irregular cash flows, and is widely used when lease by lease analyzes are required. This is often the preferred approach for income producing properties.

Reconciliation of Value

The type of property appraised, and/or the scope and format of the appraisal assignment dictate which of the valuation approaches are used and are applicable in any given appraisal. If multiple value approaches have been applied, this section evaluates each of the approaches developed to a single valuation conclusion. The appraiser's rationale is summarized and typically is based upon the applicability of the specific approaches to the property and the quality of data available for use in each approach.

LAND VALUATION METHODOLOGY

Land or site value is the base upon which all real estate value estimates are built. There are several techniques that can be used to value land, which are:

1.) Sales Comparison: Sales of similar, vacant parcels are analyzed, compared, and adjusted to provide a value indication for the land being appraised.
2.) Market Extraction: An estimate of the depreciated cost of the improvements is deducted from the total sale price of the property to arrive at the land value.
3.) Allocation: A ratio of site value to property value is extracted from comparable sales in competitive locations and applied to the sale price of the subject property to develop the site value.
4.) Direct Capitalization: Land Residual Technique: The net operating income attributable to the land is capitalized at a market-derived land capitalization rate to provide an estimate of value.
5.) Direct Capitalization: Ground Rent Capitalization: A market-derived capitalization rate is applied to the ground rent of the subject.
6.) Yield Capitalization: Discounted Cash Flow Analysis - Subdivision Development Analysis: Direct and indirect costs and entrepreneurial incentive are deducted from an estimate of the anticipated gross sales price of the finished lots, and the net sales proceeds are discounted to present value at a market-derived rate over the development and absorption period. If entrepreneurial incentive is not deducted as a line-item expense, then the discount rate must reflect the full effect of any profit.

Source: The Appraisal of Real Estate, 13th Edition, Page 363

Specific Application

All valuation approaches were considered for use in the subject's market value opinion. However, the sales comparison approach is considered to be the only applicable valuation model. There are no known leases of similar properties, the income approach is not applicable. There are no improvements to value via a cost approach.

SALES COMPARISON APPROACH

The sales comparison approach is a method in which similar properties which have recently sold or by another mechanism provide an indication of value are compared to the subject property. The sales comparison approach incorporates both the economic concept of value in exchange and the theory of substitution. These theories are based on the supposition that an informed purchaser would pay no more for a property than the cost of acquiring an existing property with the same utility. In an active market, this approach is recognized as reliable due to the fact that knowledgeable, willing buyers and sellers in the marketplace, acting with no undue stimulus, best reflect market values.

In the sales comparison approach, the appraiser collects information on comparable properties in the subject's competitive market segment. When comparable sales are readily available, this means of valuation generally provides a reliable indicator of value. It directly measures the interaction of buyers and sellers in the market.

The reliability of the sales comparison approach is affected by several factors including the availability of comparable sales, the ability to accurately verify sales data, the degree of physical comparability between the comparable and the subject property and the reliability of adjustments for differences between the subject and the comparable sales. Sales data for this report was obtained through the local Multiple Listing Service internet-based data bank, town assessment data/the assessor, Maineland Appraisal Consultants data bank and local real estate brokers.

The units of comparison commonly employed by market participants, regarding raw land sales, are typically value per acre, value per front foot, value per square foot or, if applicable, value per site or unit. For the analysis of this vacant tract of land I have selected the value per acre as the most appropriate unit of comparison.

The reader should be aware there are few sales of similarly zoned parcels which are of similar size, have like restrictions and configuration which also share like physical characteristics, location, access and easement restrictions. Furthermore, there are also few similar listings due to the subject's somewhat atypical attributes.

The following Sales Summary Table includes a relatively wide array of local sales. It notes sales that, though not truly comparable to the subject's specific market, note sales indicating marketability and pricing the varying locations. Included are property sales which have various similarities to the subject. These sales provide insight toward values associated with like zoning and location. I have also attempted to uncover sales with similar development difficulties. Please find the following Sales Summary table.

SALES SUMMARY									
ID/ASSR M&L	**Street**	**Town**	**Closed Date**	**Sales Price**	**Lot Size / Acre**	**Zoning**	**Rd Frnt**	**$/ Acre**	**Comment**
Please note the following lot sizes reflect gross area not buildable area									
M5 L8 Subject	Soccer Dr	Windham	3/13/2025	NA	50.5	I & Shrlnd	ROW	NA	Access limited to grvl ROW, electrical distant, 17.7 ac lmtd by easement, another 6.8 ac by Shoreland zone, most of the land is uplands with gradual slope
Sales data in immediate neighborhood									
M5 L9A-5	***Cherry Ln***	***Windham***	*6/3/2024*	*$210,000*	*14.69*	*I*	*ROW*	***$14,295***	Nearby lot that had 2 ROW access points, ea 250' long, undulating terrain with prior industrl usage, lightly wooded, acquired by abutter
70/ 1-A, Prtl	*55 Gambo Rd*	*Windham*	*1/26/2022*	*$650,000*	*12*	*I & Shrlnd*	*870*	*$54,167*	*Soccer Dr ROW bisects this lot, area west of ROW Shoreland, cleared and level area 2.5 ac, incl NWI wetland & lrgr NRCS poorly drained soils area*
M 41 L 4	*24 Gambo Rd*	*Windham*	*12/10/2020*	*$92,500*	*1.1*	*I*	*102*	*$84,091*	*Building lot fronting on Gambo Rd with power available; relatively narrow; relatively lot that is open to front & wooded at rear, imprvd w/ light indus bldg*
M5 L 3 & 9A-5	*Gambo Rd*	*Windham*	*10/18/2018*	*$395,000*	*42.56*	*I & Shrlnd*	*Multiple segment*	*$9,281*	*Sale incl'd land on both side of Gambo Rd (incl'd M5 L9A-5) and a historic residence that had been used at time for contractor space*
Additional sales data in Windham									
M4 L 7	Highland Cliff Rd	Windham	8/19/2024	$470,820	27.5	F	ROW	$17,121	Lot accessed by lengthy ROW, varied topo- section with moderate slope, no wetland; wooded with some recent harvesting
375	Roosevelt Trail	Windham	6/7/2023	$175,000	4.24	C3	100	$41,274	Flag shaped lot, partially cleared w/ rough drive, near Rt 202 rotary, some poorly drained soils, adeq for lmtd cmmcl or possibly 2 residential lots
920	**Roosevelt Trail**	**Windham**	9/30/2022	$450,000	14.04	C1/C1N	760	**$32,051**	Fronts on high trffc road, lmtd access along Rte 302 due to steep slope & rock, 2nd means of egress off Whites Bridge Rd still challenged, buildable area distant
137	**Roosevelt Trail**	**Windham**	6/23/2021	$599,000	105	C3-FR	143	**$5,705**	Property has 143' frntg on Rte 302 & extensv frntg along priv ROW, 500' drv created to reach main body of lot, varriable slope woodland, lmtd wetlnd @ rear
Sales data from surrounding communities									

12	Nicholas Dr	Standish	11/18/2022	$550,000	82.33	RR	ROW x 2	$6,680	Neighborhd is proximate to Windham, access via 2 ROW of varied characteristics, site includes various areas of wetland, woodland parcel
122	Two Rod Rd	Scarborough	6/9/2022	$750,000	38.5	RF	829	$19,481	Woodland parcel that has varied slope at periphery, central section modest slope, acquired for rugby field(s), had prior subdiv concept plan
0	Huston Rd	Gorham	5/31/2022	$299,900	27.38	RF	50	$10,953	Located outside the village area of So Windham lot is accessed via a 50' x 310' neck of land, varied woodland terrain
243B	Flaggy Mdw Rd	Gorham	4/13/2022	$315,000	39.78	SR & Shrlnd	85	$7,919	Found west of village, lot is bisected by the Little Rvr limiting utility, variable woodland terrain

As previously noted, this sales summary represents a relatively wide breadth of recent land sales found in Windham's industrial/commercial zoning districts. It is considered to represent the general parameters in which the subject's value can be found.

The summary includes recent sales on or just off Cherry Lane or Soccer Drive, which are initially noted. These sales are followed by recent industrial / commercial property sales found throughout the town of Windham that have somewhat similar utility. I've next presented sales from surrounding communities. As previously noted, sales indicating marketability and pricing the varying locations, particularly in the immediate neighborhood, that are not directly comparable but provide indications of more general marketability and value, are also noted in the Summary.

One of the subject characteristics, its access, was concentrated on in developing the Sales summary. It should also be noted that residential uses are allowed in the subject's Industrial zone and that some uses in the rural farm zones, particularly with Conditional Use approval, algin with the subject's allowable uses.

From this broad-based group of sales, I have chosen 3 sales which best reflect or bracket the subject's attributes. Please find the following sales comparison adjustment analysis followed by a narrative description of the adjustment process.

SALES ADJUSTMENT GRID

	Subject	Comparable 1		Comparable 2		Comparable 3	
Property Address	**M5 L 8 Soccer Dr**	**M5 L9A5 Cherry Ln**		**920 Roosevelt Trail**		**137 Roosevelt Trail**	
	Windham	**Windham**		**Windham**		**Windham**	
Sale Price	**NA**	**$210,000**		**$450,000**		**$599,000**	
Sale/Valuation Date	**3/13/2025**	**6/3/2024**		**9/30/2022**		**6/23/2021**	
Size- Acres	**50.5**	**14.69**		**14.04**		**105.0**	
Price / Acre	**NA**	**$14,295**		**$32,051**		**$5,705**	
Transactional Adjustments							
Property Rights Conveyed	Fee Simple	Fee Simple	0%	Fee Simple	0%	Fee Simple	0%
Adjusted Price		$210,000		$450,000		$599,000	
Financing	Assmd, No Specl Finan	Cash	0%	Cash	0%	Cash	0%
Adjusted Price		$210,000		$450,000		$599,000	
Sale Conditions	Assmd Arm's length	Arm's length	0%	Arm's length	0%	Arm's length	0%
Adjusted Price		$210,000		$450,000		$599,000	
Expenditures After Sale	None	None	0%	None	0%	None	0%
Adjusted Price		$210,000		$450,000		$599,000	
Market Conditions	Improving	Improved	4.5%	Improved	15.0%	Improved	22.5%
Adjusted Price		$219,450		$517,500		$733,775	
Adjusted $ / Acre		$14,939		$36,859		$6,988	
Primary Adjustments							
Location	Suburban/ Avg	Suburban/ Avg	Combin'd	Suburban/ Avg-Gd	Combin'd	Suburban/ Avg	Combin'd
Zoning	Industrial & ShoreInd	Industrial	-10%	C1/C1N	-25%	C3-FR	5%
Access/ Rd Frontage	Gravel ROW/ None	Unimprvd 250' ROW	Combin'd	Extensv, lmtd utility	Combin'd	Lmtd pub, extensv priv	Combin'd
Public Utilities	None, Elc @ 1,750+	None, Elec 250	Combin'd	Elec & Wtr	Combin'd	Elec	Combin'd
Config/ Shape	Irregular/ Avg	Somewhat irreg/ Adeq	Combin'd	Irregular/ Avg	Combin'd	Somewhat irreg/ Adeq	Combin'd
Positive/Neg Easements	Neg 17.7 ac easement	None	-35%	None	-40%	None	-35%
Site Characteristics & Improvements	Gravel drv to site, mixd soils, modest areas of wetlnd, wdlnd, river frntg	Grvl drv from Rvr Rd, historic clearing, varied topo & soils lmtd wetland	5%	Partial grvl drv, timber harvest, includes steep slope, v rocky soils	10%	No drv, timber harvest, sloping topo, gen adeq soils, no imprv	0%
Economies of Scale	50.5	14.69	-15%	14.04	-15%	105.0	15%
Approvals/ Studies	Survey and wetland	None	4%	Survey and wetland	0%	Survey and wetland	0%
Additional Features	None	None	0%	None	0%	None	0%
Total			-51%		-70%		-15%
Final Adjusted Price		**$7,320**		**$11,058**		**$5,940**	

The preceding comparables have been chosen primarily due to their locations, land use restrictions, access and physical characteristics which, in various ways, are similar to or, in conjunction with the other sales, bracket the subject's attributes. Primary factors are the just noted location, zoning, access, physical characteristics/ overall functionality, and the timeliness of their sales date. Consideration, or adjustments, for transactional differences, differing property rights, financing concessions, conditions of sale, expenditures after sale, and market conditions are noted first. Then differences in location, zoning, utilities available, physical attributes, economies of scale and any additional factors are considered. This grid utilizes a value per acre basis for analyzing these comparables, this value is then applied to the subject property's acreage to provide an indicated value of the property as a whole.

Transactional Adjustments

Property Rights Conveyed

Each of these vacant land sales is a transfer of the fee simple interest. The subject is also assumed to sell with its fee simple property rights. No adjustment is indicated for property rights.

Financing Concessions / Sales Conditions

The comparables are indicated to have cash sales with no seller concessions. No adjustments are indicated.

Expenditures After Sale

No adjustments are appropriate for these comparables as they relate to the subject. All sales conditions and prices reflect the as-is at the time of sales.

Market Conditions

The subject's market segment, and market conditions for commercial property in general, has been experiencing modest improvements. As noted in the Area and Town of Windham Description and Analysis there are ongoing economic improvements in the region. In this analysis, the comparables are adjusted 6% per annum or 1.5% for every 3-month/ quarterly time.

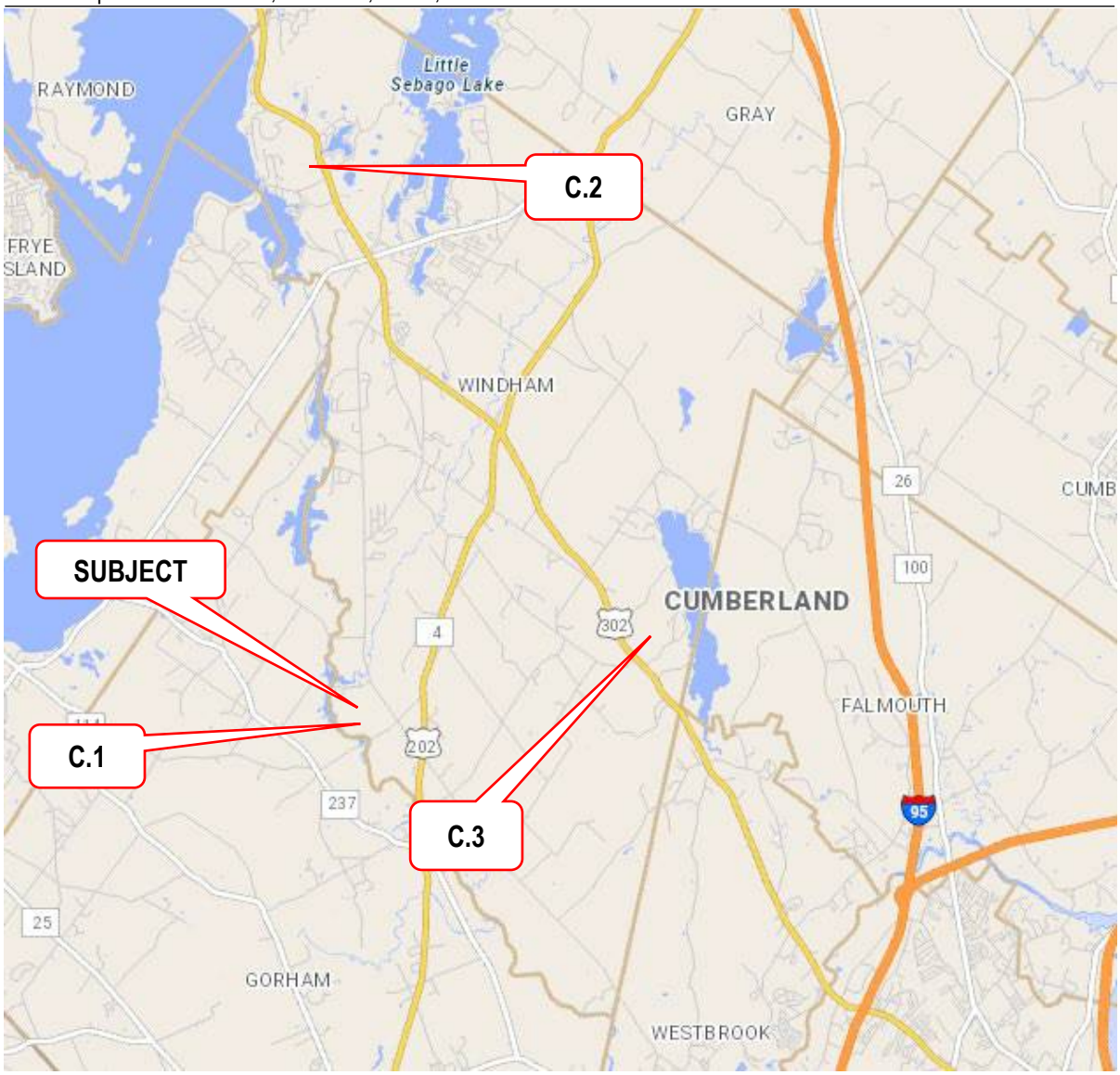
Real Property Adjustments

Location and Zoning

Please note that due to the interdependent nature of these property characteristics, though independently stated, are combined into a single adjustment.

As previously noted, the primary comparables are all found within the town of Windham. Comp 1 is one lot from the subject and has a like location but is not impacted by Shoreland zoning restrictions, thus the negative adjustment. The 920 Roosevelt Trail property is located at the northern periphery of North Windham's commercial district. The lot is noted to have ±760 ft frontage on the well-traveled Roosevelt Trl and ±100 on Whites Bridge Rd. Though this location has strong demand, the steep and rocky terrain limits the feasibility of substantial construction along this stretch of road. Overall, a -25% adjustment is appropriate. Comparable 3 has limited visibility on Roosevelt Trail and its zoning is more restrictive, a 5% adjustment is appropriate.

Please find the following Sales Location Map.



Sales Location Map

Access, Public Road Frontage, Utilities and Configuration/ Shape and Easements

Site Improvements, Characteristics and Lot Configuration/ Shape are commonly interrelated attributes and a single adjustment for the three characteristics is presented.

As noted on the Sales Grid, Comparable 1 is accessed via a ROW and will require a new drive and electrical extension. Its shape is also somewhat irregular and there is no negative easement ±35% of the property. The subject is also accessed via a ROW, one that is longer but where a gravel drive is in place. Please note Comp 1's ROW will also access a smaller area. Its negative easement, though substantial in size and located between the nearest paved road and the remaining fully useable area, does allow for some use and utility. Overall, the conditions associated with the subject property, in comparison to Comp 1 are superior to the subject's and a -35% adjustment provided.

As previously noted, Comp 2 has a lengthy amount of frontage but due to terrain along this frontage, its use would come at a very substantial cost, and it was reported to be unfeasible to develop at this point in time. Though most likely its point of access would be off the Whites Bridge frontage the lot in this area width adjacent to the road is relatively narrow, a primary building site is likely to be ±350' of the road.

The lot is also irregularly shaped and the terrain limiting in a manner similar to the subject's easement (a direct adjustment is provided in the following category). Overall, a -40% adjustment is appropriate.

Comp 3's public road frontage is also limited, and the main body of the lot was not accessible until a 500' drive was created. This means of access proved to be better than using the private ROW. Electricity is found along the road. There are no negative easements associated with this property. Overall, a -35% adjustment is appropriate.

Information specific to each of these comparable properties is in the Appendix section of this report.

Site Characteristics, Improvements

An area of Comparable 1 was cleared several decades earlier while the remaining land is sloped. An embankment separates the two areas. A portion of the cleared area shows ponding at times and an adjacent area is categorized on NWI mapping as being wetland. These characteristics are slightly inferior to the subjects and a 5% adjustment provided to this sale. Comp 2 has a gravel drive extending towards the main body of the site. However, this drive originates on the adjacent site and is not suitable for access at the moment. The access area is moderately sloping and is negatively impacted by areas of moderate to steep slope and the area being prone to large rocks and boulders. This property shows signs of a recent timber harvest. Considering these characteristics, a 10% adjustment is appropriate. Comp 3 did not have an access drive other than what may have been created during a recent timber harvest. The terrain has gradual slopes with wetland to the very rear. Overall, this site is comparable to the subjects.

Please note that neither the subject nor the comparables are known to include *significant* vernal pools even if there are less restrictive common vernal pools. Please see the extraordinary assumptions regarding this subject.

The subject's river frontage, though desirable in some residential uses, does not contribute significantly to the subject's desirability for commercial/ industrial uses. Restrictions associated with Shoreland zoning have previously been addressed.

Economies of Scale (Comparative Lot Size)

There is typically an inverse relationship between parcel size and sale price expressed on a per acre basis. With all else equal, it is typical for larger parcels to sell for less per acre than smaller parcels, and conversely, smaller parcels will sell for more per acre.

The subject's 50.5 acres are considered to be the base size. Comparbles 1 and 2 are sufficiently smaller that limited Economies of Scale adjustments are appropriate. Comp 3 is substantially larger, a positive adjustment indicated.

Regulatory Approvals/Professional Studies

Neither the subject nor the comparables included regulatory approvals for a specific use when transferred. Survey work and wetland studies were noted for comps 2 and 3. Comp 1 lacked this information, a 4% adjustment provided.

Additional Features

Neither the subject nor comparable had additional characteristics that substantially impacted value.

Please note that information specific to each of these comparable properties is in the Appendix section of this report.

RECONCILIATION

After a thorough search for recent sales, pending sales and competitive offerings I have identified the three most appropriate comparable properties. All Comparables are closed arm's length sales of substantial size vacant land parcels found in Windham. Considering all known differences between the subject and the comparables, then providing applicable adjustments, the following value indicators are noted:

COMPARABLE SALES VALUE INDICATORS - AS ADJUSTED -		
Comp #1	**Comp #2**	**Comp #3**
M5 L9A5 Cherry Ln	**920 Roosevelt Trail**	**137 Roosevelt Trail**
Windham	**Windham**	**Windham**
Adjusted or Indicated Values Per Acre		
$7,320	**$11,058**	**$5,940**

All of the comparables share various likenesses with the subject but also have attributes that are dissimilar. These sales are all relatively large parcels that are located in Windham. Like the subject, these Comparables have access issues. Comparable 1 is found in the subject's immediate neighborhood while Comps 2 and 3 are found along the Route 302 corridor and have varied zoning, though there is overlap in allowable uses. In addition to having a similar location and zoning, Comp 1 is also the most recent sale. Considering the preceding factors, providing greatest weight to Comparable 1, I have chosen an applicable indicator of $7,500/acre.

An indication of value is calculated by multiplying its estimated size of ±50.5 acres by the per acre indicator, in this case $7,500/acre as shown in the following table:

Market Value Calculation

Sales Comparison Approach

$7,500	**x**	**50.50**	**Acres**	**=**	**$378,750**

When rounded to the nearest $5,000, a final market value opinion of $380,000 is concluded.

Based upon the data presented, and the prior analysis of this information via a Sales Comparison Approach, it is my opinion that the fee simple interest of subject property has a value of $380,000 as of March 13, 2025.

