



TOWN OF READFIELD

8 OLD KENTS HILL RD. • READFIELD, MAINE 04355
TEL. (207) 685-4939 • FAX (207) 685-3420

READFIELD PLANNING BOARD AGENDA Tuesday February 28, 2023 6:30 PM

The Town of Readfield Planning Board will conduct a **Public Hearing and Public Meeting** at the Town Office at 8 Old Kents Hill Road.

Public Hearing:

86 Torsey Shores Road: Follow up on 1-10-2023 meeting with information requested by the board on application by Daniel Roy, as property owner, for an after the fact building permit. The after the fact permit involves a new replacement storage shed structure that is now located within the 75 foot Shoreland Zone. The structure was moved and rebuilt in the shoreland zone without a permit or Planning Board consideration as required by Readfield LUO. The property is located at 86 Torsey Shores Road MAP 106 LOT 089.

Public Meeting:

88 Nobis Point Road: A proposal to raise a seasonal home and place a crawl space basement to enable year round use. The plan is to stay on the current foot print with no size or height expansion. The preexisting non-conforming structure is located within 30 feet of the Shore of Maranacook Lake and is within the shoreland residential zone and flood hazard defined area. The property is located at 88 Nobis Point Road MAP 140 LOT 031

Discussion on Land