MARKET VALUE INDICATOR
VIA SALES COMPARISON APPROACH
AS OF MARCH 13, 2025
$380,000
THREE HUNDRED EIGHTY THOUSAND DOLLARS

FINAL RECONCILIATION

A final reconciliation is a process in which all pertinent facts and data which influence the value of the subject property are consolidated into a final value estimate. In this review all the mathematics and information are re-examined to assure accuracy. The strengths and weaknesses inherent in each approach are analyzed to ascertain their appropriateness in reflecting market behavior. Once completed, the appraiser then correlates all the information into a supportive and defensible estimate of value.

The subject property, as further identified in this report, is located in Windham, Maine and consists of a proposed ±50.5-acre plot of vacant land which is currently accessed via Soccer Drive and can potentially be accessed via Cherry Lane. The subject's primary zoning designation, Industrial, allows for a wide breadth of uses. There are ±17.7 acres of land restricted by an easement and the land found along the Presumpscot River, in the town's Shoreland zone, also has significant restrictions. There are limited areas of wetland on the property, and it is assumed there are no significant vernal pools. Natural Resources Conservation Service mapping generally notes adequately drained soil conditions, though there is indicated to be an area of poorly drained soil towards the rear.

Although all three valuation models were considered, the sales comparison approach is noted to be the most accurate and only reliable means of estimating the market value of this vacant land parcel. In estimating the market value of the subject property via the sales comparison approach the following procedures were undertaken:

1.) An extensive search was made to identify property sales which are recently occurring arm's length transfers proximate to the subject and, in-general, offer similar utility;
2.) All information concerning the sale price, terms and motivations behind the transaction were studied, verified and analyzed;
3.) A per unit value indicator, value per acre, for the individual comparables is adjusted for differences based on the subject property's characteristics; and
4.) From the resulting unit prices, I reconciled a unit price of $7,500/acre appropriate to the subject. After considering all applicable information the adjusted value indicator yields a market value opinion of **$380,000**.

After providing due consideration of current market conditions, the locational and physical attributes of the subject and comparables a value estimate of $380,000 is considered appropriate for the subject property. In conclusion and in recognition of the stated purpose of the report, it is my supportable and defensible opinion that the market value of the fee simple interest is as follows:

MARKET VALUE OPINION
AS OF MARCH 13, 2025
$380,000
THREE HUNDRED EIGHTY THOUSAND DOLLARS

Extraordinary Assumptions and/or Hypothetical Conditions:

1) This valuation and description of the subject lot is based upon a preliminary plan for the ±50.5-acre parcel as depicted by Sebago Technics, a copy is provided in this report. This report assumes the lot will be devised as reflected by this plan;
2) Due to snow cover, undulating terrain and the subject's tree growth, not all areas of the lot were directly viewed, this report assumes no hidden adverse conditions;
3) Please note that the best information readily available has been used in describing the subject's physical characteristics. However, limited onsite professional studies regarding soil types and

drainage characteristics are available. If information differing from that noted in this report is discovered, the property's utility and thus value could also differ;

4) This report assumes no significant vernal pools restrict the use of the subject property;
5) This report does not measure timber value or mineral rights;
6) This report assumes there are no adverse environmental conditions associated with this property.

The user of this appraisal is cautioned, as with any extraordinary assumption or hypothetical condition, if the conditions to the appraisal are not met or they change, it could have a direct impact on the values reported herein.

SEE COMMENTS RELATED TO COVID-19.

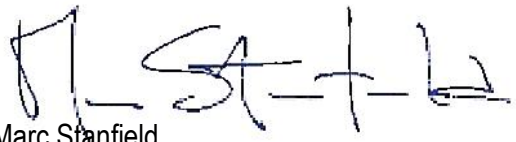
Exposure Time: 6 to 16 months

Personal Property No personal property is included in this valuation.

CERTIFICATION

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

** The statements of fact contained in this report are true and correct.
** The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
** I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
** I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
** My engagement in this assignment was not contingent upon developing or reporting predetermined results.
** My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
** Marc Stanfield made a personal inspection of the property that is the subject of this report.
** No one provided significant real property appraisal assistance to the person(s) signing this certification.
** 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.
** As of the date of this report, Marc Stanfield has completed the Continuing Education Requirements for the State of Maine.



Marc Stanfield
Real Estate Appraiser
Maine Certified General
Appraiser License #CG320

Per USPAP

APPENDIX SECTION

The following items are appended to the body of this report:

DEEDS

ZONING EXHIBITS

PROPERTY EXHIBITS

COMPARABLE SALES DATA SHEETS

CLIENT ENGAGEMENT LETTER

APPRAISER QUALIFICATIONS

DEED

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IRS 2.1% 35

KNOW ALL MEN BY THESE PRESENTS, that ATLAS POWDER COMPANY, a corporation organized and existing under the laws of the State of Delaware and located at Wilmington in the County of Newcastle and State of Delaware, in consideration of One Dollar ($1.00) and other valuable considerations paid by PORTLAND WATER DISTRICT, a corporation organized and existing under the laws of the State of Maine and located at Portland in the County of Cumberland and State of Maine, the receipt whereof it does hereby acknowledge, does hereby give, grant, bargain, sell and convey unto the said PORTLAND WATER DISTRICT, its successors and assigns forever the following described property:

Atlas Powder Co

to

Portland Water District

War

A certain lot or parcel of land situated in Windham in said County of Cumberland and State of Maine Westerly of the River Road, so-called, and Northerly of the Gambo Road, so-called, being the first parcel of land conveyed to the Grantor by E. I. duPont deNemours Powder Company by warranty deed dated February 17, 1914, recorded in Cumberland County Registry of Deeds in Book 938, Page 80, said parcel being bounded and described in said deed as follows:

"Beginning at a stone being the Southwest corner of M. Mayberry property; thence N. 18° 35' W. 1,303 feet to a stone being the corner of property formerly owned by Charles Walker, now by the Party of the First Part; thence N. 18° 35' W. 553 feet to a stone being the corner of lands of O. Walker heirs, formerly Charles Walker; thence S. 81° 12' W. 800 feet to red oak; thence along same course 170 feet to stone near edge of Presumpscot River; thence on the same course 300 feet to center of Presumpscot River; thence following center of Presumpscot River or the line between Windham and Gorham to a point North of an island; thence N. 55° 35' E.835 feet to a stone; thence N. 18° 35' W. 1,060 feet to point of beginning, containing 111.13 acres, together with use of present road to and from same."

Together with an easement or right of way to be used in common with others for access to the property herein conveyed from said Gambo Road, said easement being more particularly described as the "North Road Right of Way" in an agreement between the Grantor and E. I. duPont deNemours & Company dated May 24, 1946 and recorded in Cumberland County Registry of Deeds in Book 1827, Page 1, and subject to the rights, reservations and restrictions set forth in said agreement.

Excepting, however, from the said tract all flowage rights and the right to flow by maintaining a dam across the Presumpscot River as more fully described in the aforesaid deed from E. I. duPont deNemours Powder Company to the Grantor dated February 17, 1914 and recorded in Cumberland County Registry of Deeds in Book 938, Page 80.

This deed and conveyance is made subject to the right if any, of the public to use for highway purposes, any and all public roads or ways if any, which are now wholly or

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partly on the real estate herein conveyed, or any part thereof, and to all rights and easements heretofore granted therein to any person, municipality or corporation for ways, pipe lines, railroad sidings or spurs, or for telegraph, telephone or traction purposes, or power purposes of any character whatsoever.

TO HAVE AND TO HOLD the aforegranted and bargained premises with all the privileges and appurtenances thereof to the said PORTLAND WATER DISTRICT, its successors and assigns, to its and their use and behoof forever.

AND the said Grantor Corporation does hereby COVENANT with the said Grantee, its successors and assigns, that it is lawfully seized in fee of the premises, that they are free of all incumbrances, except as aforesaid; that it has good right to sell and convey the same to the said Grantee to hold as aforesaid; and that it and its successors, shall and will WARRANT AND DEFEND the same to the said Grantee, its successors and assigns forever, against the lawful claims and demands of all persons, except as aforesaid.

IN WITNESS WHEREOF, the said ATLAS POWDER COMPANY has caused this instrument to be sealed with its corporate seal and signed in its corporate name by Charles C. Gammons, its Vice President, thereunto duly authorized, this 16th day of July in the year one thousand nine hundred and fifty-six.

Signed, Sealed and Delivered in presence of:

ATLAS POWDER COMPANY

By Chas C Gammons
Vice President

Forms OK TJJ

STATE OF DELAWARE

County of Newcastle, SS. July 16, 1956

Then personally appeared the above named Charles C. Gammons, Vice President of said Grantor Corporation as aforesaid, and acknowledged the foregoing instrument to be his free act and deed in his said capacity, and the free act and deed of said corporation

Before me,

R. N. Wagner
Notary Public

R. N. WAGNER, NOTARY PUBLIC APPOINTED JUNE 20, 1955 TERM TWO YEARS DELAWARE

STATE OF MAINE

CUMBERLAND, SS. REGISTRY OF DEEDS

Received at 11 H 40 M A M on JUL 24 1956 and recorded in Book 2304 Page 35

ATTEST

Martha W S Daley Register & Clerk

Small Business Administration to Portland Water District -- Q C

QUITCLAIM DEED

KNOW ALL MEN BY THESE PRESENTS: That SMALL BUSINESS ADMINISTRATION, an Agency duly created and existing under and by virtue of an Act of Congress, and having its principal office in Washington, in the District of Columbia, and a Regional Office at 470 Atlantic Avenue, Boston, County of Suffolk, Commonwealth of Massachusetts, for and in consideration of the sum of TEN ($10,00) DOLLARS, lawful money of the United States, and other valuable considerations, in hand paid by PORTLAND WATER DISTRICT, a corporation duly organized and existing under the laws of the State of Maine, and located at Portland, in Cumberland County and State of Maine, the receipt whereof is hereby acknowledged, does hereby remise, release, bargain, sell and convey, and forever quitclaim unto the said PORTLAND WATER DISTRICT, its successors and assigns, forever,

That certain parcel of land situate in the Town of Windham, County of Cumberland and State of Maine, designated as Parcel 9 on a "Plan of Property in Windham-Gorham, made for Small Business Administration", by H.I. & E.C. Jordan - Surveyors, dated January 19, 1960, to be filed for record herewith, more particularly bounded and described as follows:

(1) Beginning at a stone monument on the westerly side of River Road at the southeasterly corner of the Walker Cemetery lot, said land being formerly owned by L. Hanson;

(2) Thence by the westerly side of said River Road on a course of S. 18° 25' E. 390.75 feet to an iron stake and land now or formerly of Lulie J. Elorette;

(3) Thence by land formerly of Lulie J. Elorette on a course of S. 71° 12' W. 280.2 feet, to an iron stake;

(4) Thence by land formerly of said Elorette on a course of S. 18° 42' E. 466.9 feet to an iron stake;

(5) Thence by land formerly of said Elorette on a course of S. 71° 18' W. 40.00 feet to an iron stake;

(6) Thence by land formerly of said Elorette on a course of S. 18° 42' E. 352.04 feet to an iron stake;

(7) Thence by Parcel 8 on said Plan S. 71° 18' W. 274.54 feet to an iron stake;

(8) Thence by said Parcel 8 on a course of S. 18° 42' E. 354.53 feet to an iron stake in the northerly side line of Gambo Road;

(9) Thence continuing on the same course to the center line of said Gambo Road 24.81 feet;

(10) Thence along the center line of Gambo Road on a course of S. 67° 30' W. 177.97 feet to a point marking an angle in said Road;

(11) Thence along the center line of said Gambo Road on a course of S. 72° 15' W. 180.00 feet to the easterly side line of the right of way formerly of the Portland Ogdensburg Railway;

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(12) Thence in a northwesterly direction along the northeasterly side line of the Portland Ogdensburg Railway right of way to land formerly of Atlas Powder Company;

(13) Thence on a course of N. 13° 41' W. 720 feet, more or less, to a stone monument and land now or formerly of M. Mayberry;

(14) Thence on a course of N. 75° 13' E. 1662.90 feet to the stone monument on the westerly side line of River Road and the point of beginning.

The above courses are magnetic and of the date of 1946.

The above parcel is subject to Gambo Road and the rights of the public therein and thereto.

TO HAVE AND TO HOLD the same, together with all the privileges and appurtenances thereunto belonging to PORTLAND WATER DISTRICT, the said Grantee, its successors and assigns, forever.

And SMALL BUSINESS ADMINISTRATION, Grantor as aforesaid, does hereby covenant with the said PORTLAND WATER DISTRICT, its successors and assigns, that the Grantor will warrant and forever defend the premises to PORTLAND WATER DISTRICT, the said Grantee, its successors and assigns, forever, against the lawful claims and demands of all persons claiming by, through or under the said SMALL BUSINESS ADMINISTRATION.

IN WITNESS WHEREOF, said SMALL BUSINESS ADMINISTRATION has caused these presents to be executed in its name and behalf by EDWARD J. STEWART, Regional Director of its Boston Regional Office, pursuant to the authority published in the Federal Register on September 24, 1959, and contained in 24 F. R. 7713, and its seal to be hereunto affixed this 29th day of January, 1960.

SMALL BUSINESS ADMINISTRATION

By: Edward J. Stewart
Edward J. Stewart-Regional Director
Boston Regional Office

Signed, sealed and delivered in the presence of

Mary Dermon

COMMONWEALTH OF MASSACHUSETTS

Suffolk, ss. Boston, January 29, 1960

Then personally appeared the above-named EDWARD J. STEWART, Regional Director of the Boston Regional Office of SMALL BUSINESS ADMINISTRATION, and acknowledged the foregoing instrument to be his free act and deed, and the free act and deed of SMALL BUSINESS ADMINISTRATION,

Before me,

John G. Murphy
John G. Murphy-Notary Public
My commission expires February 25, 1965

(Notary Seal)

STATE OF MAINE

CUMBERLAND, ss. REGISTRY OF DEEDS

Received at 10 H 6 M a M on FEB 9 1960 and recorded in Book 2524 Page 143

Attest Seward W. Thayer Register

QUITCLAIM DEED WITH COVENANT
(Statutory Short Form)

KNOW ALL BY THESE PRESENTS, that PORTLAND WATER DISTRICT, a quasi-municipal corporation organized and existing under the laws of the State of Maine, with a mailing address of 225 Douglass Street, Portland, Maine 04104-3553, for good and valuable consideration, hereby grants to the TOWN OF WINDHAM, a Maine municipality, having a place of business at 8 School Road, Windham, ME 04062, with Quitclaim Covenants that certain property located in Windham, Cumberland County, Maine, and more fully described on Exhibit A attached hereto and incorporated herein.

Meaning and intending to convey and hereby conveying a portion of the premises conveyed to Portland Water District by virtue of a Warranty Deed from Atlas Powder Company dated July 16, 1956 and recorded in the Cumberland County Registry of Deeds in Book 2304, Page 35.

WITNESS our hand and seal this 10th day of March, 2016.

SIGNED, SEALED AND DELIVERED
IN THE PRESENCE OF:

Donna M. Katsiaficas
Witness

PORTLAND WATER DISTRICT

Ronald Miller
Print Name: Ronald Miller
Its: General Manager

STATE OF MAINE
Cumberland, ss.

March 10, 2016

Then personally appeared the above named Ronald Miller, as General Manager of Portland Water District and acknowledged the foregoing instrument to be his free act and deed and the free act and deed of Portland Water District.

Before me,

Donna M. Katsiaficas
~~Notary Public~~ Attorney-at-Law
Print Name Donna M. Katsiaficas
Commission Expires _____
Affix Notarial Seal Here

Exhibit A

A certain lot or parcel of land, with any improvements thereon, situated in the Town of Windham in the County of Cumberland and State of Maine located westerly of the River Road, so-called, and northerly of the Gambo Road, so-called, and being the first parcel of land conveyed to Atlas Powder Company by E. I. duPont deNemours Powder Company by Warranty Deed dated February 17, 1914, recorded in Cumberland County Registry of Deeds in Book 938, Page 80, said parcel being bounded and described in said deed as follows:

Beginning at a point on the southerly side of the Maine Central Railroad right of way, and the northwesterly corner of land now or formerly of Lawrence J. Keddy as described in a deed recorded in the Cumberland County Registry of Deeds in Book 3661, Page 108 at a No. 5 rebar capped "OEST 2244";

Thence S 17° 48' 16" E, along land of said Keddy, a distance of 235.40 feet to a 6"x8" Granite Stone found 1-1/2" high;

Thence S 57° 38' 00" W, still along land of said Keddy, a distance of 460.91 feet to a 4"x6" Concrete Monument found 4" high at the high water mark of the Presumpscot River;

Thence following the same course a distance of 375 feet, more or less, to the thread of the Presumpscot River;

Thence following the thread of the Presumpscot River a distance of 1,930 feet, more or less, to a point on the southerly sideline of said land of the Maine Central Railroad;

Thence in a northeasterly direction along said Railroad a distance of 350 feet, more or less, to a point being the high water mark of the Presumpscot River, said point having a tie-line of N 55° 53' 08" W a distance of 1652.91from the 4"x6" Concrete Monument found 4" high at the high water mark of the Presumpscot River aforesaid;

Thence still along said Railroad along a curve to the right having a radius of 2,209.51 feet, a chord bearing of S 83° 24' 37" E, an arc distance of 78.53 feet to a No. 5 rebar capped "OEST 2244";

Thence still along said Railroad N 26° 50' 12" W a distance of 39.88 feet to a No. 5 rebar capped "OEST 2244";

Thence still along said Railroad along a curve to the right having a radius of 2,242.51 feet an arc distance of 425.20 feet to a No. 5 rebar capped "OEST 2244";

Thence still along said Railroad S 72° 06'17" E a distance of 1,272.82 feet to the point of beginning.

Reference is herein made to a plan entitled "Standard Boundary Survey Proposed Conveyance Gambo Road, Windham, Maine" dated April 1992 and prepared by OEST Associates, Project No. 797.08.01.

Together with an easement and right of way to be used in common with others for access to the property herein conveyed from said Gambo Road, said easement being more particularly described as the "North Road Right of Way" in an agreement between Atlas Powder Company and E. I. duPont deNemours & Company dated May 24, 1946 and recorded in Cumberland County Registry of Deeds in Book 1827, Page 1, and subject to the rights, reservations and restrictions set forth in said agreement.

Subject to all flowage rights and the right to flow by maintaining a dam across the Presumpscot River as more fully described in the aforesaid deed from E. I. duPont deNemours Powder Company to Atlas Powder Company dated February 17, 1914 and recorded in Cumberland County Registry of Deeds in Book 938, Page 80.

Subject also to the restriction that the Premises conveyed herein be used for recreational purposes and related activities, including but not limited to sports, games, and contests; provided, however, that such use shall not include activities involving motorized vehicles other than those used for maintenance and public safety purposes. The foregoing restriction shall not preclude reasonable motorized access and parking on or over designated driveways and parking areas to facilitate the permitted recreational use of the property. If Grantee or any future owner shall violate or attempt to violate the restriction herein, Grantor, its successors or assigns, may institute and prosecute appropriate proceedings at law or in equity, including the right to injunctive relief, to remedy such violation or attempted violation. In the event of any legal action initiated to enforce this restriction, the prevailing party may recover from the non-prevailing party its costs, including reasonable attorney's fees, incurred as a result of the enforcement action.

Reserving to the Grantor an access easement over an existing gravel road for pedestrian and vehicular ingress and egress to and from Seller's adjacent land.

Received
Recorded Register of Deeds
Mar 11,2016 11:02:43A
Cumberland County
Nancy A. Lane

EASEMENT DEED

OWNERS NAME, a limited liability corporation of Town, Maine ("OWNER") for consideration paid, hereby grants to the **PORTLAND WATER DISTRICT**, a public quasi-municipal Maine corporation of Portland, Maine ("DISTRICT"), with quit-claim covenants an easement on property located in the Town of Windham, Cumberland County, Maine, bounded and described as follows:

"Easement Area Description"

The DISTRICT shall have the following permanent easement rights in the Easement Area described above:

1. the right to install, maintain, replace, operate and remove conduits or pipelines for conveying water, with all necessary fixtures and appurtenances, including electric or other energized control lines; and

2. the right to make connections with the conduits or pipelines on land adjacent to the Easement Area; and

3. the right to install, maintain, replace and remove hydrants, with all necessary fixtures and appurtenances; and

4. the right to trim, cut down, and/or remove bushes, grass, crops, trees or any other vegetation, to such extent as is necessary for any of these purposes in the sole judgment of the DISTRICT; and

5. the right to change the existing surface grade of the Easement Area as is reasonably necessary for any of these purposes; and

6. the right to enter on the Easement Area with persons and machinery, at any and all times for any of these purposes.

OWNER reserves the use and enjoyment of the Easement Area for any purpose that does not interfere with the use of the Easement Area by the DISTRICT for its own purposes; provided that none of the following improvements may be made by OWNER in the Easement Area:

1. No buildings or any other permanent structures are allowed in the Easement Area, with the exception of pavement and utilities.

2. No earth shall be removed, no fill may be added, and no other change shall be made to the surface grade of the Easement Area, without written permission of the DISTRICT.

3. All underground utility lines in the Easement Area shall be located and installed in accordance with the approved design plans on file at the offices of the DISTRICT and OWNER. All underground power, telephone and cable services will be installed in conduit when crossing over any water conduits or pipelines.

This Easement Deed is signed as a document under seal.

Dated: , 2024

_____
By *(print name)*:
Its: Member

State of Maine
County of Cumberland , 2024

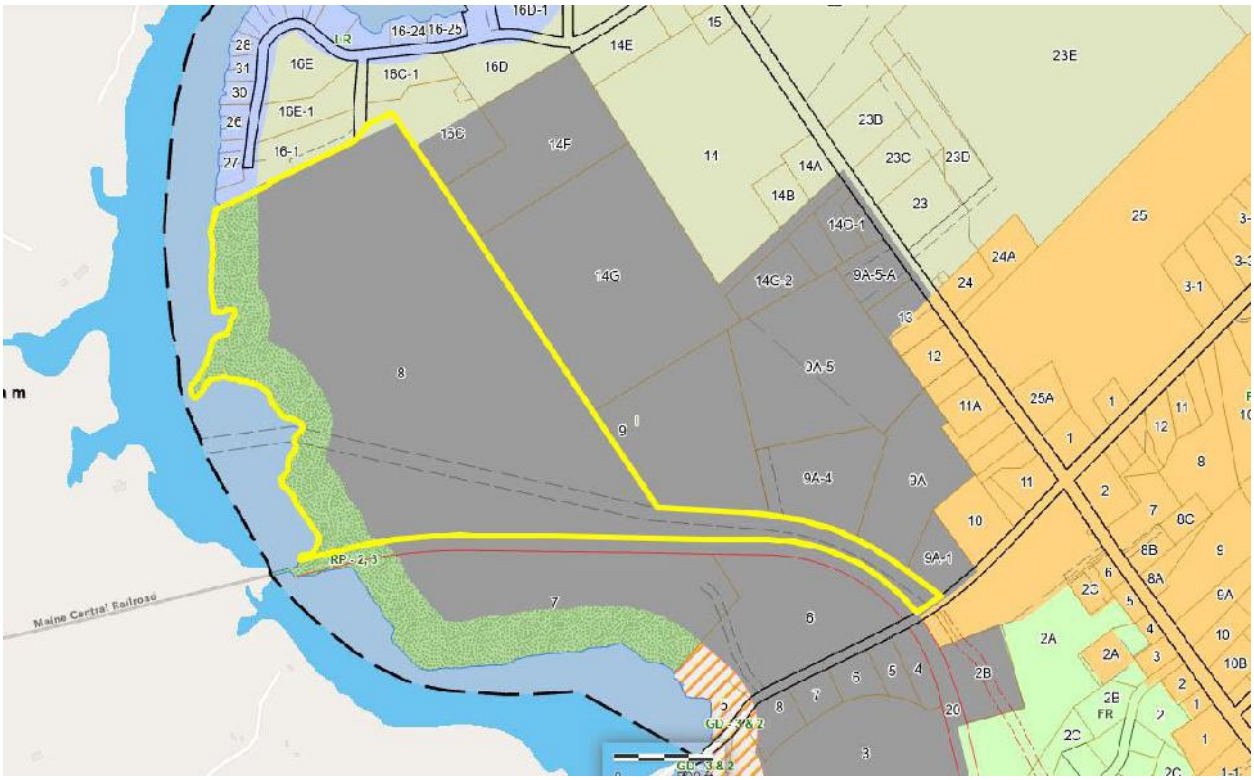
_____, as Member of OWNERS NAME personally appeared before me and acknowledged that his/her signature on this document was his/her free act and deed on behalf of said corporation.

_____
Notary Public/Attorney at Law

_____
Print Name
My Commission Expires:_____

ZONING EXCERPTS

Windham Zoning Map Excerpt



Town of Windham, ME
Monday, March 24, 2025

Chapter 120. Land Use

Article 4. Zoning Districts

§ 120-413. Industrial District (I).

A. Intent. The intent of this district is to provide districts within the Town of Windham for manufacturing, processing, treatment, research, warehousing, storage and distribution.

B. Permitted uses. The following uses, as they are defined in Article **3**, shall be permitted in the Industrial District as a matter of right. Refer to Article **5**, Performance Standards, or Subsection **F**, District standards, for additional use information.
[Amended 5-26-2020 by Order 20-048; 8-15-2023 by Order No. 23-150; 11-14-2023 by Order No. 23-214; 3-12-2024 by Order No. 24-033]

Agriculture
Agriculture, piggery
Agriculture, poultry facility
Automobile repair services
Building, accessory
Business and professional office
Contractor services
Contractor services, landscaping
Contractor storage yard
Construction services, heavy, major
Construction services, heavy, minor
Distribution center
Dwelling, existing single-family
Dwelling, existing two-family
Dwelling, existing multifamily
Home occupation 1
Home occupation 2
Industry, heavy
Industry, light
Marijuana cultivation facility
Marijuana manufacturing facility
Marijuana registered dispensary
Marijuana testing facility
Medical marijuana registered caregiver
Medical marijuana registered caregiver (home occupation)
Mineral extraction
Research laboratory
Retail sales
Small engine repair
Solar energy system – roof-mounted, small, medium, and large scale
Solar energy system – ground-mounted, small scale
Solar energy system – ground-mounted, medium scale
Solar energy system – ground-mounted, large scale
Truck terminal
Use, accessory
Warehousing, private
Warehousing, public
Wireless telecommunications tower and facility

C. Conditional uses. The following uses, as defined in Article **3**, shall be allowed as a conditional use in accordance with § **120-516**. Refer to Article **5**, Performance Standards, or Subsection **F**, District standards, for additional use information.

(1) Automobile storage lot.
[Added 7-8-2014 by Order 14-164]

(2) Correctional facility, public.

(3) Public building.

(4) Public utility facility.

(5) Shipping container.

D. Prohibited uses. Uses that are not expressly enumerated herein as either permitted uses or conditional uses are prohibited.

E. Dimensional standards. The following dimensional standards shall apply in the Industrial District:

(1) Minimum lot size: 20,000 square feet.

(2) Minimum frontage: 100 feet.

(3) Minimum front setback: 40 feet.
[Amended 11-14-2023 by Order No. 23-214]

(a) Minimum buffers along streets. See § **120-511**, Buffer yard, in Article **5**, Performance Standards, for requirements.

(4) Minimum side setback: greater of 25 feet or 50% of building height.

(a) Dwelling, existing (all associated structures): 15 feet. Either side setback for an existing dwelling may be reduced one foot for every foot that the lot's other side setback is increased. However, no side setback shall be less than 10 feet.

(5) Minimum rear setback: greater of 25 feet or 50% of building height.

(a) Dwelling, existing (all associated structures): 10 feet.

(6) Maximum building height: none.

(a) Dwelling, existing (all associated structures): 35 feet.

(7) Maximum building coverage: 50%.
[Amended 11-14-2023 by Order No. 23-214]

(8) Maximum impervious area: 75%.
[Added 11-14-2023 by Order No. 23-214]

F. District standards. In addition to Article **5**, Performance Standards, these standards shall apply to the following uses in the Industrial District:

(1) Curb cuts. See § **120-522**, Curb cuts and driveway openings, in Article **5**, Performance Standards, for standards applicable to the I District.

(2) Industry, heavy. In accordance with the conditional use standards in Article **5**, the appropriate review authority may approve the manufacturing or use of hazardous material, as defined in Article **3** (see Article **3** for definition of "manufacturing, hazardous").

(3) Storage. Outdoor storage must be screened from view of public ways.
[Amended 11-14-2023 by Order No. 23-214]

(4) Zoning district boundary buffer. See § **120-511**, Buffer yard, in Article **5**, Performance Standards, for requirements.
[Amended 8-15-2023 by Order No. 23-149]

(5) Marijuana cultivation facility. Cultivation facilities may be of the following types: Tier 1, Tier 2, and Tier 3. (See Article **3**, Definitions.)
[Added 5-26-2020 by Order 20-048]

(6) Marijuana registered dispensary.
[Added 3-12-2024 by Order No. 24-033]

(a) In the Industrial District, a marijuana registered dispensary engaging in the cultivation of marijuana shall be limited to cultivating not more than 7,000 square feet of plant canopy on site.

(b) In the Industrial District, this use shall not involve the sale, transfer, supply or dispensing of marijuana to any qualifying patient or other person on site, notwithstanding the definition of "marijuana registered dispensary" in Article **3**. (See Article **3**, Definitions.)

Town of Windham, ME
Wednesday, March 19, 2025

Chapter 185. Shoreland Zoning

§ 185-1. Purposes.

The purposes of this chapter are to further the maintenance of safe and healthful conditions; to prevent and control water pollution; to protect fish spawning grounds, aquatic life, bird and other wildlife habitat; to protect buildings and lands from flooding and accelerated erosion; to protect archaeological and historic resources; to protect freshwater wetlands; to control building sites, placement of structures and land uses; to conserve shore cover, and visual as well as actual points of access to inland waters; to conserve natural beauty and open space; and to anticipate and respond to the impacts of development in shoreland areas. Due to the complex nature of this chapter, property owners with lots or portions of lots within a shoreland zone are advised to check with the Windham Code Enforcement Department for assistance prior to cutting timber, building any structures, disturbing land or changing the land use within a shoreland zone.

§ 185-9. Districts and Land Use Map.

[Amended 10-12-2021]

A. Official Windham Land Use Map. The areas to which this chapter is applicable are hereby divided into the following districts as shown on the Official Land Use Map, which is made a part of this chapter.

   (1) Resource Protection.

   (2) Limited Residential.

   (3) General Development.

   (4) Stream Protection.

   (5) Any contract or conditional zone created under the terms of this chapter.

   Note: Section **120-401** of Chapter **120**, Land Use, of the Code of the Town of Windham contains a description of Windham's other zoning districts.

B. Scale of map. The Official Land Use Map shall be drawn at a scale of not less than one inch equals 2,000 feet. District boundaries shall be clearly delineated, and a legend indicating the symbols for each district shall be placed on the map.

C. Amendments. The Official Land Use Map and all future amendments thereto is hereby made part of and incorporated into this chapter.

D. Certification of Official Land Use Map. The Official Land Use Map shall be certified by the attested signature of the municipal Clerk and shall be located in the appropriate municipal office.

E. Changes to the Official Land Use Map. If amendments, in accordance with § **185-8**, are made in the district boundaries or other matter portrayed on the Official Land Use Map, such changes shall be made on the Official Land Use Map within 30 days after the amendment has been approved by the Department of Environmental Protection.

§ 185-13. Establishment of districts.

A. Resource Protection District. The Resource Protection District includes areas in which development could adversely affect water quality, productive habitat, biological ecosystems, or scenic and natural values. This district shall include the following areas when they occur within the limits of the shoreland zone, exclusive of the Stream Protection District, except that areas which are currently developed and areas which meet the criteria for the General Development District need not be included within the Resource Protection District:

   (1) Areas within 250 feet, horizontal distance, of the upland edge of freshwater wetlands and wetlands associated with great ponds and rivers, which are rated "moderate" or "high" value waterfowl and wading bird habitat, including nesting and feeding areas, by the Maine Department of Inland Fisheries and Wildlife (MDIF&W) that are depicted on a Geographic Information System (GIS) data layer maintained by either MDIF&W or the Maine Department of Environmental Protection as of May 1, 2006. For the purposes of this subsection, "wetlands associated with great ponds and rivers" shall mean areas characterized by nonforested wetland vegetation and hydric soils that are contiguous with a great pond or river, and have a surface elevation at or below the water level of the great pond or river during the period of normal high water. "Wetlands associated with great ponds or rivers" are considered to be part of that great pond or river.
   [Amended at time of adoption of Code (see Ch. 1, General Provisions, Art. I)]

   (2) Floodplains along rivers and floodplains along artificially formed great ponds along rivers, defined by the 100-year floodplain as designated on the Federal Emergency Management Agency's (FEMA) Flood Insurance Rate Maps or Flood Hazard Boundary Maps, or the flood of record, or in the absence of these, by soil types identified as recent floodplain soils.

   (3) Areas of two or more contiguous acres with sustained slopes of 20% or greater.

(4) Areas of two or more contiguous acres supporting wetland vegetation and hydric soils, which are not part of a freshwater wetland as defined, and which are not surficially connected to a water body during the period of normal high water.

NOTE: These areas usually consist of forested wetlands abutting water bodies and nonforested wetlands.

(5) Land areas along rivers subject to severe bank erosion, undercutting, or river bed movement, which are subject to severe erosion or mass movement.

(6) Other land areas designated as resource protection on the Windham Official Land Use Map.
[Added 10-12-2021]

B. Limited Residential District. The Limited Residential District includes those areas suitable for residential and recreational development. It includes areas other than those in the Resource Protection District, or Stream Protection District, and areas which are used less intensively than those in General Development District.

C. General Development District. The General Development District includes the following types of areas:

(1) Areas of two or more contiguous acres devoted to commercial, industrial or intensive recreational activities, or a mix of such activities, including but not limited to the following:

(a) Areas devoted to manufacturing, fabrication, or other industrial activities;

(b) Areas devoted to wholesaling, warehousing, retail trade and service activities, or other commercial activities; and

(c) Areas devoted to intensive recreational development and activities, such as, but not limited to, amusement parks, race tracks and fairgrounds.

(2) Areas otherwise discernible as having patterns of intensive commercial, industrial or recreational uses. Portions of the General Development District may also include residential development. However, no area shall be designated as a General Development District based solely on residential use.

(3) In areas adjacent to great ponds classified GPA and adjacent to rivers flowing to great ponds classified GPA, the designation of an area as a General Development District shall be based upon uses existing at the time of adoption of this chapter. There shall be no newly established General Development Districts or expansions in area of existing General Development Districts adjacent to great ponds classified GPA, and adjacent to rivers that flow to great ponds classified GPA.

D. Stream Protection District. The Stream Protection District includes all land areas within 100 feet, horizontal distance, of the normal high-water line of a stream, exclusive of those areas within 250 feet, horizontal distance, of the normal high-water line of a great pond or river or within 250 feet, horizontal distance, of the upland edge of a freshwater wetland, or as shown on the Official Land Use Map. Where a stream and its associated shoreland area is located within 250 feet, horizontal distance, of the above water bodies or wetlands, that land area shall be regulated under the terms of the shoreland district associated with that water body or wetland.
[Amended 10-12-2021]

§ 185-14. Table of Land Uses.

[Amended 10-12-2021; 6-16-2022 by Order No. 22-108; 12-12-2024 by Order No. 24-173]
All land use activities, as indicated in Table 1, Land Uses in the shoreland zone, shall conform with all of the applicable land use standards in § **185-15**. The district designation for a particular site shall be determined from the Official Land Use Map.

Key to Table 1:

YES: Allowed (no permit required but the use must comply with all applicable land use standards)

NO: Prohibited

CEO: Allowed with permit issued by the Code Enforcement Officer

LPI: Allowed with permit issued by the local Plumbing Inspector

PB: Allowed with permit issued by the Planning Board

PB-SP: Allowed with site plan approval issued by the Planning Board in accordance with Article **8** of Chapter **120**, Land Use

Abbreviations:

RP: Resource Protection

LR: Limited Residential

GD: General Development

SP: Stream Protection

Table 1. Land Uses in the Shoreland Zone

Land Uses	Districts			
	SP	RP	LR	GD
Agriculture	YES	PB-SP	YES	YES
Aquaculture	PB-SP	PB-SP	PB-SP	YES
Campgrounds	NO	NO[6]	PB-SP	PB-SP
Clearing or removal of vegetation for activities other than timber harvesting	CEO	CEO[1]	YES	YES

Table 1. Land Uses in the Shoreland Zone				
Land Uses	**Districts**			
	SP	**RP**	**LR**	**GD**
Conversions of seasonal residences to year-round residences	LPI	LPI	LPI	LPI
Emergency operations	YES	YES	YES	YES
Essential services	PB-SP[5]	PB-SP[5]	PB-SP	PB-SP
A. Roadside distribution lines (34.5kV and lower)	CEO[5]	CEO[5]	YES[11]	YES[11]
B. Nonroadside or cross-country distribution lines involving 10 poles or fewer in the shoreland zone	CEO[5]	CEO[5]	CEO	CEO
C. Nonroadside or cross-country distribution lines involving 11 or more poles in the shoreland zone	PB[5]	PB[5]	PB	PB
Filling and earthmoving of less than 10 cubic yards	CEO	CEO	YES	YES
Filling and earthmoving of more than 10 cubic yards	CEO	PB	CEO	CEO
Fire prevention activities	YES	YES	YES	YES
Home occupations	CEO	CEO	CEO	CEO
Individual, private campsites	CEO	CEO	CEO	CEO
Marijuana businesses				
A. Medical marijuana registered caregiver/medical marijuana registered caregiver (home occupation)	NO	NO	NO	CEO
B. Other marijuana businesses	NO	NO	NO	NO
Marinas	PB-SP	NO	PB-SP	PB-SP
Mineral exploration	NO	YES[2]	YES[2]	YES[2]
Mineral extraction, including sand and gravel extraction	NO	PB-SP[13]	PB-SP[13]	PB-SP[13]
Motorized vehicular traffic on existing roads and trails	YES	YES	YES	YES
Nonintensive recreational uses not requiring structures, such as hunting, fishing and hiking	YES	YES	YES	YES
Parking facilities	NO	PB-SP	PB-SP	PB-SP
Permanent piers, docks, wharves, bridges and other structures and uses extending over or below the normal high-water line or within a wetland	PB-SP	PB-SP	PB-SP	PB-SP
Principal structures and uses				
A. One- and two-family residential, including driveways	PB-SP[4]	PB-SP[9]	CEO	CEO
B. Multifamily dwelling	NO	NO	PB-SP	PB-SP
C. Commercial	NO	NO[10]	NO[10]	PB-SP
D. Industrial	NO	NO	NO	PB-SP
E. Governmental and institutional	NO	NO	PB-SP	PB-SP[8]
F. Small nonresidential facilities for educational, scientific, or nature interpretation purposes	PB-SP[4]	PB-SP	CEO	CEO
Private sewage disposal systems for allowed uses	LPI	LPI	LPI	LPI
Structures accessory to allowed uses	CEO	CEO	CEO	CEO
Public and private recreational areas involving minimal structural development	PB-SP	PB-SP	PB-SP	PB-SP
Road and driveway construction	CEO	PB-SP[7]	CEO	CEO
Service drops, as defined, to allowed uses	YES	YES	YES	YES
Signs	CEO	CEO	CEO	CEO
Soil and water conservation practices	YES	YES	YES	YES
Structures accessory to allowed uses	CEO	CEO	CEO	CEO
Surveying and resource analyses	YES	YES	YES	YES
Uses similar to allowed uses	CEO	CEO	CEO	CEO
Uses similar to uses requiring a CEO permit	CEO	CEO	CEO	CEO
Uses similar to uses requiring a PB permit	PB	PB	PB	PB
Uses similar to permitted uses requiring PB site plan approval	PB-SP	PB-SP	PB-SP	PB-SP
Wildlife management practices	YES	YES	YES	YES
Wireless telecommunications facilities	NO	NO	NO	PB[14]

1 In RP not allowed within 75 feet, horizontal distance, of the normal high-water line of great ponds, except to remove safety hazards.

2 Requires permit from the CEO if more than 100 square feet of surface area, in total, is disturbed.

[3] In RP not permitted in areas so designated because of wildlife value.

[4] Provided that a variance from the setback requirements is obtained from the Board of Appeals.

[5] See further restrictions in § **185-15L**.

[6] Except when area is zoned for RP due to floodplain criteria, in which case a permit is required from the PB.

[7] Except as provided in § 185-15H(43), and except when the total amount of disturbed area will be 25,000 square feet or less, in which case only a Planning Board permit is required.

[8] Correction facilities are a special exception in the General Development (GD) District requiring both Planning Board and Board of Appeals approval. Correction facilities must meet the performance standards listed under Article **5**, § **120-516**, of Chapter **120**, Land Use.

[9] Single-family residential structures may be allowed by special exception only according to the provisions of § **185-16G**, Special exceptions. Two-family residential structures prohibited.

[10] Except for commercial uses otherwise listed in this table, such as marinas and campgrounds, that are allowed in the respective district.

[11] Permit not required, but must file a written notice of intent to construct with CEO.

[13] Mineral extraction must also receive site plan review and approval under Article **6** of Chapter **120**, Land Use

[14] Wireless telecommunications facilities also require Planning Board review and approval under Chapter **240**.

NOTE: A person performing any of the following activities shall require a permit from the Department of Environmental Protection, pursuant to 38 M.R.S.A. § 480-C, if the activity occurs in, on, over or adjacent to any freshwater wetland, great pond, river, stream or brook and operates in such a manner that material or soil may be washed into them:

A. Dredging, bulldozing, removing or displacing soil, sand, vegetation or other materials;

B. Draining or otherwise dewatering;

C. Filling, including adding sand or other material to a sand dune; or

D. Any construction or alteration of any permanent structure.

§ 185-15. Land use standards.

[Amended 10-12-2021; 6-16-2022 by Order No. 22-108; 12-12-2024 by Order No. 24-173]
All land use activities within the shoreland zone shall conform with the following provisions, if applicable. Site plan review may also be applicable to development in the shoreland zone. Please refer to Chapter **120**, Land Use, Article **8**, Site Plan Review, of the Town Code.

A. Minimum lot standards.

(1) Requirements. Lots shall meet or exceed the following minimum requirements:

(a) Minimum lot size.

Area (square feet)	Width (feet)	Area Per Residential Dwelling Unit (square feet)	Shore Frontage (feet)
40,000	200	40,000	200
Commercial/industrial			
60,000	300		300

(b) Minimum setback.

Waterline or Edge of Wetland (feet)	Side (feet)	Road (feet)	Rear (feet)
See standards in § **185-15B(1)** below	15	35	35

(2) Lot area. Land below the normal high-water line of a water body or upland edge of a wetland and land beneath roads serving more than two lots shall not be included toward calculating minimum lot area.

(3) Lots separated by roads. Lots located on opposite sides of a public or private road shall be considered each a separate tract or parcel of land unless such road was established by the owner of land on both sides thereof after September 22, 1971.

(4) Minimum width. The minimum width of any portion of any lot within 100 feet, horizontal distance, of the normal high-water line of a water body or upland edge of a wetland shall be equal to or greater than the shore frontage requirements for a lot with the proposed use.

(5) Multiple structures. If more than one residential dwelling unit, principal governmental, institutional, commercial or industrial structure or use, or combination thereof is constructed or established on a single parcel, all dimensional requirements shall be met for each additional dwelling unit, principal structure or use.

B. Principal and accessory structures.

(1) Setback. All new principal and accessory structures shall be set back at least 100 feet, horizontal distance, from the normal high-water line of great ponds classified GPA and rivers that flow to great ponds classified GPA, and 75 feet horizontal distance from the normal high-water line of other water bodies, tributary streams, or the upland edge of a wetland as depicted on the Official Shoreland Land Use Map, except that in the General Development District, the setback from the normal high-water line shall be at least 25 feet, horizontal distance. In the Resource Protection District, the setback requirement shall be 250 feet, horizontal

distance, except for structures, roads, parking spaces or other regulated objects specifically allowed in that district in which case the setback requirements specified above shall apply.

(a) The water body, tributary stream, or wetland setback provisions shall apply neither to structures which require direct access to the water body or wetland as an operational necessity, such as piers, docks, retaining walls and dams, nor to other functionally water-dependent uses.

(b) On a nonconforming lot of record on which only a residential structure exists, and it is not possible to place an accessory structure meeting the required water body, tributary stream or wetland setbacks, the Code Enforcement Officer may issue a permit to place a single accessory structure, with no utilities, for the storage of yard tools and similar equipment. Such accessory structure shall not exceed 80 square feet in area nor eight feet in height, and shall be located as far from the shoreline or tributary stream or other setbacks as practical and shall meet all other applicable standards, including lot coverage and vegetation-clearing limitations. In no case shall the structure be located closer to the shoreline or tributary stream than the principal structure.

(2) Maximum height. Principal or accessory structures and expansions of existing structures which are permitted in the Resource Protection, Limited Residential and Stream Protection Districts, shall not exceed 35 feet in height. This provision shall not apply to structures such as transmission towers, windmills, antennas, and similar structures having no floor area.

(3) Flood elevation. The lowest floor elevation or openings of all buildings and structures, including basements, shall be elevated at least one foot above the elevation of the 100-year flood, the flood of record or, in the absence of these, the flood as defined by soil types identified as recent floodplain soils. In those municipalities that participate in the National Flood Insurance Program and have adopted the April 2005 version, or later version, of the Floodplain Management Ordinance, accessory structures may be placed in accordance with the standards of that ordinance and need not meet the elevation requirements of this subsection.

(4) Lot coverage.

(a) With the exception of General Development Districts located adjacent to rivers that do not flow to great ponds, nonvegetated surfaces shall not exceed a total of 20% of the portion of the lot located within the shoreland zone. This limitation does not apply to public boat launching facilities regardless of the district in which the facility is located.

(b) In a General Development District located adjacent to rivers that do not flow to great ponds, nonvegetated surfaces shall not exceed a total of 70% of the portion of the lot located within the shoreland zone.

(c) For the purposes of calculating lot coverage, nonvegetated surfaces include, but are not limited to, the following: structures, driveways, parking areas, and other areas from which vegetation has been removed. Naturally occurring ledge and rock outcroppings are not counted as nonvegetated surfaces when calculating lot coverage for lots of record on March 24, 1990, and in continuous existence since that date.

(5) Retaining walls that are not necessary for erosion control shall meet the structure setback requirement, except for low retaining walls and associated fill, provided all of the following conditions are met:

(a) The site has been previously altered and an effective vegetated buffer does not exist;

(b) The wall(s) is (are) at least 25 feet, horizontal distance, from the normal high-water line of a water body, tributary stream, or upland edge of a wetland;

(c) The site where the retaining wall will be constructed is legally existing lawn or is a site eroding from lack of naturally occurring vegetation, and which cannot be stabilized with vegetative plantings;

(d) The total height of the wall(s), in the aggregate, is no more than 24 inches;

(e) Retaining walls are located outside of the 100-year floodplain on rivers, streams and tributary streams, as designated on the Federal Emergency Management Agency's (FEMA) Flood Insurance Rate Maps or Flood Hazard Boundary Maps, or the flood of record or, in the absence of these, by soil types identified as recent floodplain soils;

(f) The area behind the wall is revegetated with grass, shrubs, trees, or a combination thereof, and no further structural development will occur within the setback area, including patios and decks; and

(g) A vegetated buffer area is established within 25 feet, horizontal distance, of the normal high-water line of a water body, tributary stream, or upland edge of a wetland when a natural buffer area does not exist. The buffer area must meet the following characteristics:

[1] The buffer must include shrubs and other woody and herbaceous vegetation. Where natural ground cover is lacking, the area must be supplemented with leaf or bark mulch;

[2] Vegetation plantings must be in quantities sufficient to retard erosion and provide for effective infiltration of stormwater runoff;

[3] Only native species may be used to establish the buffer area;

[4] A minimum buffer width of 15 feet, horizontal distance, is required, measured perpendicularly to the normal high-water line or upland edge of a wetland;

[5] A footpath, not to exceed the standards in § **185-15P(2)(a)**, may traverse the buffer;

NOTE: If the wall and associated soil disturbance occurs within 75 feet, horizontal distance, of a water body or tributary stream a permit pursuant to the Natural Resources Protection Act[1] is required from the Department of Environmental Protection.

[1] *Editor's Note: See 38 M.R.S.A. § 480-A et seq.*

(6) Stairways. Notwithstanding the requirements stated above, stairways or similar structures may be allowed, with a permit from the Code Enforcement Officer, to provide shoreline access in areas of steep slopes or unstable soils, provided that the structure is limited to a maximum of four feet in width; that the structure does not extend below or over the normal high-water line of a water body or upland edge of a wetland (unless permitted by the Department of Environmental Protection pursuant to the Natural Resources Protection Act, 38 M.R.S.A. § 480-C); and that the applicant demonstrates that no reasonable access alternative exists on the property.

C. Permanent piers, docks, wharves, bridges and other structures and uses extending over or below the normal high-water line of a water body or within a wetland, and shoreline stabilization.

(1) No more than one pier, dock, wharf or similar structure extending or located below the normal high-water line of a water body or within a wetland is allowed on a single lot; except that when a single lot contains at least twice the minimum shore frontage as specified in § **185-15A**, a second structure may be allowed and may remain as long as the lot is not further divided.

(2) Access from shore shall be developed on soils appropriate for such use and constructed so as to control erosion.

(3) The location shall not interfere with existing developed or natural beach areas.

(4) The facility shall be located so as to minimize adverse effects on fisheries.

(5) The facility shall be no larger in dimension than necessary to carry on the activity and be consistent with existing conditions, use, and character of the area.

(6) No new structure shall be built on, over or abutting a pier, wharf, dock or other structure extending below the normal high-water line of a water body or within a wetland unless the structure requires direct access to the water body or wetland as an operational necessity.

NOTE: A structure constructed on a float or floats is prohibited unless it is designed to function as, and is registered with, the Maine Department of Inland Fisheries and Wildlife as a watercraft.

(7) New permanent piers and docks on nontidal waters shall not be permitted unless it is clearly demonstrated to the Planning Board that a temporary pier or dock is not feasible, and a permit has been obtained from the Department of Environmental Protection, pursuant to the Natural Resources Protection Act.[2]

[2] *Editor's Note: See 38 M.R.S.A. § 480-A et seq.*

(8) No existing structures built on, over or abutting a pier, dock, wharf or other structure extending beyond the normal high-water line of a water body or within a wetland shall be converted to residential dwelling units in any district, except in the General Development District.

(9) Except in the General Development District, structures built on, over or abutting a pier, wharf, dock or other structure extending beyond the normal high-water line of a water body or within a wetland shall not exceed 20 feet in height above the pier, wharf, dock or other structure.

(10) Vegetation may be removed in excess of the standards in § **185-15P** of this chapter in order to conduct shoreline stabilization of an eroding shoreline, provided that a permit is obtained from the Planning Board. Construction equipment must access the shoreline by barge when feasible as determined by the Planning Board.

(a) When necessary, the removal of trees and other vegetation to allow for construction equipment access to the stabilization site via land must be limited to no more than 12 feet in width. When the stabilization project is complete, the construction equipment accessway must be restored.

(b) Revegetation must occur in accordance with § **185-15S**.

NOTE: A permit pursuant to the Natural Resources Protection Act[3] is required from the Department of Environmental Protection for Shoreline Stabilization activities.

[3] *Editor's Note: See 38 M.R.S.A. § 480-A et seq.*

(11) A deck over a river may be exempted from the shoreland setback requirements if it is part of a downtown revitalization project that is defined in a project plan approved by the Windham Town Council, and may include the revitalization of structures formerly used as mills that do not meet the structure setback requirements, if the deck meets the following requirements:

(a) The total deck area attached to the structure does not exceed 700 square feet;

(b) The deck is cantilevered over a segment of a river that is located within the boundaries of the downtown revitalization project;

(c) The deck is attached to or accessory to an allowed commercial use in a structure that was constructed prior to 1971 and is located within the downtown revitalization project;

(d) The construction of the deck complies with all other applicable standards, except the shoreline setback requirements in § **185-15B**; and

(e) The construction of the deck complies with all other state and federal laws.

NOTE: New permanent structures, and expansions thereof, projecting into or over water bodies shall require a permit from the Department of Environmental Protection pursuant to the Natural Resources Protection Act, 38 M.R.S.A. § 480-C. Permits may also be required from the Army Corps of Engineers if located in navigable waters.

D. Campgrounds. Campgrounds shall conform to the minimum requirements imposed under state licensing procedures and the following:

(1) Minimum size. Campgrounds shall contain a minimum of 5,000 square feet of land, not including roads and driveways, for each site. Land supporting wetland vegetation, and land below the normal high-water line of a water body shall not be included in calculating land area per site.

(2) Setback. The areas intended for placement of a recreational vehicle, tent or shelter, and utility and service buildings shall be set back a minimum of 100 feet, horizontal distance, from the normal high-water line of a great pond classified GPA or a river flowing to a great pond classified GPA, and 75 feet, horizontal distance, from the normal high-water line of other water bodies, tributary streams, or the upland edge of a wetland as depicted on the Official Town of Windham Land Use Map, and must also meet the required rear setback of 35 feet and side setback of 15 feet from the property boundary lines.

E. Individual private campsites. Individual private campsites not associated with commercial campgrounds are permitted, provided the following conditions are met:

(1) Area requirements. One campsite per lot existing on the effective date of this chapter, or 30,000 square feet of lot area within the shoreland zone, whichever is less, may be permitted. Clustered, individual, private camp sites are permitted based upon a density of an average 30,000 square feet per camp site.

(2) Another principal use/structure. When an individual private campsite is proposed on a lot that contains another principal use and/or structure, the lot must contain the minimum lot dimensional requirements for the principal structure and/or use, and the individual private campsite separately.

(3) Setback. Campsite placement on any lot, including the area intended for a recreational vehicle or tent platform, shall be set back 100 feet, horizontal distance, from the normal high-water line of a pond, great pond classified GPA or river flowing to a pond or great pond classified GPA, and 75 feet, horizontal distance, from the normal high-water line of other water bodies, tributary streams, or the upland edge of a wetland as depicted on the Official Town of Windham Land Use Map, and must also meet the required rear setback of 35 feet and side setback of 15 feet from the property boundary lines.

(4) Recreational vehicles. Only one recreational vehicle shall be allowed on a campsite. The recreational vehicles shall not be located on any type of permanent foundation except for a gravel pad, and no structure except a canopy shall be attached to the recreational vehicles.

(5) Clearing. The clearing of vegetation for the siting of the recreational vehicle, tent or similar shelter in a Resource Protection District shall be limited to 1,000 square feet.

(6) Sewage disposal. When a recreational vehicle, tent or similar shelter is placed on-site for more that 120 days per year, all requirements for residential structures shall be met, including the installation of a subsurface sewage disposal system in compliance with the State of Maine Subsurface Waste Water Disposal Rules unless the site is served by public sewage facilities.

F. Commercial and industrial uses. The following new uses are prohibited within the shoreland zone adjacent to great ponds classified GPA, and rivers and streams which flow to great ponds classified GPA:

(1) Auto washing facilities.

(2) Auto or other vehicle service and/or repair operations, including body shops.

(3) Chemical and bacteriological laboratories.

(4) Storage of chemicals, including herbicides, pesticides or fertilizers other than amounts normally associated with individual households or farms.

(5) Commercial painting, wood preserving, and furniture stripping.

(6) Dry-cleaning establishments.

(7) Electronic circuit assembly.

(8) Laundromats, unless connected to a sanitary sewer.

(9) Metal plating, finishing, or polishing.

(10) Petroleum or petroleum products storage and/or sale except storage on same property as use occurs and except for storage and sales associated with marinas.

(11) Photographic processing.

(12) Printing.

G. Parking areas.

(1) Setback. Parking areas shall meet the shoreline and tributary stream setback requirements for structures for the district in which such areas are located, except that the setback requirements for parking areas serving public boat-launching facilities in districts other than the General Development District shall be no less than 50 feet, horizontal distance, from the shoreline or tributary stream if the Planning Board finds that no other reasonable alternative exists further from the shoreline or tributary stream.

(2) Runoff. Parking areas shall be adequately sized for the proposed use and shall be designed to prevent stormwater runoff from flowing directly into a water body, tributary stream or wetland as depicted on the Official Town of Windham Land Use Map and where feasible, to retain all runoff on-site.

(3) Size. In determining the appropriate size of proposed parking facilities, the following shall apply:

(a) Typical parking space: Approximately 10 feet wide and 20 feet long, except that parking spaces for a vehicle and boat trailer shall be 40 feet long.

(b) Internal travel aisles: Approximately 24 feet wide.

(4) Minimums. For any uses listed in § **185-14**, Table 1 (Land Uses in the Shoreland Zone) that require site plan approval by the Planning Board, the parking areas must meet all applicable requirements set forth in § **120-812C**, and are further subject to the minimum parking requirements set forth in the table below:

Use	Minimum Parking Requirement
Marina	1 parking space per slip

(a)

H. Roads and driveways. The following standards shall apply to the construction of roads and/or driveways and drainage systems, culverts and other related features.

(1) Setback.

(a) Roads and driveways shall be set back at least 100 feet, horizontal distance, from the normal high-water line of a great pond classified GPA or a river that flows to a great pond classified GPA, and 75 feet, horizontal distance, from the normal high-water line of other water bodies, tributary streams, or the upland edge of a wetland as depicted on the Official Town of Windham Land Use Map, unless no reasonable alternative exists as determined by the Code Enforcement Officer. If no other reasonable alternative exists, the road and/or driveway setback requirement shall be no less than 50 feet, horizontal distance, upon clear showing by the applicant that appropriate techniques will be used to prevent sedimentation of the water body, tributary stream, or wetland. Such techniques may include, but are not limited to, the installation of settling basins and/or the effective use of additional ditch relief culverts and turnouts placed so as to avoid sedimentation of the water body, tributary stream, or wetland. The Code Enforcement Officer may require the applicant to obtain an approved erosion and sediment control plan from the Cumberland County Soil and Water Conservation District prior to issuing any permits.

(b) New roads and driveways: On slopes of greater than 20%, the road and/or driveway setback shall be increased by 10 feet, horizontal distance, for each 5% increase in slope above 20%.

(c) Section **185-15H(1)** does not apply to approaches to water crossings or to roads or driveways that provide access to permitted structures, and facilities located nearer to the shoreline or tributary stream due to an operational necessity, excluding temporary docks for recreational uses. Roads and driveways providing access to permitted structures within the setback area shall comply fully with the requirements of § **185-15H(1)** except for that portion of the road or driveway necessary for direct access to the structure.

(2) Existing roads. Existing public roads may be expanded within the legal road right-of-way regardless of their setback from a water body, tributary stream or wetland as depicted on the Official Town of Windham Land Use Map.

(3) New roads. New roads and driveways are prohibited in a Resource Protection District except that the Planning Board may grant a permit to construct a road or driveway to provide access to permitted uses within the district. A road or driveway may also be approved by the Planning Board in a Resource Protection District, upon a finding that no reasonable alternative route or location is available outside the district. When a road or driveway is permitted in a Resource Protection District, the road and/or driveway shall be set back as far as practicable from the normal high-water line of a water body, tributary stream, or upland edge of a wetland.

(4) Road banks. Road and driveway banks shall be no steeper than a slope of two horizontal to one vertical, and shall be graded and stabilized in accordance with the provisions for erosion and sedimentation control contained in § **185-15T**.

(5) Road grade. Road and driveway grades shall be no greater than 10% except for segments of less than 200 feet.

(6) Drainage. In order to prevent road and driveway surface drainage from directly entering water bodies, tributary streams or wetlands, roads and driveways shall be designed, constructed, and maintained to empty onto an unscarified buffer strip at least 50 feet plus two times the average slope in width between the outflow point of the ditch or culvert and the normal high-water line of a water body, tributary stream, or upland edge of a wetland. Surface drainage which is directed to an unscarified buffer strip shall be diffused or spread out to promote infiltration of the runoff and to minimize channelized flow of the drainage through the buffer strip.

(7) Ditching. Ditch relief (cross drainage) culverts, drainage dips and water turnouts shall be installed in a manner effective in directing drainage onto unscarified buffer strips before the flow gains sufficient volume or head to erode the road, driveway, or ditch. To accomplish this, the following shall apply:

(a) Ditch relief culverts, drainage dips and associated water turnouts shall be spaced along the road or driveway at intervals no greater than indicated in the following table:

Grade (%)	Spacing (in feet)
0 to 2	250
3 to 5	200 to 135
6 to 10	100 to 80
11 to 15	80 to 60
16 to 20	60 to 45
21+	40

(b) Drainage dips may be used in place of ditch relief culverts only where the grade is 10% or less.

(c) On sections having slopes greater than 10%, ditch relief culverts shall be placed at approximately a thirty-degree angle downslope from a line perpendicular to the center line of the road or driveway.

(d) Ditch relief culverts shall be sufficiently sized and properly installed in order to allow for effective functioning, and their inlet and outlet ends shall be stabilized with appropriate materials.

(8) Maintenance and repair. Ditches, culverts, bridges, dips, water turnouts and other stormwater runoff control installations associated with roads and driveways shall be maintained on a regular basis to assure effective functioning. When maintenance and/or repair is performed, such performance must be in accordance with best management practice.

(9) Parking. Parking for any nonresidential use shall not be permitted on or along any private roads, private ways, streets, driveways, internal drives or accessways located within the shoreland zone.

I. Signs.

(1) The use of signs in the General Development District shall be governed by § **120-706** of Chapter **120**, Land Use (standards in Commercial Districts.) The use of signs in the Resource Protection and Limited Residential Districts shall be governed by § **120-709** of Chapter **120**, Land Use. Signs advertising home occupations should conform to the guidelines stated in § **120-705D**, Identification signs, of Chapter **120**, Land Use.

(2) Signs related to trespassing and hunting shall be permitted without restriction as to number, provided that no such sign shall exceed two square feet in area.

J. Stormwater runoff.

(1) Construction. All construction and development shall minimize stormwater runoff from the site in excess of the natural pre-development conditions. Where possible, existing natural runoff control features, such as berms, swales, terraces and wooded areas shall be retained in order to reduce runoff and encourage infiltration of stormwaters.

(2) Maintenance. Stormwater runoff control systems shall be maintained as necessary to ensure proper functioning.

NOTE: The Stormwater Management Law (38 M.R.S.A. § 420-D) requires a full permit to be obtained from the DEP prior to construction of a project consisting of 20,000 square feet or more of impervious area or five acres or more of a developed area in an urban impaired stream watershed or most-at-risk lake watershed or a project with one acre or more of developed area in any other stream or wetland watershed. A permit-by-rule is necessary for a project with one acre or more of disturbed area but less than one acre impervious area (20,000 square feet for most-at-risk lakes and urban impaired streams) and less than five acres of developed area. Furthermore, a Maine construction general permit is required if the construction will result in one acre or more of disturbed area.

(3) Plan required. When required by the Code Enforcement Officer or the Planning Board, stormwater management plans shall be designed utilizing the most recent approved version of the Cumberland County Soil and Water Conservation District's "Maine Erosion and Sediment Control Handbook for Best Management Practices." Completed plans, when required above, may be reviewed by the Cumberland County Soil and Water Conservation District or other qualified group. Prior to the issuance of a building permit, the Code Enforcement Officer or Planning Board may require the applicant to obtain plan approval from the Cumberland County Soil and Water Conservation District.

(4) General. All activities within the shoreland zone are expected to employ appropriate stormwater management practices regardless of the zone or district they are located in.

K. Septic waste disposal. All subsurface sewage disposal systems shall be installed in conformance with the State of Maine Subsurface Waste Water Disposal Rules, and the following:

(1) Clearing or removal of woody vegetation necessary to site a new system and any associated fill extensions shall not extend closer than 75 feet, horizontal distance, to the normal high-water line of a water body or the upland edge of a wetland; and

(2) A holding tank is not allowed for a first-time residential use in the shoreland zone.

NOTE: The Maine Subsurface Waste Water Disposal Rules require new systems, excluding fill extensions, to be constructed no less than 100 horizontal feet from the normal high-water line of a perennial water body. The minimum setback distance for a new subsurface disposal system may not be reduced by variance.

L. Essential services.

(1) Where feasible, the installation of essential services shall be limited to existing public ways and existing service corridors.

(2) The installation of essential services, other than roadside distribution lines, is not allowed in a Resource Protection or Stream Protection District, except to provide services to a permitted use within said district, or except where the applicant demonstrates that no reasonable alternative exists. Where allowed, such structures and facilities shall be located so as to minimize any adverse impacts on surrounding uses and resources, including visual impacts.

(3) Damaged or destroyed public utility transmission and distribution lines, towers and related equipment may be replaced or reconstructed without a permit.

M. Mineral exploration and extraction. Mineral exploration to determine the nature or extent of mineral resources shall be accomplished by hand sampling, test boring, or other methods which create minimal disturbance of less than 100 square feet of ground surface. A permit from the Code Enforcement Officer shall be required for mineral exploration which exceeds the above limitation. All excavations, including test pits and holes, shall be immediately capped, filled or secured by other equally effective measures to restore disturbed areas and to protect the public health and safety. Mineral extraction may be permitted under the following conditions:

(1) Reclamation plan. A reclamation plan shall be filed with, and approved by, the Planning Board before a permit is granted. Such plan shall describe in detail procedures to be undertaken to fulfill the requirements of § **185-15M(3)** below.

(2) Setbacks. No part of any extraction operation, including drainage and runoff control features, shall be permitted within 100 feet horizontal distance of the normal high-water line of a great pond classified GPA, or a river flowing to a great pond classified GPA, and within 100 feet horizontal distance of the normal high-water line of any other water body, tributary stream, or the upland edge of a wetland. Extraction operations shall not be permitted within 100 feet horizontal distance of any property line without written permission of the owner of such adjacent property.

(3) Closure. Within 12 months following the completion of extraction operations at any extraction site, which operations shall be deemed complete when less than 100 cubic yards of materials are removed in any consecutive twelve-month period, ground levels and grades shall be established in accordance with the following:

(a) All debris, stumps, and similar material shall be removed for disposal in an approved location, or shall be buried on-site. Only materials generated on-site may be buried or covered on-site. The State of Maine Solid Waste Laws, 38 M.R.S.A. § 1310 et seq., and the solid waste management rules of the Department of Environmental Protection, 06-096 CMR Chs. 400 through 419, may contain other applicable provisions regarding disposal of such materials.

(b) The final graded slope shall be two to one slope or flatter.

(c) Topsoil or loam shall be retained to cover all disturbed land areas which shall be reseeded and stabilized with vegetation native to the area. Additional topsoil or loam shall be obtained from off-site sources if necessary to complete the stabilization project.

(4) Public hearing. In keeping with the purposes of this chapter, the Planning Board shall not permit the removal of stone, sand and gravel from banks or quarries and the processing of said materials until a public hearing is held thereon and a finding that such removal and processing will be performed subject to the conditions and safeguards set forth in Article **6**, Mineral Extraction, of Chapter **120**, Land Use.

N. Agriculture.

(1) Manure spreading. All spreading of manure shall be accomplished in conformance with the latest revision of the Manure Utilization Guidelines published by the Maine Department of Agriculture on November 1, 2001, and the Nutrient Management Law (7 M.R.S.A. §§ 4201 through 4209).

(2) Manure storing. Manure shall not be stored or stockpiled within 100 feet, horizontal distance, of a great pond classified GPA or a river flowing to a great pond classified GPA, or within 75 feet, horizontal distance, of other water bodies, tributary streams, or wetlands. All manure storage areas within the shoreland zone must be constructed or modified such that the facility produces no discharge of effluent or contaminated stormwater.

(3) Areas greater than 40,000 square feet. Agricultural activities involving tillage of soil greater than 40,000 square feet in surface area, or the spreading, disposal or storage of manure within the shoreland zone shall require a soil and water conservation plan number to be filed with the Planning Board. Nonconformance with the provisions of said plan shall be considered to be a violation of this chapter.

(4) Setback. There shall be no new tilling of soil within 100 feet, horizontal distance, of the normal high-water line of a great pond classified GPA; within 75 feet, horizontal distance, from other water bodies: nor within 25 feet, horizontal distance, of tributary streams, and wetlands. Operations in existence on the effective date of this chapter and not in conformance with this provision may be maintained.

(5) New grazing areas. Newly established livestock grazing areas shall not be permitted within 100 feet, horizontal distance, of the normal high-water line of a great pond classified GPA; within 75 feet, horizontal distance, of other water bodies; nor within 25 feet, horizontal distance, of tributary streams and freshwater wetlands. Livestock grazing associated with ongoing farm activities and which is not in conformance with the above setback provisions may continue, provided that such grazing is conducted in accordance with a conservation plan that has been filed with the Planning Board.

O. (Repealed). Note relating to timber harvesting standards: In accordance with 38 M.R.S.A. § 438-B, the State of Maine Department of Agriculture, Conservation and Forestry's Bureau of Forestry shall administer timber harvesting standards in the shoreland zone.

P. Clearing or removal of vegetation for activities other than timber harvesting.

(1) RP Zone.

(a) Within a shoreland area zoned for Resource Protection abutting a great pond, there shall be no cutting of vegetation within the strip of land extending 75 feet, horizontal distance, inland from the normal high-water line, except to remove safety hazard trees as described in Subsection **Q**.

(b) Elsewhere, in any Resource Protection District the clearing of vegetation shall be limited to that which is necessary for uses expressly authorized in that district.

(2) Buffer strip. Except in areas as described in Subsection **P(1)**, above, within a strip of land extending 100 feet, horizontal distance, inland from the normal high-water line of a great pond classified GPA or a river flowing to a great pond classified GPA, or within a strip extending 75 feet, horizontal distance, from any other water body, tributary stream, or the upland edge of a wetland, a buffer strip of vegetation shall be preserved as follows:

(a) There shall be no cleared opening greater than 250 square feet in the forest canopy (or other existing woody vegetation if a forested canopy is not present) as measured from the outer limits of the tree or shrub crown. However, a single footpath not to exceed six feet in width as measured between tree trunks and/or shrub stems is allowed for accessing the shoreline, provided that a cleared line of sight to the water through the buffer strip is not created.

(b) Selective cutting of trees within the buffer strip is allowed, provided that a well-distributed stand of trees and other natural vegetation is maintained. For the purposes of this subsection, a "well-distributed stand of trees" adjacent to a great pond classified GPA or a river or stream flowing to a great pond classified GPA shall be defined as maintaining a rating score of 24 or more in each twenty-five-foot by fifty-foot rectangular (1,250 square feet) area as determined by the following rating system:

Diameter of Tree at 4 1/2 feet Above Ground Level (inches)	Points
2 to less than 4	1
4 to less than 8	2
8 to less than 12	4
12 or greater	8

[1] Adjacent to other water bodies, tributary streams, and wetlands, a "well-distributed stand of trees" is defined as maintaining a minimum rating score of 16 per twenty-five-foot by fifty-foot rectangular area.

NOTE: As an example, adjacent to a great pond, if a 25-foot plot contains four trees between two inches and four inches in diameter, two trees between four inches and eight inches in diameter, three trees between eight inches and 12 inches in diameter, and two trees over 12 inches in diameter, the rating score is:

(4 x 1) + (2 x 2) + (3 x 4) + (2 x 8) = 36 points

Thus, the 25-foot by 50-foot plot contains trees worth 36 points. Trees totaling 12 points (36 - 24 = 12) may be removed from the plot, provided that no cleared openings are created.

[2] The following shall govern in applying this point system:

[a] The twenty-five-foot by fifty-foot rectangular plots must be established where the landowner or lessee proposes clearing within the required buffer;

[b] Each successive plot must be adjacent to but not overlap a previous plot;

[c] Any plot not containing the required points must have no vegetation removed except as otherwise allowed by this chapter;

[d] Any plot containing the required points may have vegetation removed down to the minimum points required or as otherwise allowed by this chapter;

[e] Where conditions permit, no more than 50% of the points on any twenty-five-foot by fifty-foot rectangular area may consist of trees greater than 12 inches in diameter.

[3] For the purposes of § **185-15P(2)(b)**, "other natural vegetation" is defined as retaining existing vegetation under three feet in height and other ground cover and retaining at least five saplings less than two inches in diameter at 4 1/2 feet above ground level for each twenty-five-foot by fifty-foot rectangle area. If five saplings do not exist, no woody stems less than two inches in diameter can be removed until five saplings have been recruited into the plot.

[4] Notwithstanding the above provisions, no more than 40% of the total volume of trees four inches or more in diameter, measured at 4 1/2 feet above ground level may be removed in any ten-year period.

(c) In order to protect water quality and wildlife habitat, existing vegetation under three feet in height and other ground cover, including leaf litter and the forest duff layer, shall not be cut, covered or removed, except to provide for a footpath or other permitted uses as described in § **185-15P(2)** and **(2)(a)** above.

(d) Pruning of trees branches, on the bottom 1/3 of the tree is allowed.

(e) In order to maintain a buffer strip of vegetation, when the removal of storm-damaged, dead or hazard trees results in the creation of cleared openings, these openings shall be replanted with native tree species in accordance with Subsection **S**, below, unless existing new tree growth is present.

(f) In order to maintain the vegetation in the shoreline buffer, clearing or removal of vegetation for allowed activities, including associated construction and related equipment operation, within or outside the shoreline buffer, must comply with the requirements of § **185-15P(2)**. Section **185-15P(2)** does not apply to those portions of public recreational facilities adjacent to public swimming areas as long as cleared areas are limited to the minimum area necessary.

(3) Distances greater than 100 feet.

(a) At distances greater than 100 feet, horizontal distance, from a great pond classified GPA or a river flowing to a great pond classified GPA, and 75 feet, horizontal distance, from the normal high-water line of any other water body, tributary stream, or the upland edge of a wetland, there shall be allowed on any lot, in any ten-year period, selective cutting of not more than 40% of the volume of trees four inches or more in diameter, measured 4 1/2 feet above ground level. Tree removal in conjunction with the development of permitted uses shall be included in the 40% calculation. For the purposes of these standards, volume may be considered to be equivalent to basal area.

(b) In no event shall cleared openings for any purpose, including, but not limited to, principal and accessory structures, driveways, lawns and sewage disposal areas, exceed, in the aggregate, 25% of the lot area within the shoreland zone or 10,000 square feet, whichever is greater, including land previously cleared. This provision applies to the portion of a lot within the shoreland zone, including the buffer area, but shall not apply to the General Development District.

(4) Existing openings. Legally existing nonconforming cleared openings may be maintained, but shall not be enlarged, except as allowed by this chapter.

(5) Reverted fields. Fields and other cleared openings which have reverted to primary shrubs, trees, or other woody vegetation shall be regulated under the provisions of § **185-15P**.

Q. Hazard trees, storm-damaged trees, and dead tree removal.

(1) Hazard trees in the shoreland zone may be removed without a permit after consultation with the Code Enforcement Officer if the following requirements are met:

(a) Within the shoreline buffer, if the removal of a hazard tree results in a cleared opening in the tree canopy greater than 250 square feet, replacement with native tree species is required, unless there is new tree growth already present. New tree growth must be as near as practicable to where the hazard tree was removed and be at least two inches in diameter, measured at 4.5 feet above the ground level. If new growth is not present, then replacement trees shall consist of native species and be at least four feet in height, and be no less than two inches in diameter. Stumps may not be removed.

(b) Outside of the shoreline buffer, when the removal of hazard trees exceeds 40% of the volume of trees four inches or more in diameter, measured at 4.5 feet above ground level in any ten-year period, and/or results in cleared openings exceeding 25% of the lot area within the shoreland zone, or 10,000 square feet, whichever is greater, replacement with native tree species is required, unless there is new tree growth already present. New tree growth must be as near as practicable to where the hazard tree was removed and be at least two inches in diameter, measured at 4.5 feet above the ground level. If new growth is not present, then replacement trees shall consist of native species and be at least two inches in diameter, measured at 4.5 feet above the ground level.

(c) The removal of standing dead trees, resulting from natural causes, is permissible without the need for replanting or a permit, as long as the removal does not result in the creation of new lawn areas, or other permanently cleared areas, and stumps are not removed. For the purposes of this provision, "dead trees" are those trees that contain no foliage during the growing season.

(d) The Code Enforcement Officer may require the property owner to submit an evaluation from a licensed forester or arborist before any hazard tree can be removed within the shoreland zone.

(e) The Code Enforcement Officer may require more than a one-for-one replacement for hazard trees removed that exceed eight inches in diameter measured at 4.5 feet above the ground level.

(2) Storm-damaged trees in the shoreland zone may be removed without a permit after consultation with the Code Enforcement Officer if the following requirements are met:

(a) Within the shoreline buffer, when the removal of storm-damaged trees results in a cleared opening in the tree canopy greater than 250 square feet, replanting is not required, but the area shall be required to naturally revegetate, and the following requirements must be met:

[1] The area from which a storm-damaged tree is removed does not result in new lawn areas, or other permanently cleared areas;

[2] Stumps from the storm-damaged trees may not be removed;

[3] Limbs damaged from a storm event may be pruned even if they extend beyond the bottom 1/3 of the tree; and

[4] If, after one growing season, no natural regeneration or regrowth is present, replanting of native tree seedlings or saplings is required at a density of one seedling per every 80 square feet of lost canopy.

(b) Outside of the shoreline buffer, if the removal of storm damaged trees exceeds 40% of the volume of trees four inches or more in diameter, measured at 4.5 feet above the ground level in any ten-year period, or results, in the aggregate, in cleared openings exceeding 25% of the lot area within the shoreland zone or 10,000 square feet, whichever is greater, and no natural regeneration occurs within one growing season, then native tree seedlings or saplings shall be replanted on a one-for-one basis.

R. Exemptions to clearing and vegetation removal requirements. The following activities are exempt from the clearing and vegetation removal standards set forth in § **185-15P**, provided that all other applicable requirements of this chapter are complied with, and the removal of vegetation is limited to that which is necessary:

(1) The removal of vegetation that occurs at least once every two years for the maintenance of legally existing areas that do not comply with the vegetation standards in this chapter, such as but not limited to cleared openings in the canopy or fields. Such areas shall not be enlarged, except as allowed by this section. If any of these areas, due to lack of removal of vegetation every two years, reverts back to primarily woody vegetation, the requirements of § **185-15P** apply;

(2) The removal of vegetation from the location of allowed structures or allowed uses, when the shoreline setback requirements of § **185-15B** are not applicable;

(3) The removal of vegetation from the location of public swimming areas associated with an allowed public recreational facility;

(4) The removal of vegetation associated with allowed agricultural uses, provided best management practices are utilized, and provided all requirements of § **185-15N** are complied with;

(5) The removal of vegetation associated with brownfields or voluntary response action program (VRAP) projects, provided that the removal of vegetation is necessary for remediation activities to clean up contamination on a site in a General Development District that is part of a state or federal brownfields program or a voluntary response action program pursuant 38 M.R.S.A § 343-E, and that is located along a river that does not flow to a great pond classified as GPA pursuant to 38 M.R.S.A § 465-A;

(6) The removal of nonnative invasive vegetation species, provided the following minimum requirements are met:

(a) If removal of vegetation occurs via wheeled or tracked motorized equipment, the wheeled or tracked motorized equipment is operated and stored at least 25 feet, horizontal distance, from the shoreline, except that wheeled or tracked equipment may be operated or stored on existing structural surfaces, such as pavement or gravel;

(b) Removal of vegetation within 25 feet, horizontal distance, from the shoreline occurs via hand tools; and

(c) If applicable clearing and vegetation removal standards are exceeded due to the removal of nonnative invasive species vegetation, the area shall be revegetated with native species to achieve compliance.

NOTE: An updated list of nonnative invasive vegetation is maintained by the Department of Agriculture, Conservation and Forestry's Natural Areas Program: http://www.maine.gov/dacf/mnap/features/invasive_plants/invasives.htm.

(7) The removal of vegetation associated with emergency response activities conducted by the Maine Department of Environmental Protection, the U.S. Environmental Protection Agency, the U.S. Coast Guard, and their agents.

S. Revegetation requirements. When revegetation is required in response to violations of the vegetation standards set forth in § **185-15P**, to address the removal of nonnative invasive species of vegetation, or as a mechanism to allow for development that may otherwise not be permissible due to the vegetation standards, including removal of vegetation in conjunction with a shoreline stabilization project, the revegetation must comply with the following requirements:

(1) The property owner must submit a revegetation plan, prepared with and signed by a qualified professional, that describes revegetation activities and maintenance. The plan must include a scaled site plan, depicting where vegetation was, or is to be removed; where existing vegetation is to remain; and where vegetation is to be planted, including a list of all vegetation to be planted.

(2) Revegetation must occur along the same segment of shoreline and in the same area where vegetation was removed and at a density comparable to the preexisting vegetation, except where a shoreline stabilization activity does not allow revegetation to occur in the same area and at a density comparable to the preexisting vegetation, in which case revegetation must occur along the same segment of shoreline and as close as possible to the area where vegetation was removed.

(3) If part of a permitted activity, revegetation shall occur before the expiration of the permit. If the activity or revegetation is not completed before the expiration of the permit, a new revegetation plan shall be submitted with any renewal or new permit application.

(4) Revegetation activities must meet the following requirements for trees and saplings:

(a) All trees and saplings removed must be replaced with native noninvasive species;

(b) Replacement vegetation must at a minimum consist of saplings;

(c) If more than three trees or saplings are planted, then at least three different species shall be used;

(d) No one species shall make up 50% or more of the number of trees and saplings planted;

(e) If revegetation is required for a shoreline stabilization project, and it is not possible to plant trees and saplings in the same area where trees or saplings were removed, then trees or sapling must be planted in a location that effectively reestablishes the screening between the shoreline and structures; and

(f) A survival rate of at least 80% of planted trees or saplings is required for a minimum five-year period.

(5) Revegetation activities must meet the following requirements for woody vegetation and other vegetation under three feet in height:

(a) All woody vegetation and vegetation under three feet in height must be replaced with native noninvasive species of woody vegetation and vegetation under three feet in height as applicable;

(b) Woody vegetation and vegetation under three feet in height shall be planted in quantities and variety sufficient to prevent erosion and provide for effective infiltration of stormwater;

(c) If more than three woody vegetation plants are to be planted, then at least three different species shall be planted;

(d) No one species shall make up 50% or more of the number of planted woody vegetation plants; and

(e) Survival of planted woody vegetation and vegetation under three feet in height must be sufficient to remain in compliance with the standards contained within this chapter for minimum of five years.

(6) Revegetation activities must meet the following requirements for ground vegetation and ground cover:

(a) All ground vegetation and ground cover removed must be replaced with native herbaceous vegetation, in quantities and variety sufficient to prevent erosion and provide for effective infiltration of stormwater;

(b) Where necessary due to a lack of sufficient ground cover, an area must be supplemented with a minimum four-inch depth of leaf mulch and/or bark mulch to prevent erosion and provide for effective infiltration of stormwater; and

(c) Survival and functionality of ground vegetation and ground cover must be sufficient to remain in compliance with the standards contained within this chapter for minimum of five years.

T. Erosion and sedimentation control.

(1) Plan required. All activities which involve filling, grading, excavation or other similar activities which result in unstabilized soil conditions and which require a permit shall require a written soil erosion and sedimentation control plan.

(a) The plan shall be submitted to the permitting authority for approval and shall include, where applicable, provisions for:

[1] Mulching and revegetation of disturbed soil.

[2] Temporary runoff control features such as hay bales, silt fencing or diversion ditches.

[3] Permanent stabilization structures such as retaining walls or riprap.

(b) Activities which require site plans or approval from the Planning Board are to be prepared in accordance with prevailing best management practices as referenced in the current issue of Maine Erosion and Sediment Control Handbook for Construction: Best Management Practices. The Code Enforcement Officer may also require the applicant to obtain approval from the Soil and Water Conservation District prior to a permit being issued.

(2) Development. In order to create the least potential for erosion, development shall be designed to fit with the topography and soils of the site. Areas of steep slopes where high cuts and fills may be required shall be avoided wherever possible, and natural contours shall be followed as closely as possible.

(3) Duration of plan. Erosion and sedimentation control measures shall apply to all aspects of the proposed project involving land disturbance, and shall be in operation during all stages of the activity. The amount of exposed soil at every phase of construction shall be minimized to reduce the potential for erosion.

(4) Exposed ground area. Any exposed ground area shall be temporarily or permanently stabilized within one week from the time the work was started, by use of riprap, sod, seed, and mulch, or other effective measures. In all cases, permanent stabilization shall occur within nine months of the initial date of exposure. In addition:

(a) Where mulch is used, it shall be applied at a rate of at least one bale per 500 square feet and shall be maintained until a catch of vegetation is established.

(b) Anchoring the mulch with netting, peg and twine or other suitable method may be required to maintain the mulch cover.

(c) Additional measures shall be taken where necessary in order to avoid siltation into the water. Such measures may include the use of staked hay bales and/or silt fences.

(5) Drainageways. Natural and man-made drainageways and drainage outlets shall be protected from erosion from water flowing through them. Drainageways shall be designed and constructed in order to carry water from a twenty-five-year storm or greater, and shall be stabilized with vegetation or lined with riprap.

(6) Soil and erosion control methods. All best management practices must be installed at the minimum principal and accessory setback as specified in § **185-15B**, or to the greatest practical extent as determined by the Code Enforcement Officer.

U. Soils. All land uses shall be located on soils in or upon which the proposed uses or structures can be established or maintained without causing adverse environmental impacts, including severe erosion, mass soil movement, improper drainage, and water pollution, whether during or after construction. Proposed uses requiring subsurface waste disposal, and commercial or industrial development and other similar intensive land uses, shall require a soils report based on an on-site investigation and be prepared by state-certified professionals. Certified persons may include Maine certified soil scientists, Maine licensed professional engineers, Maine state-certified geologists and other persons who have training and experience in the recognition and evaluation of soil properties. The report shall be based upon the analyses of the characteristics of the soil and surrounding land and water areas, maximum groundwater elevation, presence of ledge, drainage conditions, and other pertinent data which the evaluator deems appropriate. The soils report shall include recommendations for a proposed use to counteract soil limitations where they exist. Soil conditions that are inappropriate or uncorrectable in an environmentally acceptable manner shall be sufficient grounds for denial, even though the proposed use is otherwise permitted in that zone.

V. Water quality. No activity shall deposit on or into the ground or discharge to the waters of the state any pollutant that, by itself or in combination with other activities or substances, will impair designated uses or the water classification of the water body, tributary stream or wetland.

W. Archaeological sites. Any proposed land use activity involving structural development or soil disturbance on or adjacent to sites listed on, or eligible to be listed on, the National Register of Historic Places shall be submitted by the applicant to the Maine Historic Preservation Commission for review and comment at least 20 days prior to action being taken by the permitting authority. The CEO shall consider comments received from the Commission prior to rendering a decision on the application.

X. Home occupations.

(1) Where allowed. The home occupation shall be carried on wholly within the dwelling or accessory structure.

(2) Number of employees. The home occupation shall be carried on primarily by a member or members of the family residing in the dwelling unit. Not more than two persons who are not family members residing in the dwelling unit shall be employed.

(3) Signs. There shall be no exterior display, no exterior sign other than those permitted in § **120-705**, no exterior storage of materials and no other exterior indication of the home occupation or variation from the residential character of the principal building.

(4) Objectionable conditions. Objectionable conditions, such as noise, vibration, smoke, dust, electrical disturbance, odors, heat, glare or activity at unreasonable hours, shall not be permitted.

(5) Parking. In addition to the off-street parking provided to meet the normal requirements of the dwelling, adequate off-street parking shall be provided for the vehicles of each employee and the vehicles of the maximum number of users the home occupation may attract during peak operating hours.

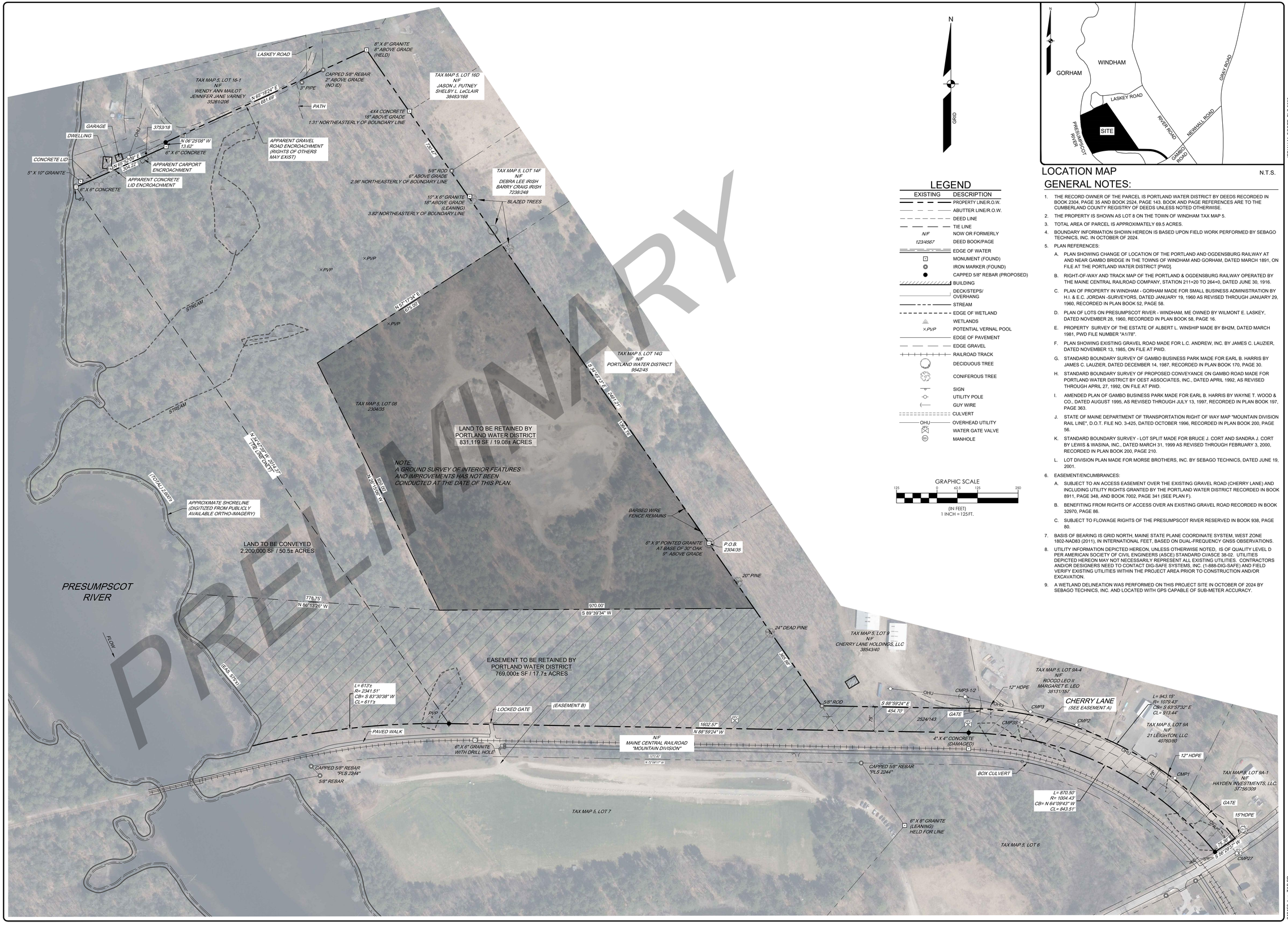
(6) Allowable area. The home occupation shall not utilize more than 20% of the total floor area of the dwelling unit. The basement floor area shall be excluded in the calculation of the 20%.

Y. Animals in a shoreland zone. Nothing shall prohibit the keeping of household pets such as cats and dogs. The keeping of horses, ponies and other large pets or the raising of more than two of each species of such animals six months old requires compliance as

follows:

(1) Within 100 feet of the normal high-water line of a water body as depicted on the Official Town of Windham Land Use Map, there shall be no feed lots, fenced runs, pens and similar intensively used facility for animal raising and care. Additionally, no footpath larger than six feet in width may be used for watering, and is only to be used for passage to and from the water and not as pasture or feed lot. Any in existence prior to 2006 shall be grandfathered.

PROPERTY EXHIBITS



N

GRID

LEGEND

EXISTING	DESCRIPTION
	PROPERTY LINE/R.O.W.
	ABUTTER LINE/R.O.W.
	DEED LINE
	TIE LINE
N/F	NOW OR FORMERLY
123/4567	DEED BOOK/PAGE
	EDGE OF WATER
	MONUMENT (FOUND)
	IRON MARKER (FOUND)
	CAPPED 5/8" REBAR (PROPOSED)
	BUILDING
	DECK/STEPS/ OVERHANG
	STREAM
	EDGE OF WETLAND
	WETLANDS
×PVP	POTENTIAL VERNAL POOL
	EDGE OF PAVEMENT
	EDGE GRAVEL
	RAILROAD TRACK
	DECIDUOUS TREE
	CONIFEROUS TREE
	SIGN
	UTILITY POLE
	GUY WIRE
	CULVERT
OHU	OVERHEAD UTILITY
	WATER GATE VALVE
	MANHOLE

GRAPHIC SCALE

125 0 62.5 125 250

(IN FEET)
1 INCH = 125 FT.

LOCATION MAP

N.T.S.

GENERAL NOTES:

1. THE RECORD OWNER OF THE PARCEL IS PORTLAND WATER DISTRICT BY DEEDS RECORDED IN BOOK 2304, PAGE 35 AND BOOK 2524, PAGE 143. BOOK AND PAGE REFERENCES ARE TO THE CUMBERLAND COUNTY REGISTRY OF DEEDS UNLESS NOTED OTHERWISE.
2. THE PROPERTY IS SHOWN AS LOT 8 ON THE TOWN OF WINDHAM TAX MAP 5.
3. TOTAL AREA OF PARCEL IS APPROXIMATELY 69.5 ACRES.
4. BOUNDARY INFORMATION SHOWN HEREON IS BASED UPON FIELD WORK PERFORMED BY SEBAGO TECHNICS, INC. IN OCTOBER OF 2024.
5. PLAN REFERENCES:
   A. PLAN SHOWING CHANGE OF LOCATION OF THE PORTLAND AND OGDENSBURG RAILWAY AT AND NEAR GAMBO BRIDGE IN THE TOWNS OF WINDHAM AND GORHAM, DATED MARCH 1891, ON FILE AT THE PORTLAND WATER DISTRICT [PWD].
   B. RIGHT-OF-WAY AND TRACK MAP OF THE PORTLAND & OGDENSBURG RAILWAY OPERATED BY THE MAINE CENTRAL RAILROAD COMPANY, STATION 211+20 TO 264+0, DATED JUNE 30, 1916.
   C. PLAN OF PROPERTY IN WINDHAM - GORHAM MADE FOR SMALL BUSINESS ADMINISTRATION BY H.I. & E.C. JORDAN -SURVEYORS, DATED JANUARY 19, 1960 AS REVISED THROUGH JANUARY 29, 1960, RECORDED IN PLAN BOOK 52, PAGE 58.
   D. PLAN OF LOTS ON PRESUMPSCOT RIVER - WINDHAM, ME OWNED BY WILMONT E. LASKEY, DATED NOVEMBER 28, 1960, RECORDED IN PLAN BOOK 58, PAGE 16.
   E. PROPERTY SURVEY OF THE ESTATE OF ALBERT L. WINSHIP MADE BY BH2M, DATED MARCH 1981, PWD FILE NUMBER "A1/78".
   F. PLAN SHOWING EXISTING GRAVEL ROAD MADE FOR L.C. ANDREW, INC. BY JAMES C. LAUZIER, DATED NOVEMBER 13, 1985, ON FILE AT PWD.
   G. STANDARD BOUNDARY SURVEY OF GAMBO BUSINESS PARK MADE FOR EARL B. HARRIS BY JAMES C. LAUZIER, DATED DECEMBER 14, 1987, RECORDED IN PLAN BOOK 170, PAGE 30.
   H. STANDARD BOUNDARY SURVEY OF PROPOSED CONVEYANCE ON GAMBO ROAD MADE FOR PORTLAND WATER DISTRICT BY OEST ASSOCIATES, INC., DATED APRIL 1992, AS REVISED THROUGH APRIL 27, 1992, ON FILE AT PWD.
   I. AMENDED PLAN OF GAMBO BUSINESS PARK MADE FOR EARL B. HARRIS BY WAYNE T. WOOD & CO., DATED AUGUST 1995, AS REVISED THROUGH JULY 13, 1997, RECORDED IN PLAN BOOK 197, PAGE 363.
   J. STATE OF MAINE DEPARTMENT OF TRANSPORTATION RIGHT OF WAY MAP "MOUNTAIN DIVISION RAIL LINE", D.O.T. FILE NO. 3-425, DATED OCTOBER 1996, RECORDED IN PLAN BOOK 200, PAGE 56.
   K. STANDARD BOUNDARY SURVEY - LOT SPLIT MADE FOR BRUCE J. CORT AND SANDRA J. CORT BY LEWIS & WASINA, INC., DATED MARCH 31, 1999 AS REVISED THROUGH FEBRUARY 3, 2000, RECORDED IN PLAN BOOK 200, PAGE 210.
   L. LOT DIVISION PLAN MADE FOR MORSE BROTHERS, INC. BY SEBAGO TECHNICS, DATED JUNE 19, 2001.
6. EASEMENT/ENCUMBRANCES:
   A. SUBJECT TO AN ACCESS EASEMENT OVER THE EXISTING GRAVEL ROAD (CHERRY LANE) AND INCLUDING UTILITY RIGHTS GRANTED BY THE PORTLAND WATER DISTRICT RECORDED IN BOOK 8911, PAGE 348, AND BOOK 7002, PAGE 341 (SEE PLAN F).
   B. BENEFITING FROM RIGHTS OF ACCESS OVER AN EXISTING GRAVEL ROAD RECORDED IN BOOK 32970, PAGE 86.
   C. SUBJECT TO FLOWAGE RIGHTS OF THE PRESUMPSCOT RIVER RESERVED IN BOOK 938, PAGE 80.
7. BASIS OF BEARING IS GRID NORTH, MAINE STATE PLANE COORDINATE SYSTEM, WEST ZONE 1802-NAD83 (2011), IN INTERNATIONAL FEET, BASED ON DUAL-FREQUENCY GNSS OBSERVATIONS.
8. UTILITY INFORMATION DEPICTED HEREON, UNLESS OTHERWISE NOTED, IS OF QUALITY LEVEL D PER AMERICAN SOCIETY OF CIVIL ENGINEERS (ASCE) STANDARD CI/ASCE 38-02. UTILITIES DEPICTED HEREON MAY NOT NECESSARILY REPRESENT ALL EXISTING UTILITIES. CONTRACTORS AND/OR DESIGNERS NEED TO CONTACT DIG-SAFE SYSTEMS, INC. (1-888-DIG-SAFE) AND FIELD VERIFY EXISTING UTILITIES WITHIN THE PROJECT AREA PRIOR TO CONSTRUCTION AND/OR EXCAVATION.
9. A WETLAND DELINEATION WAS PERFORMED ON THIS PROJECT SITE IN OCTOBER OF 2024 BY SEBAGO TECHNICS, INC. AND LOCATED WITH GPS CAPABLE OF SUB-METER ACCURACY.

JEDIAH M. SCOTT, PLS 2660

PRELIMINARY

REV.	BY	DATE:	STATUS:
1	JMS	11/27/2024	LAND AND EASEMENT TO BE RETAINED BY PORTLAND WATER DISTRICT

THIS PLAN SHALL NOT BE MODIFIED WITHOUT WRITTEN PERMISSION FROM SEBAGO TECHNICS, INC. ANY ALTERATIONS, AUTHORIZED OR OTHERWISE, SHALL BE AT THE USER'S SOLE RISK AND WITHOUT LIABILITY TO SEBAGO TECHNICS INC.

SEBAGO TECHNICS
SEBAGOTECHNICS.COM
75 John Roberts Road, Suite 4A
South Portland, ME 04106
207-200-2100
South Portland, Bridgton, Sanford and Bath

PRELIMINARY WORKSHEET
OF:
CHERRY LANE PWD PROPERTY
CHERRY LANE
WINDHAM, MAINE 04062
FOR:
WINDHAM DEPARTMENT OF PUBLIC WORKS
195 WINDHAM CENTER ROAD
WINDHAM, MAINE 04062

DESIGNED	-
DRAWN	JMC
CHECKED	JMS
DATE	11/07/2024
SCALE	1" = 125
PROJECT	240452

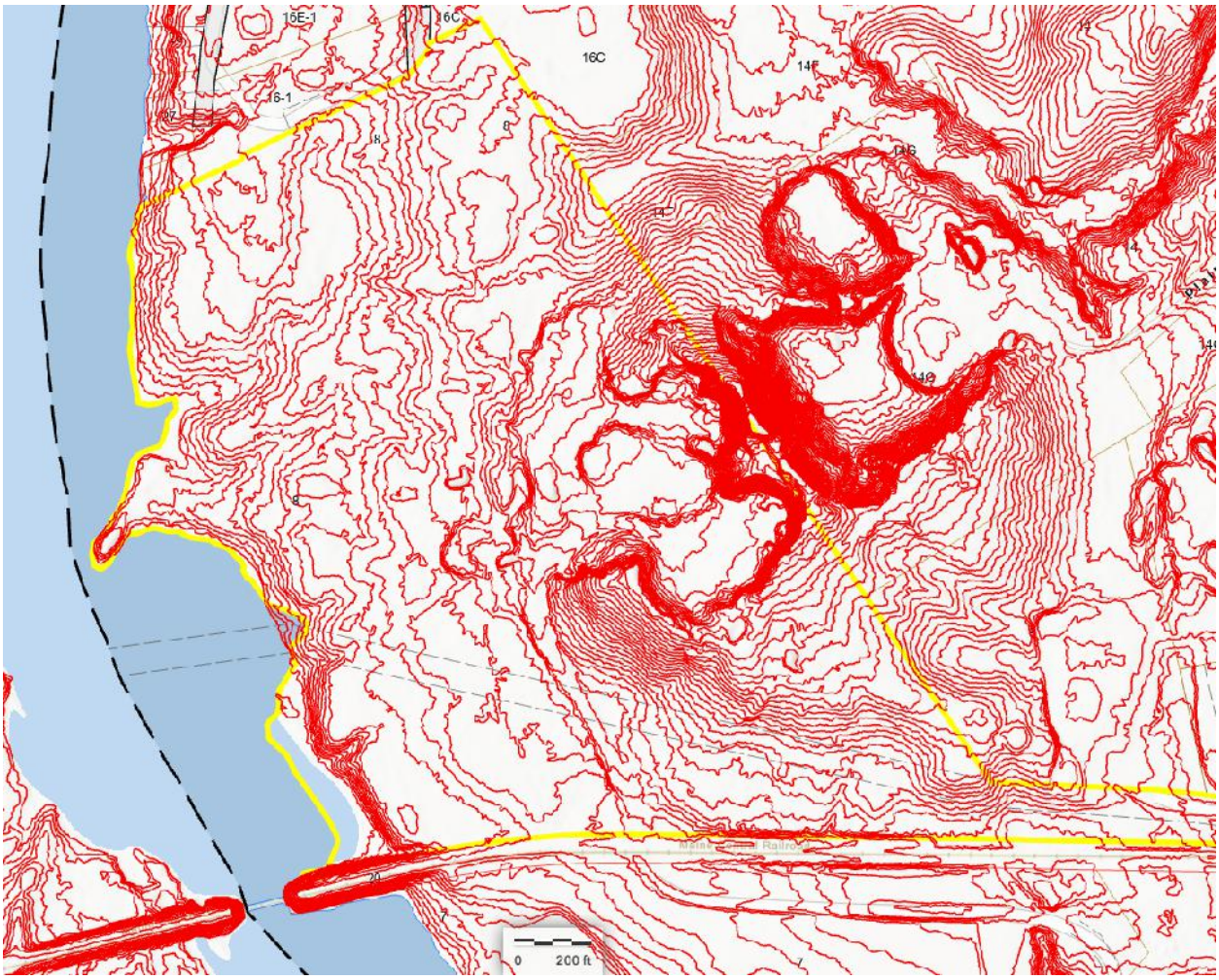
SHEET 1 OF 1

240452.dwg, TAB:BD

Base Map Windham GIS

Windham Tax Mapping Satellite View

Windham / State 2’ Contour Mapping



United States Department of Agriculture

NRCS

Natural Resources Conservation Service

A product of the National Cooperative Soil Survey, a joint effort of the United States Department of Agriculture and other Federal agencies, State agencies including the Agricultural Experiment Stations, and local participants

Custom Soil Resource Report for Cumberland County and Part of Oxford County, Maine

March 10, 2025

Preface

Soil surveys contain information that affects land use planning in survey areas. They highlight soil limitations that affect various land uses and provide information about the properties of the soils in the survey areas. Soil surveys are designed for many different users, including farmers, ranchers, foresters, agronomists, urban planners, community officials, engineers, developers, builders, and home buyers. Also, conservationists, teachers, students, and specialists in recreation, waste disposal, and pollution control can use the surveys to help them understand, protect, or enhance the environment.

Various land use regulations of Federal, State, and local governments may impose special restrictions on land use or land treatment. Soil surveys identify soil properties that are used in making various land use or land treatment decisions. The information is intended to help the land users identify and reduce the effects of soil limitations on various land uses. The landowner or user is responsible for identifying and complying with existing laws and regulations.

Although soil survey information can be used for general farm, local, and wider area planning, onsite investigation is needed to supplement this information in some cases. Examples include soil quality assessments (http://www.nrcs.usda.gov/wps/portal/nrcs/main/soils/health/) and certain conservation and engineering applications. For more detailed information, contact your local USDA Service Center (https://offices.sc.egov.usda.gov/locator/app?agency=nrcs) or your NRCS State Soil Scientist (http://www.nrcs.usda.gov/wps/portal/nrcs/detail/soils/contactus/?cid=nrcs142p2_053951).

Great differences in soil properties can occur within short distances. Some soils are seasonally wet or subject to flooding. Some are too unstable to be used as a foundation for buildings or roads. Clayey or wet soils are poorly suited to use as septic tank absorption fields. A high water table makes a soil poorly suited to basements or underground installations.

The National Cooperative Soil Survey is a joint effort of the United States Department of Agriculture and other Federal agencies, State agencies including the Agricultural Experiment Stations, and local agencies. The Natural Resources Conservation Service (NRCS) has leadership for the Federal part of the National Cooperative Soil Survey.

Information about soils is updated periodically. Updated information is available through the NRCS Web Soil Survey, the site for official soil survey information.

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or a part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require

alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at (202) 720-2600 (voice and TDD). To file a complaint of discrimination, write to USDA, Director, Office of Civil Rights, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410 or call (800) 795-3272 (voice) or (202) 720-6382 (TDD). USDA is an equal opportunity provider and employer.

Contents

Soil Map

The soil map section includes the soil map for the defined area of interest, a list of soil map units on the map and extent of each map unit, and cartographic symbols displayed on the map. Also presented are various metadata about data used to produce the map, and a description of each soil map unit.

Custom Soil Resource Report
Soil Map

MAP LEGEND

Area of Interest (AOI)
- Area of Interest (AOI)

Soils
- Soil Map Unit Polygons
- Soil Map Unit Lines
- Soil Map Unit Points

Special Point Features
- Blowout
- Borrow Pit
- Clay Spot
- Closed Depression
- Gravel Pit
- Gravelly Spot
- Landfill
- Lava Flow
- Marsh or swamp
- Mine or Quarry
- Miscellaneous Water
- Perennial Water
- Rock Outcrop
- Saline Spot
- Sandy Spot
- Severely Eroded Spot
- Sinkhole
- Slide or Slip
- Sodic Spot
- Spoil Area
- Stony Spot
- Very Stony Spot
- Wet Spot
- Other
- Special Line Features

Water Features
- Streams and Canals

Transportation
- Rails
- Interstate Highways
- US Routes
- Major Roads
- Local Roads

Background
- Aerial Photography

MAP INFORMATION

The soil surveys that comprise your AOI were mapped at 1:24,000.

Warning: Soil Map may not be valid at this scale.

Enlargement of maps beyond the scale of mapping can cause misunderstanding of the detail of mapping and accuracy of soil line placement. The maps do not show the small areas of contrasting soils that could have been shown at a more detailed scale.

Please rely on the bar scale on each map sheet for map measurements.

Source of Map: Natural Resources Conservation Service
Web Soil Survey URL:
Coordinate System: Web Mercator (EPSG:3857)

Maps from the Web Soil Survey are based on the Web Mercator projection, which preserves direction and shape but distorts distance and area. A projection that preserves area, such as the Albers equal-area conic projection, should be used if more accurate calculations of distance or area are required.

This product is generated from the USDA-NRCS certified data as of the version date(s) listed below.

Soil Survey Area: Cumberland County and Part of Oxford County, Maine
Survey Area Data: Version 21, Aug 26, 2024

Soil map units are labeled (as space allows) for map scales 1:50,000 or larger.

Date(s) aerial images were photographed: Jul 22, 2021—Oct 7, 2021

The orthophoto or other base map on which the soil lines were compiled and digitized probably differs from the background

MAP LEGEND

MAP INFORMATION

imagery displayed on these maps. As a result, some minor shifting of map unit boundaries may be evident.

Map Unit Legend

Map Unit Symbol	Map Unit Name	Acres in AOI	Percent of AOI
BgB	Nicholville very fine sandy loam, 0 to 8 percent slopes	17.0	24.8%
BuB	Lamoine silt loam, 3 to 8 percent slopes	11.1	16.2%
Gp	Gravel pits	4.9	7.1%
HfC2	Hartland very fine sandy loam, 8 to 15 percent slopes, eroded	7.3	10.6%
HlB	Hinckley loamy sand, 3 to 8 percent slopes	3.8	5.6%
Ru	Rumney fine sandy loam, 0 to 3 percent slopes, frequently flooded	3.8	5.5%
Sn	Scantic silt loam, 0 to 3 percent slopes	9.8	14.3%
SuC2	Suffield silt loam, 8 to 15 percent slopes, eroded	10.2	14.8%
W	Water	0.4	0.5%
WmB	Windsor loamy sand, 0 to 8 percent slopes	0.5	0.7%
Totals for Area of Interest		**68.8**	**100.0%**

Map Unit Descriptions

The map units delineated on the detailed soil maps in a soil survey represent the soils or miscellaneous areas in the survey area. The map unit descriptions, along with the maps, can be used to determine the composition and properties of a unit.

A map unit delineation on a soil map represents an area dominated by one or more major kinds of soil or miscellaneous areas. A map unit is identified and named according to the taxonomic classification of the dominant soils. Within a taxonomic class there are precisely defined limits for the properties of the soils. On the landscape, however, the soils are natural phenomena, and they have the characteristic variability of all natural phenomena. Thus, the range of some observed properties may extend beyond the limits defined for a taxonomic class. Areas of soils of a single taxonomic class rarely, if ever, can be mapped without including areas of other taxonomic classes. Consequently, every map unit is made up of the soils or miscellaneous areas for which it is named and some minor components that belong to taxonomic classes other than those of the major soils.

Most minor soils have properties similar to those of the dominant soil or soils in the map unit, and thus they do not affect use and management. These are called noncontrasting, or similar, components. They may or may not be mentioned in a particular map unit description. Other minor components, however, have properties

and behavioral characteristics divergent enough to affect use or to require different management. These are called contrasting, or dissimilar, components. They generally are in small areas and could not be mapped separately because of the scale used. Some small areas of strongly contrasting soils or miscellaneous areas are identified by a special symbol on the maps. If included in the database for a given area, the contrasting minor components are identified in the map unit descriptions along with some characteristics of each. A few areas of minor components may not have been observed, and consequently they are not mentioned in the descriptions, especially where the pattern was so complex that it was impractical to make enough observations to identify all the soils and miscellaneous areas on the landscape.

The presence of minor components in a map unit in no way diminishes the usefulness or accuracy of the data. The objective of mapping is not to delineate pure taxonomic classes but rather to separate the landscape into landforms or landform segments that have similar use and management requirements. The delineation of such segments on the map provides sufficient information for the development of resource plans. If intensive use of small areas is planned, however, onsite investigation is needed to define and locate the soils and miscellaneous areas.

An identifying symbol precedes the map unit name in the map unit descriptions. Each description includes general facts about the unit and gives important soil properties and qualities.

Soils that have profiles that are almost alike make up a *soil series*. Except for differences in texture of the surface layer, all the soils of a series have major horizons that are similar in composition, thickness, and arrangement.

Soils of one series can differ in texture of the surface layer, slope, stoniness, salinity, degree of erosion, and other characteristics that affect their use. On the basis of such differences, a soil series is divided into *soil phases*. Most of the areas shown on the detailed soil maps are phases of soil series. The name of a soil phase commonly indicates a feature that affects use or management. For example, Alpha silt loam, 0 to 2 percent slopes, is a phase of the Alpha series.

Some map units are made up of two or more major soils or miscellaneous areas. These map units are complexes, associations, or undifferentiated groups.

A *complex* consists of two or more soils or miscellaneous areas in such an intricate pattern or in such small areas that they cannot be shown separately on the maps. The pattern and proportion of the soils or miscellaneous areas are somewhat similar in all areas. Alpha-Beta complex, 0 to 6 percent slopes, is an example.

An *association* is made up of two or more geographically associated soils or miscellaneous areas that are shown as one unit on the maps. Because of present or anticipated uses of the map units in the survey area, it was not considered practical or necessary to map the soils or miscellaneous areas separately. The pattern and relative proportion of the soils or miscellaneous areas are somewhat similar. Alpha-Beta association, 0 to 2 percent slopes, is an example.

An *undifferentiated group* is made up of two or more soils or miscellaneous areas that could be mapped individually but are mapped as one unit because similar interpretations can be made for use and management. The pattern and proportion of the soils or miscellaneous areas in a mapped area are not uniform. An area can be made up of only one of the major soils or miscellaneous areas, or it can be made up of all of them. Alpha and Beta soils, 0 to 2 percent slopes, is an example.

Some surveys include *miscellaneous areas*. Such areas have little or no soil material and support little or no vegetation. Rock outcrop is an example.

Cumberland County and Part of Oxford County, Maine

BgB—Nicholville very fine sandy loam, 0 to 8 percent slopes

Map Unit Setting

National map unit symbol: 2yjg5
Elevation: 20 to 2,300 feet
Mean annual precipitation: 34 to 50 inches
Mean annual air temperature: 37 to 45 degrees F
Frost-free period: 90 to 160 days
Farmland classification: Farmland of statewide importance

Map Unit Composition

Nicholville and similar soils: 85 percent
Minor components: 2 percent
Estimates are based on observations, descriptions, and transects of the mapunit.

Description of Nicholville

Setting

Landform: Lakebeds (relict)
Landform position (two-dimensional): Backslope
Landform position (three-dimensional): Side slope
Down-slope shape: Linear
Across-slope shape: Linear
Parent material: Coarse-silty glaciomarine deposits

Typical profile

Ap - 0 to 7 inches: very fine sandy loam
Bs - 7 to 19 inches: very fine sandy loam
BC - 19 to 30 inches: very fine sandy loam
C - 30 to 65 inches: loamy very fine sand

Properties and qualities

Slope: 0 to 8 percent
Depth to restrictive feature: More than 80 inches
Drainage class: Moderately well drained
Capacity of the most limiting layer to transmit water (Ksat): Moderately low to moderately high (0.14 to 1.42 in/hr)
Depth to water table: About 18 to 30 inches
Frequency of flooding: None
Frequency of ponding: None
Maximum salinity: Nonsaline (0.0 to 1.9 mmhos/cm)
Available water supply, 0 to 60 inches: High (about 10.3 inches)

Interpretive groups

Land capability classification (irrigated): None specified
Land capability classification (nonirrigated): 2e
Hydrologic Soil Group: C
Ecological site: F144BY501ME - Loamy Slope (Northern Hardwoods)
Hydric soil rating: No

Minor Components

Roundabout

Percent of map unit: 2 percent

Landform: Lakebeds (relict)
Landform position (two-dimensional): Footslope, toeslope
Landform position (three-dimensional): Base slope
Down-slope shape: Linear
Across-slope shape: Concave
Hydric soil rating: Yes

BuB—Lamoine silt loam, 3 to 8 percent slopes

Map Unit Setting

National map unit symbol: 2t0kc
Elevation: 10 to 490 feet
Mean annual precipitation: 33 to 60 inches
Mean annual air temperature: 36 to 52 degrees F
Frost-free period: 90 to 160 days
Farmland classification: Farmland of statewide importance

Map Unit Composition

Lamoine and similar soils: 85 percent
Minor components: 11 percent
Estimates are based on observations, descriptions, and transects of the mapunit.

Description of Lamoine

Setting

Landform: Marine terraces, river valleys
Landform position (two-dimensional): Footslope
Landform position (three-dimensional): Base slope
Down-slope shape: Linear
Across-slope shape: Linear
Parent material: Fine glaciomarine deposits

Typical profile

Ap - 0 to 7 inches: silt loam
Bw - 7 to 13 inches: silt loam
Bg - 13 to 24 inches: silty clay loam
Cg - 24 to 65 inches: silty clay

Properties and qualities

Slope: 3 to 8 percent
Depth to restrictive feature: More than 80 inches
Drainage class: Somewhat poorly drained
Capacity of the most limiting layer to transmit water (Ksat): Very low to moderately low (0.00 to 0.14 in/hr)
Depth to water table: About 6 to 17 inches
Frequency of flooding: None
Frequency of ponding: None
Maximum salinity: Nonsaline (0.0 to 1.9 mmhos/cm)
Available water supply, 0 to 60 inches: Moderate (about 7.6 inches)

Interpretive groups

Land capability classification (irrigated): None specified
Land capability classification (nonirrigated): 3w
Hydrologic Soil Group: C/D
Ecological site: F144BY401ME - Clay Flat
Hydric soil rating: No

Minor Components

Scantic

Percent of map unit: 10 percent
Landform: Marine terraces, river valleys
Landform position (two-dimensional): Footslope, toeslope
Landform position (three-dimensional): Base slope
Down-slope shape: Linear
Across-slope shape: Concave
Hydric soil rating: Yes

Biddeford

Percent of map unit: 1 percent
Landform: Marine terraces, river valleys
Landform position (two-dimensional): Toeslope
Landform position (three-dimensional): Base slope
Down-slope shape: Concave
Across-slope shape: Concave
Ecological site: F144BY002ME - Marine Terrace Depression
Hydric soil rating: Yes

Gp—Gravel pits

Map Unit Composition

Gravel pits: 92 percent
Estimates are based on observations, descriptions, and transects of the mapunit.

Description of Gravel Pits

Typical profile

H1 - 0 to 6 inches: extremely gravelly sand
H2 - 6 to 60 inches: extremely gravelly sand

Interpretive groups

Land capability classification (irrigated): None specified
Land capability classification (nonirrigated): 8s
Ecological site: F144BY601ME - Dry Sand
Hydric soil rating: No

HfC2—Hartland very fine sandy loam, 8 to 15 percent slopes, eroded

Map Unit Setting

National map unit symbol: blhc
Elevation: 0 to 310 feet
Mean annual precipitation: 48 to 49 inches
Mean annual air temperature: 45 to 46 degrees F
Frost-free period: 150 to 160 days
Farmland classification: Farmland of local importance

Map Unit Composition

Hartland and similar soils: 85 percent
Estimates are based on observations, descriptions, and transects of the mapunit.

Description of Hartland

Setting

Landform: Lakebeds
Landform position (two-dimensional): Footslope
Landform position (three-dimensional): Tread
Down-slope shape: Linear
Across-slope shape: Linear
Parent material: Coarse-silty glaciolacustrine deposits

Typical profile

H1 - 0 to 9 inches: very fine sandy loam
H2 - 9 to 29 inches: silt loam
H3 - 29 to 65 inches: silt loam

Properties and qualities

Slope: 8 to 15 percent
Depth to restrictive feature: More than 80 inches
Drainage class: Well drained
Capacity of the most limiting layer to transmit water (Ksat): Moderately high to high (0.60 to 2.00 in/hr)
Depth to water table: More than 80 inches
Frequency of flooding: None
Frequency of ponding: None
Available water supply, 0 to 60 inches: High (about 11.8 inches)

Interpretive groups

Land capability classification (irrigated): None specified
Land capability classification (nonirrigated): 3e
Hydrologic Soil Group: B
Ecological site: F144BY501ME - Loamy Slope (Northern Hardwoods), F144BY508ME - Silty Slope
Hydric soil rating: No

HIB—Hinckley loamy sand, 3 to 8 percent slopes

Map Unit Setting

National map unit symbol: 2svm8
Elevation: 0 to 1,430 feet
Mean annual precipitation: 36 to 53 inches
Mean annual air temperature: 39 to 55 degrees F
Frost-free period: 140 to 240 days
Farmland classification: Farmland of statewide importance

Map Unit Composition

Hinckley and similar soils: 85 percent
Estimates are based on observations, descriptions, and transects of the mapunit.

Description of Hinckley

Setting

Landform: Outwash plains, eskers, moraines, kame terraces, kames, outwash terraces, outwash deltas
Landform position (two-dimensional): Summit, shoulder, backslope, footslope
Landform position (three-dimensional): Nose slope, side slope, base slope, crest, riser, tread
Down-slope shape: Concave, convex, linear
Across-slope shape: Convex, linear, concave
Parent material: Sandy and gravelly glaciofluvial deposits derived from gneiss and/or granite and/or schist

Typical profile

Oe - 0 to 1 inches: moderately decomposed plant material
A - 1 to 8 inches: loamy sand
Bw1 - 8 to 11 inches: gravelly loamy sand
Bw2 - 11 to 16 inches: gravelly loamy sand
BC - 16 to 19 inches: very gravelly loamy sand
C - 19 to 65 inches: very gravelly sand

Properties and qualities

Slope: 3 to 8 percent
Depth to restrictive feature: More than 80 inches
Drainage class: Excessively drained
Runoff class: Very low
Capacity of the most limiting layer to transmit water (Ksat): Moderately high to very high (1.42 to 99.90 in/hr)
Depth to water table: More than 80 inches
Frequency of flooding: None
Frequency of ponding: None
Maximum salinity: Nonsaline (0.0 to 1.9 mmhos/cm)
Available water supply, 0 to 60 inches: Very low (about 3.0 inches)

Interpretive groups

Land capability classification (irrigated): None specified
Land capability classification (nonirrigated): 3s

Hydrologic Soil Group: A
Ecological site: F144AY022MA - Dry Outwash
Hydric soil rating: No

Ru—Rumney fine sandy loam, 0 to 3 percent slopes, frequently flooded

Map Unit Setting

National map unit symbol: 2qgvs
Elevation: 0 to 2,440 feet
Mean annual precipitation: 31 to 95 inches
Mean annual air temperature: 27 to 54 degrees F
Frost-free period: 80 to 160 days
Farmland classification: Farmland of local importance

Map Unit Composition

Rumney and similar soils: 84 percent
Minor components: 9 percent
Estimates are based on observations, descriptions, and transects of the mapunit.

Description of Rumney

Setting

Landform: Flood plains
Landform position (three-dimensional): Tread
Down-slope shape: Linear
Across-slope shape: Linear
Parent material: Coarse-loamy alluvium derived from schist and/or coarse-loamy alluvium derived from quartzite and/or coarse-loamy alluvium derived from granite and gneiss

Typical profile

Ap - 0 to 9 inches: fine sandy loam
Bg1 - 9 to 20 inches: fine sandy loam
Bg2 - 20 to 30 inches: sandy loam
Cg - 30 to 65 inches: loamy sand

Properties and qualities

Slope: 0 to 3 percent
Depth to restrictive feature: More than 80 inches
Drainage class: Poorly drained
Capacity of the most limiting layer to transmit water (Ksat): Moderately low to high (0.14 to 14.17 in/hr)
Depth to water table: About 0 to 12 inches
Frequency of flooding: Frequent
Frequency of ponding: None
Available water supply, 0 to 60 inches: Moderate (about 6.9 inches)

Interpretive groups

Land capability classification (irrigated): None specified
Land capability classification (nonirrigated): 4w
Hydrologic Soil Group: B/D

Ecological site: F144BY120ME - Small Floodplain Riparian Complex (reserved), F144BY110ME - Broad Floodplain Riparian Complex
Hydric soil rating: Yes

Minor Components

Medomak
Percent of map unit: 6 percent
Landform: Flood plains
Microfeatures of landform position: Closed depressions
Down-slope shape: Linear
Across-slope shape: Concave
Hydric soil rating: Yes

Charles
Percent of map unit: 3 percent
Landform: Flood plains
Landform position (three-dimensional): Tread
Down-slope shape: Linear
Across-slope shape: Linear
Hydric soil rating: Yes

Sn—Scantic silt loam, 0 to 3 percent slopes

Map Unit Setting
National map unit symbol: 2slv3
Elevation: 10 to 900 feet
Mean annual precipitation: 33 to 60 inches
Mean annual air temperature: 39 to 45 degrees F
Frost-free period: 90 to 160 days
Farmland classification: Farmland of local importance

Map Unit Composition
Scantic and similar soils: 85 percent
Minor components: 5 percent
Estimates are based on observations, descriptions, and transects of the mapunit.

Description of Scantic

Setting
Landform: Marine terraces, river valleys
Landform position (three-dimensional): Talf
Down-slope shape: Linear
Across-slope shape: Linear
Parent material: Glaciomarine deposits

Typical profile
Ap - 0 to 9 inches: silt loam
Bg1 - 9 to 16 inches: silty clay loam
Bg2 - 16 to 29 inches: silty clay
Cg - 29 to 65 inches: silty clay

Properties and qualities

Slope: 0 to 3 percent
Depth to restrictive feature: More than 80 inches
Drainage class: Poorly drained
Capacity of the most limiting layer to transmit water (Ksat): Very low to moderately low (0.00 to 0.06 in/hr)
Depth to water table: About 0 to 12 inches
Frequency of flooding: None
Frequency of ponding: None
Available water supply, 0 to 60 inches: Moderate (about 6.3 inches)

Interpretive groups

Land capability classification (irrigated): None specified
Land capability classification (nonirrigated): 4w
Hydrologic Soil Group: D
Ecological site: F144BY304ME - Wet Clay Flat
Hydric soil rating: Yes

Minor Components

Biddeford

Percent of map unit: 3 percent
Landform: Marine terraces, river valleys
Landform position (two-dimensional): Toeslope
Landform position (three-dimensional): Dip
Down-slope shape: Concave
Across-slope shape: Concave, linear
Ecological site: F144BY002ME - Marine Terrace Depression
Hydric soil rating: Yes

Roundabout

Percent of map unit: 2 percent
Landform: River valleys, marine terraces
Landform position (three-dimensional): Tread, talf
Down-slope shape: Linear
Across-slope shape: Linear
Hydric soil rating: Yes

SuC2—Suffield silt loam, 8 to 15 percent slopes, eroded

Map Unit Setting

National map unit symbol: blk1
Elevation: 10 to 900 feet
Mean annual precipitation: 34 to 48 inches
Mean annual air temperature: 43 to 46 degrees F
Frost-free period: 90 to 160 days
Farmland classification: Farmland of local importance

Map Unit Composition

Suffield and similar soils: 85 percent

Estimates are based on observations, descriptions, and transects of the mapunit.

Description of Suffield

Setting

Landform: Coastal plains
Landform position (two-dimensional): Backslope
Landform position (three-dimensional): Riser
Down-slope shape: Linear
Across-slope shape: Linear
Parent material: Fine glaciolacustrine deposits

Typical profile

H1 - 0 to 6 inches: silt loam
H2 - 6 to 23 inches: silt loam
H3 - 23 to 33 inches: silty clay
H4 - 33 to 65 inches: silty clay

Properties and qualities

Slope: 8 to 15 percent
Depth to restrictive feature: More than 80 inches
Drainage class: Moderately well drained
Capacity of the most limiting layer to transmit water (Ksat): Very low to moderately high (0.00 to 0.20 in/hr)
Depth to water table: About 18 to 30 inches
Frequency of flooding: None
Frequency of ponding: None
Available water supply, 0 to 60 inches: High (about 9.5 inches)

Interpretive groups

Land capability classification (irrigated): None specified
Land capability classification (nonirrigated): 4e
Hydrologic Soil Group: C
Ecological site: F144BY402ME - Clay Hills
Hydric soil rating: No

W—Water

Map Unit Composition

Water: 100 percent
Estimates are based on observations, descriptions, and transects of the mapunit.

Description of Water

Setting

Landform: Lakes

WmB—Windsor loamy sand, 0 to 8 percent slopes

Map Unit Setting

National map unit symbol: 2w2x2
Elevation: 0 to 1,410 feet
Mean annual precipitation: 36 to 71 inches
Mean annual air temperature: 39 to 55 degrees F
Frost-free period: 140 to 240 days
Farmland classification: Farmland of statewide importance

Map Unit Composition

Windsor and similar soils: 85 percent
Estimates are based on observations, descriptions, and transects of the mapunit.

Description of Windsor

Setting

Landform: Outwash terraces, deltas, outwash plains, dunes
Landform position (three-dimensional): Tread, riser
Down-slope shape: Linear, convex
Across-slope shape: Linear, convex
Parent material: Loose sandy glaciofluvial deposits derived from granite and/or loose sandy glaciofluvial deposits derived from schist and/or loose sandy glaciofluvial deposits derived from gneiss

Typical profile

Oe - 0 to 1 inches: moderately decomposed plant material
A - 1 to 3 inches: loamy sand
Bw - 3 to 25 inches: loamy sand
C - 25 to 65 inches: sand

Properties and qualities

Slope: 0 to 8 percent
Depth to restrictive feature: More than 80 inches
Drainage class: Excessively drained
Runoff class: Low
Capacity of the most limiting layer to transmit water (Ksat): Moderately high to very high (1.42 to 99.90 in/hr)
Depth to water table: More than 80 inches
Frequency of flooding: None
Frequency of ponding: None
Maximum salinity: Nonsaline (0.0 to 1.9 mmhos/cm)
Available water supply, 0 to 60 inches: Low (about 4.5 inches)

Interpretive groups

Land capability classification (irrigated): None specified
Land capability classification (nonirrigated): 2s
Hydrologic Soil Group: A
Ecological site: F144BY601ME - Dry Sand
Hydric soil rating: No

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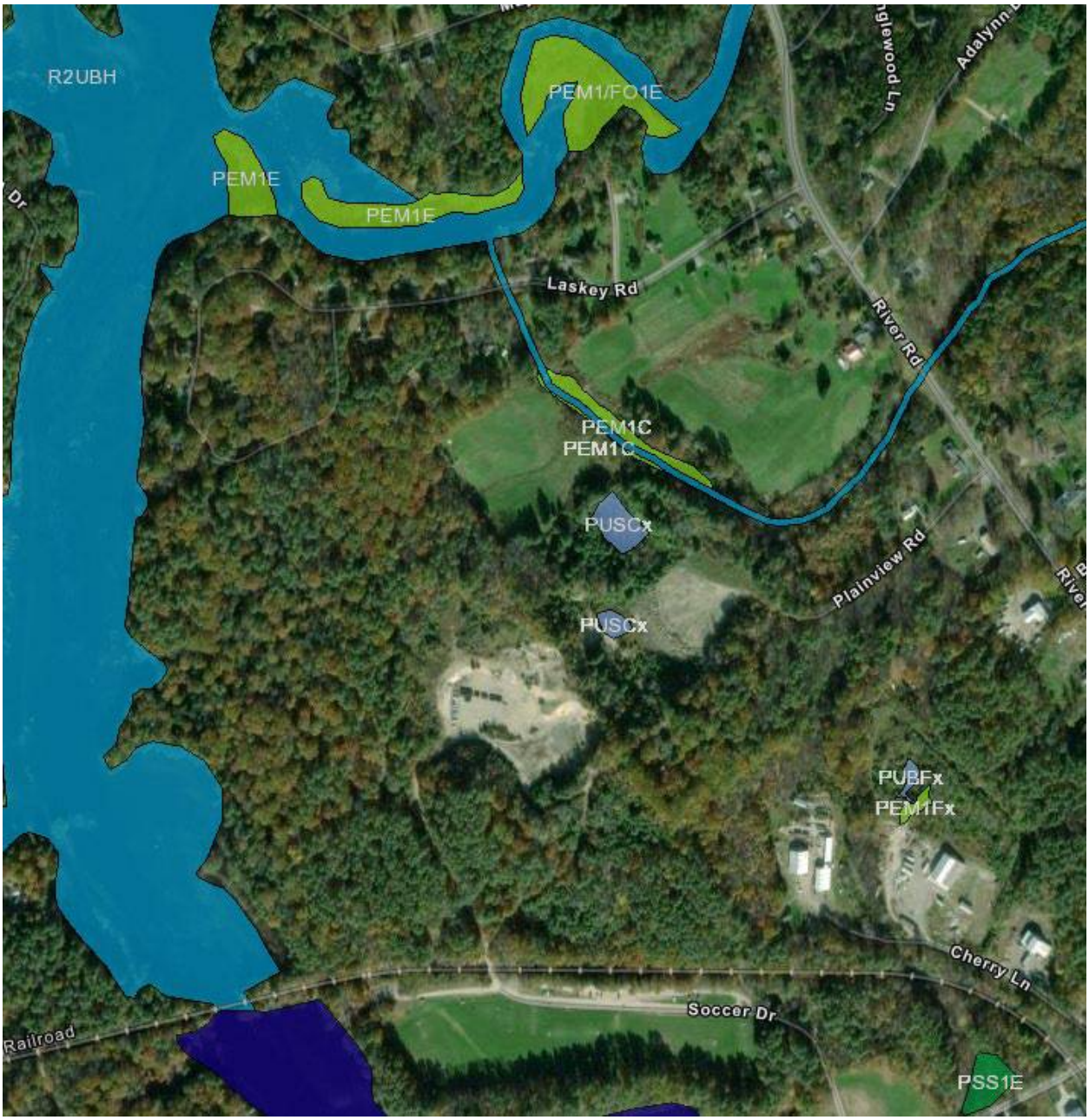
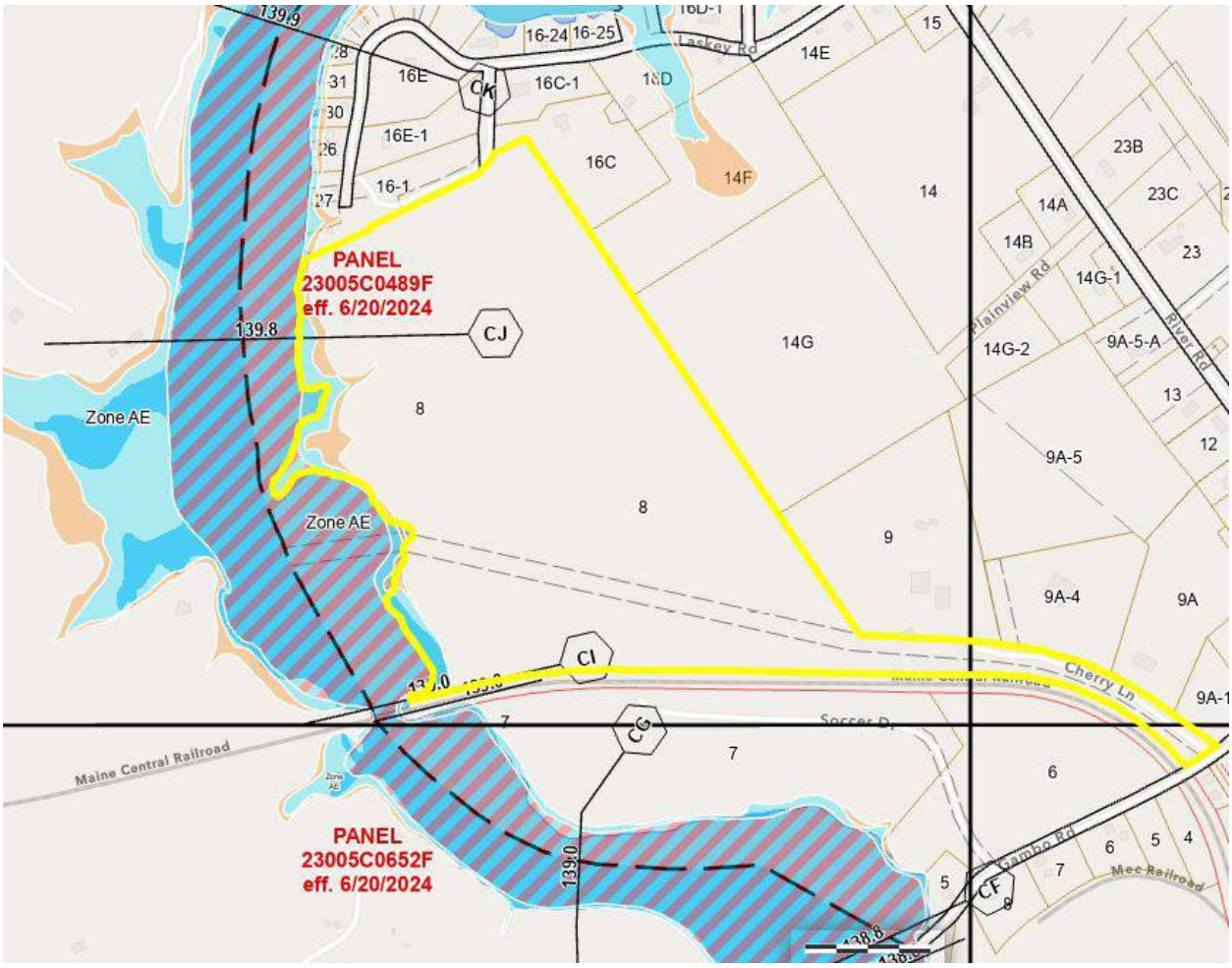
National Wetlands Inventory Mapping



Flood Hazard Area



SOCCER DR

Location	SOCCER DR	**Mblu**	5/ 8/ / /
Acct#	P3220R	**Owner**	PORTLAND WATER DISTRICT
Assessment	$144,300	**PID**	308
Building Count	1	**Zone**	RP/I

Current Value

Assessment			
Valuation Year	**Improvements**	**Land**	**Total**
2023	$0	$144,300	$144,300

Parcel Addresses

Additional Addresses
No Additional Addresses available for this parcel

Owner of Record

Owner	PORTLAND WATER DISTRICT	**Sale Price**	$0
Co-Owner	GAMBO GRAVEL PIT	**Certificate**	1
Address	PO BOX 3553 PORTLAND, ME 04104-3553	**Book & Page**	2304/0035
		Sale Date	07/16/1956

Ownership History

Ownership History				
Owner	**Sale Price**	**Certificate**	**Book & Page**	**Sale Date**
PORTLAND WATER DISTRICT	$0	1	2304/0035	07/16/1956
ATLAS POWDER COMPANY	$0		0938/0080	02/17/1914

Building Information

Building 1 : Section 1

Year Built:
Living Area: 0
Replacement Cost: $0
Building Percent Good:

Replacement Cost
Less Depreciation: $0

Building Attributes	
Field	**Description**
Style:	Vacant Land
Model	
Grade:	
Stories:	
Occupancy	
Exterior Wall 1	
Exterior Wall 2	
Roof Structure:	
Roof Cover	
Interior Wall 1	
Interior Wall 2	
Interior Flr 1	
Interior Flr 2	
Heat Fuel	
Heat Type:	
AC Type:	
Total Bedrooms:	
Total Bthrms:	
Total Half Baths:	
Total Xtra Fixtrs:	
Total Rooms:	
Bath Style:	
Kitchen Style:	
Num Kitchens	
Cndtn	
Num Park	
Fireplaces	
Fndtn Cndtn	
Basement	

Building Photo

(https://images.vgsi.com/photos/WindhamMEPhotos//default.jpg)

Building Layout

(ParcelSketch.ashx?pid=308&bid=308)

Building Sub-Areas (sq ft)	Legend
No Data for Building Sub-Areas	

Extra Features

Extra Features	Legend
No Data for Extra Features	

Land

Land Use

Use Code	907V
Description	WATER DISTRICT
Neighborhood	001
Alt Land Appr	No
Category	

Land Line Valuation

Size (Acres)	71.00
Frontage	
Depth	
Assessed Value	$144,300

lblIndfront

Outbuildings

Outbuildings	Legend
No Data for Outbuildings	

Valuation History

Assessment			
Valuation Year	**Improvements**	**Land**	**Total**
2024	$0	$144,300	$144,300
2023	$0	$294,300	$294,300
2022	$0	$332,900	$332,900

Soccer Drive

Soccer Drive & parking area

ROW/ Gravel drive entering subject parcel

Gambo Rd at Soccer Drive

Historic excavation area,

Woodland near historic excavation

Snowmobile trail bisecting subject lot

Woodland north of PWD pit

Woodland north of PWD pit

Adjacent or encroaching Laskey Rd

Typical subject woodland

Wetland location

Wetland area

Northerly River bank

Shoreland zoning woodland

Easement area

Snowmobile Trail near Mountain Trail

Adjacent Mountain Trail

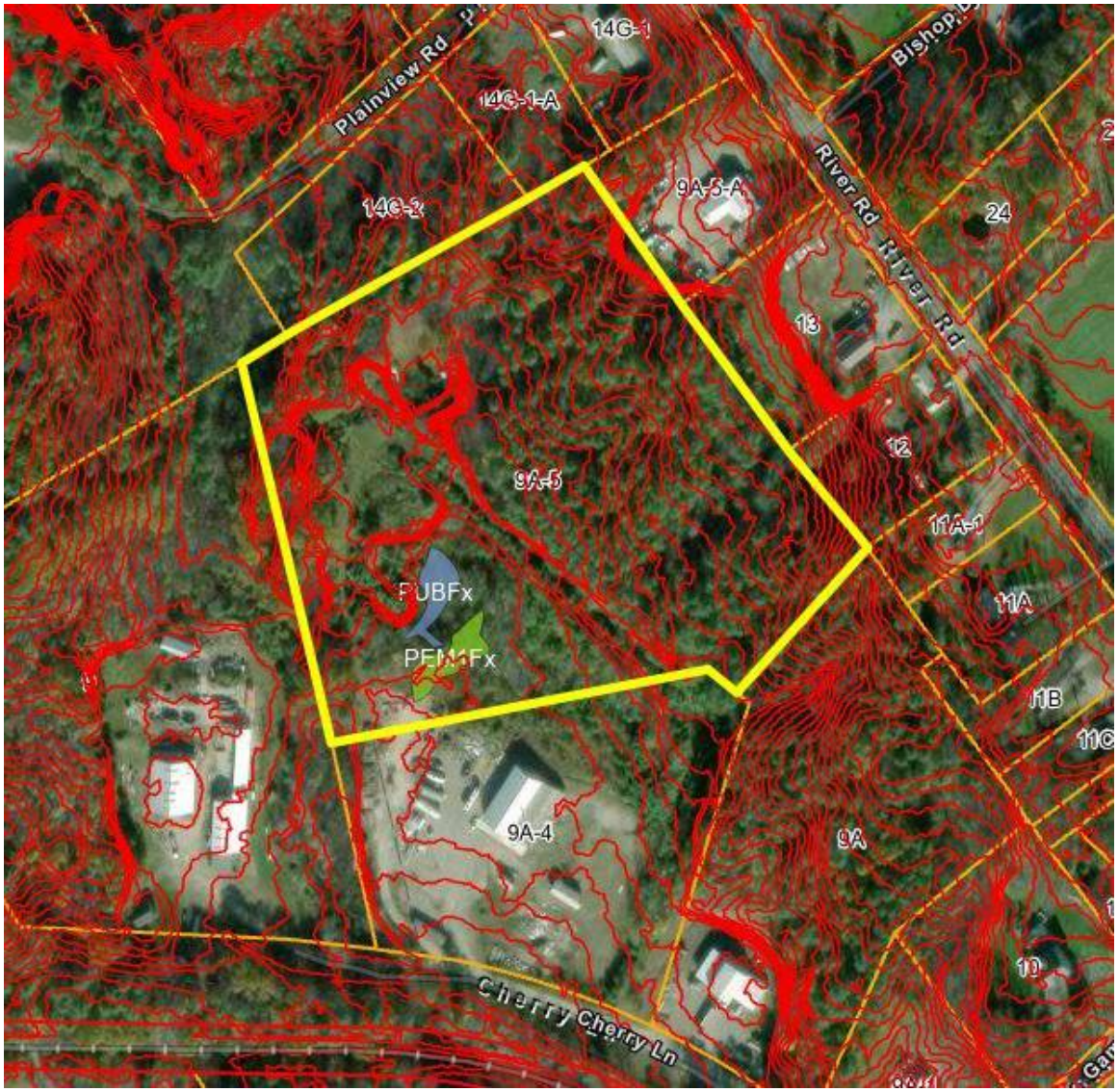
Presumpscot Rvr & subject shoreline

Cherry Lane at Gambo Rd

Cherry Lane at terminus

COMPARABLE IMPROVED SALES DATA SHEETS

Land Sale No. 1



Property Identification

Record ID	2007
Address	Map 5 Lot 9A5, Windham, Cumberland County, Maine

Sale Data

Grantor	Maine Drilling and Blasting
Grantee	21 Leighton LLC
Sale Date	June 03, 2024
Deed Book/Page	40785/303
Property Rights	Fee Simple
Conditions of Sale	Arms length
Financing	Cash

Land Sale No. 1 (Cont.)

Sale History	No transfer in prior 3 years
Verification	Boulos Co; C Foster; Other sources: Assessment records, Confirmed by Marc Stanfield
Sale Price	$210,000
Cash Equivalent	$210,000

Land Data

Zoning	I, Industrial
Topography	Varied slopes
Utilities	Elec at distance
Shape	Irregular
Flood Info	No SFHA

Land Size Information

Gross Land Size	14.690 Acres or 639,896 SF
Front Footage	50 ft ROW to Cherry Lane; 50 ft ROW to River Road;

Indicators

Sale Price/Gross Acre	$14,295
Sale Price/Gross SF	$0.33

Remarks

Property has two possible means of access, an unimproved 250' ROW off Cherry Ln and a rough gravel road or jeep trail off River Rd of similar length. Lot consists of remnants of several historic parcels. Approximately 45% of the parcel had been previously developed/ excavated. A portion of which is noted by National Wetland Mapping to be wetlands. There embankments which appear to be reflective of prior development.

Land Sale No. 2

Property Identification

Record ID	2008
Address	920 Roosevelt Trail, Windham, Cumberland County, Maine 04062

Sale Data

Grantor	920 Roosevelt Trail LLC
Grantee	New Gen Estates LLC
Sale Date	September 30, 2022
Deed Book/Page	39757/162
Property Rights	Fee Simple
Conditions of Sale	Arms length
Financing	Cash
Sale History	No transfer in the prior 3 years
Verification	Butts Commercial; E Eliason; Other sources: Assessment records, Confirmed by Marc Stanfield
Sale Price	$450,000
Cash Equivalent	$450,000

Land Data

Zoning	C1 & C1N

Land Sale No. 2 (Cont.)

Topography	Varied, steepness is limiting along Rte 320
Utilities	Elec
Shape	Somewhat irregular
Flood Info	No SFHA

Land Size Information

Gross Land Size	14.040 Acres or 611,582 SF
Front Footage	760 ft Roosevelt Trl/ US Rte 302; 100 ft Whites Bridge Rd;

Indicators

Sale Price/Gross Acre	$32,051
Sale Price/Gross SF	$0.74

Remarks

Property is at the northern fringe of North Windham's primary retail/ commercial district and located on a well-traveled roadway. The Commercial 1 and Commercial 1 North zoning districts allow for a relatively wide breadth of commercial uses. Though having significant road frontage on Roosevelt Trail there are feasibility issues with its development. The area adjacent to the frontage has remained vacant due to steep slopes and large boulders prevalent in the area. The area off Whites Bridge Rd, the secondary means of access, has limited width and also slope issues. It appears the most likely buildable area is centrally located and will require an extended drive.

Land Sale No. 3

Property Identification

Record ID	1987
Address	137 Roosevelt Trl, Windham, Cumberland County, Maine 04062

Sale Data

Grantor	Chaloner Corp
Grantee	Garbage to Garden
Sale Date	June 23, 2021
Deed Book/Page	38308/175
Property Rights	Fee Simple
Conditions of Sale	Arms length
Sale History	No sale in the prior 3 yrs
Verification	Coldwell Banker Team RE; S. Welch; Other sources: Assessor, Confirmed by Marc Stanfield
Sale Price	$599,000

Land Data

Zoning	FR & C3
Topography	Varied slopes
Utilities	Elec & telecom
Shape	Somewhat irregular
Flood Info	No SFHA

Land Sale No. 3 (Cont.)

Land Size Information

Gross Land Size	105.000 Acres or 4,573,800 SF
Front Footage	143 ft Roosevelt Trl/ US Rte 302; 1 ft Johnson Rd- Private;

Indicators

Sale Price/Gross Acre	$5,705
Sale Price/Gross SF	$0.13

Remarks

Property fronts on Roosevelt Trl (US Rte 302) and the Johnson Rd, a private road. Across from this lot, on Johnson Rd is a mobile home park. This property had previously been approved for a 46 lot subdivision. Due the market volatility and eventually the impact of the great recession it was never implemented and the approvals subsequently lapsed. A limited area of the property is in the Commercial 3 zoning district while most of the site is zoned Farm-Residential requiring a net residential 40,000 sf per unit. Prior plans note limited wetlands and variable slopes. It's also noted there is bedrock at or near the surface in certain locations. The property appears to be currently used by the owner for a recycling/ composting business.

CLIENT ENGAGEMENT LETTER

Maineland
CONSULTANTS
REAL ESTATE APPRAISALS
Established 1986

January 10, 2025

Laurel Jackson, Right of Way Agent
Portland Water District
Email: ljackson@pwd.org

RE: Real Estate Appraisal Report of:
Map 5, Lot 8 –
"Land to be Conveyed" – 50-acre portion
Soccer Drive
Windham, ME

Dear Ms. Jackson:

In regard to your request, Maineland Appraisal Consultants will be able to complete an appraisal pertaining to the above identified property. The appraisal will be completed in full accordance with The Uniform Standards of Appraisal Practice (USPAP). The purpose of the appraisal is to estimate the as-is market value to be conveyed, with the Portland Water District also retaining an easement on a portion of the property. The intended use of the appraisal is to assist the client/intended user(s), the Portland Water District.

The fee for the appraisal is $4,800. Please sign and return this contract with a 50% retainer fee. After we have received the signed contract and the 50% retainer, we can deliver the appraisal to you in approximately 7 weeks. The balance is due at the completion of the appraisal and prior to delivery. The completed appraisal will be made available to you through an emailed link accessing our secured ShareFile.

The appraisal and the resulting estimates of value will be predicated upon the "Scope of Work" and "Limiting Conditions" as defined below.

SCOPE OF WORK

The appraiser:

1. will inspect the subject property to note the characteristics of the property that are relevant to its valuation;
2. will investigate available market data for use in a sales comparison approach to value and, if appropriate, cost and income capitalization approaches. The appraiser's investigations will include research of public records through the use of commercial sources of data such as printed comparable data services and computerized databases. Search parameters such as dates of sales, leases, locations, sizes, types of properties, and distances from the subject will start with relatively narrow constraints and, if necessary, be expanded until the appraiser has either retrieved data sufficient (in the appraiser's opinion) to estimate market value, or until the appraiser believes that he or she has reasonably exhausted the available pool of data.

Researched sales data will be viewed and, if found to be appropriate, efforts will be made to verify data with persons directly involved in the transaction such as buyers, seller, brokers, or agents. At the appraiser's discretion, some data will be used without personal verification if, in the appraiser's opinion, the data appear to be correct. In addition, the appraiser will consider any appropriate listings or properties found through observation during appraiser's data collection process. The appraiser will report only the data deemed to be pertinent to the valuation problem;

3. will investigate and analyze any pertinent easements or restrictions on the fee simple ownership of the subject property. It is the client's responsibility to supply the appraiser with a title report. If a title report is not available, the appraiser will rely on a visual inspection and identify any readily apparent easements or restrictions;
4. will analyze the data found and reach conclusions regarding the market value, as defined in the report, of the subject property as of the date of value using appropriate valuation approach(es) identified above;
5. will prepare the appraisal in compliance with current Uniform Standards of Professional Appraisal Practice as promulgated by The Appraisal Foundation;
6. will not be responsible for ascertaining the existence of any toxic waste or other contamination present on or off the site. The appraiser will, however, report any indications of toxic waste or contaminates that may affect value if they are readily apparent during the appraiser's investigations. Appraiser cautions the user of the report that appraiser is not expert in such matters and that appraiser may overlook contamination that might be readily apparent to parties who are expert in such matters; and
7. will prepare an Appraisal Report, as defined in USPAP, with summary details which will include photographs of the subject property, descriptions of the subject neighborhood, the site, any improvements on the site, a description of zoning, a highest and best use analysis, a summary of the most important sales used in the appraiser's valuation, a reconciliation and conclusion, a map illustrating the sales in relationship to subject property, and other data deemed by the appraiser to be relevant to the assignment. Pertinent data and analyses not included in the report may be retained in appraiser's files.

LIMITING CONDITIONS

This appraisal report will be made with the following general assumptions:

1.) No responsibility is assumed for the legal description provided or for matters pertaining to legal or title considerations. Title to the property is assumed to be good and marketable unless otherwise stated.
2.) The property is appraised free and clear of any or all liens or encumbrances unless otherwise stated.
3.) Responsible ownership and competent property management are assumed.
4.) Information furnished by others is believed to be reliable, but no warranty is given for its accuracy.
5.) All engineering studies are assumed to be correct. The plot plans and illustrative material in this report are included only to help the reader visualize the property.
6.) It is assumed that there are no hidden or unapparent conditions of the property, subsoil, or structures that render it more or less valuable. No responsibility is assumed for such conditions or for obtaining the engineering studies that may be required to discover them.
7.) It is assumed that the property is in full compliance with all applicable federal, state, and local environmental regulations and laws unless the lack of compliance is stated, described, and considered in the appraisal report.
8.) It is assumed that the property conforms to all applicable land use regulations and restrictions unless nonconformity has been identified, described, and considered in the appraisal report.

9.) It is assumed that all required licenses, certificates of occupancy, consents, and other legislative or administrative authority from any local, state, or national government or private entity or organization have been or can be obtained or renewed for any use on which the opinion of value contained in this report is based.

10.) It is assumed that the use of the land and improvements is confined within the boundaries or property lines of the property described and that there is no encroachment or trespass unless noted in the report.

11.) Unless otherwise stated in this report, the existence of hazardous materials, which may or may not be present on the property, was not observed by the appraiser. The appraiser has no knowledge of the existence of such materials on or in the property. The appraiser, however, is not qualified to detect such substances. The presence of substances, such as asbestos and other potentially hazardous materials may affect the value of the property. The value opinion is predicated on the assumption that there is no such material on or in the property that would cause a loss in value. No responsibility is assumed for such conditions or for any expertise or engineering knowledge required to discover them. The intended user is urged to retain an expert in this field, if desired.

12.) Any allocation of the total value estimated in this report between the land and the improvements applies only under the stated program of utilization. The separate values allocated to the land and buildings must not be used in conjunction with any other appraisal and are invalid if so used.

13.) Possession of this report, or a copy thereof, does not carry with it the right to publication.

14.) The appraiser, by reason of this appraisal, is not required to give further consultation or testimony or to be in attendance in court with reference to the property in question unless arrangements have been previously made.

15.) Neither all nor part of the contents of this report (especially any conclusions as to value, the identity of the appraiser, or the firm with which the appraiser is connected, shall be disseminated to the public through advertising, public relations, news, sales, or other media, without the prior written consent and approval of the appraiser.

16.) On all appraisals subject to satisfactory completion, repairs or alterations, the appraisal report and value conclusion are contingent upon completion of the improvements in conformance with the plans provided in a workmanlike manner.

17.) The Americans with Disabilities Act (ADA), which became effective January 26, 1992, established a set of guidelines regarding access to buildings. Because codes vary for different building types and different types of ownership, as well as the financial capability of the owner, the appraiser cannot determine compliance. Unless otherwise stated within the appraisal report, noncompliance is not considered in estimating the value of the property.

18.) The forecasts, projections, or operating estimates contained herein are based on current market conditions, anticipated short-term supply and demand factors, and a continued stable economy. These forecasts are, therefore, subject to changes with future conditions.

If this is satisfactory to you, please sign and return this contract with the fee to our mailing address; 7 Estate Drive, Suite 101, Gorham, Maine 04038. If you have any questions, please do not hesitate to contact me.

Very truly yours,

Michelle Markham MBA

Michelle C. Markham, MBA
Maineland Appraisal Consultants

ACCEPTED BY:

~~Laurel Jackson~~ CHRISTOPHER CROVO
GENERAL MANAGER

Date 1/13/2024

APPRAISER QUALIFICATIONS

State of Maine

DEPARTMENT OF PROFESSIONAL AND FINANCIAL REGULATION
OFFICE OF PROFESSIONAL AND OCCUPATIONAL REGULATION
BOARD OF REAL ESTATE APPRAISERS

License Number CG320

Be it known that

MARC A. STANFIELD

has qualified as required by Title 32 MRS Chapter 123 and is licensed as:

CERTIFIED GENERAL APPRAISER

ISSUE DATE
December 19, 2024

Acting Commissioner

EXPIRATION DATE
December 31, 2025

MARC STANFIELD
STATE OF MAINE CERTIFIED GENERAL REAL ESTATE APPRAISER #CG320
LICENSE EXPIRATION DATE: 12/31/2025

EDUCATION, APPRAISAL COURSES AND CONTINUING EDUCATION COURSES/ SEMINARS

1979-1981	University of Maine at Orono Bachelor of Science Degree in Natural Resource Management/ Land Use Planning
1977-1979	University of Maine at Presque Isle Environment Studies major
Bi-Annual	Uniform Standards of Professional Appraisal Practice – Appraisal Institute
2024	Fundamentals of the Uniform Appraisal Standards for Federal Land Acquisitions
2023	Uniform Appraisal Standards for Federal Land Acquisitions: Practical Applications (Yellow Book appraisals)- Appraisal Institute
2022	Contract or Effective Rent: Finding the Real Rent- Appraisal Institute Valuation of Residential Solar – McKissock
2021	Appraisal of Industrial and Flex Buildings– McKissock
2020	Supporting Your Adjustments: Methods for Residential Appraisers– McKissock
2019	Commercial Land Valuation– McKissock Appraising Small Apartment Properties– McKissock
2018	Appraisal of Owner-occupied Commercial Properties– McKissock
2017	Intermediate Income Approach Case Studies Commercial Properties
2013	Appraisal Applications of Regression Analysis– McKissock
2012	Construction Details & Trends
2011	GIS – Executive Overview – Appraisal Institute
2010	The Discounted Cash Flow Model – Appraisal Institute Land and Site Valuation– McKissock
2008	Office Building Valuation: A Contemporary Perspective
2007	Land Valuation Adjustment Procedures– Appraisal Institute
2006	Appraisal Consulting – Appraisal Institute Self-Storage Economics and Appraisal
2005	Analyzing Distressed Real Estate – Appraisal Institute
2004	Center for Real Estate Education – University of Southern Maine Supporting Capitalization Rates – Appraisal Institute
2003	Subdivision Analysis – Appraisal Institute
2002	Appraisal of Nonconforming Uses – Appraisal Institute Non-conformance Issues for Shoreland Properties – Univ. of Southern Maine Tax Free Exchanges– Appraisal Institute
1992-2002	Numerous continuing education courses and seminars
1988- 1992	Society of Real Estate Appraisers (Merged with Appraisal Institute) Introduction to Real Property Appraising Applied Residential Property Valuation Principles of Income Property Appraising Applied Income Report, Valuation

EXPERIENCE

1989 to Present	Maineland Appraisal Consultants 30 Exchange Street Portland, ME 04101 Real Estate Appraiser

1989	Property Financial Appraisal Services 449 Forest Avenue Portland, ME 04101 Real Estate Appraiser
1987-1988	First Atlantic Land Company Portsmouth, NH 03801 Project Management and Land Acquisition; Senior Specialist

PROFESSIONAL AFFILIATIONS

General Certified Appraiser; State of Maine #CG320 (7/19/1991)
Environmental Assessment Consultant, (EAC) a professional designation of the National Society of Environmental Consultants, Member 1995 (former)

PARTIAL LIST OF CLIENTS SERVED

TD Bank, Portland, ME
Camden National Bank, Rockport, ME
Bangor Savings Bank, Portland and Bangor, ME
Bank of America, Portland, ME
Gorham Savings Bank, Gorham, ME
KeyBank of Maine, Portland, ME
Norway Savings Bank, Portland, ME
Maine Medical Center, Portland, ME
Scarborough Land Trust
Portland Water District, Standish, ME
Town of Windham, ME
Town of Standish, ME
City of Biddeford, ME
City of Portland, ME

The following is a brief summary of appraisal assignments completed.

WAREHOUSE, RETAIL, OFFICE & MIXED USE BUILDINGS

Assignments have typically included mixed use office/retail/residential properties or complexes plus single user retail, light industrial, flex and warehouse type properties.

VACANT AND UNDERUTILIZED LAND

Assignments have included a wide variety of residential and commercial land appraisals. I have completed appraisals on numerous subdivisions and condominium complexes ranging from 3 to 90 units, bulk land parcels up to 200 acres, multi-family sites suitable for 140 units and vacant land appraisals for varied retail, industrial and mixed use properties, and valuation of easements including conservation easements for donation purposes.

MULTIFAMILY

The assignments vary from 5 to 40-unit multi-families. Appraisals for two to four units are completed with a form type structure, while five units or more are completed in a form and narrative format.

RESIDENTIAL

I have completed hundreds of residential properties ranging in size, location, and value. More recently I have specialized in ocean front or estate type properties, properties with large tracts of land.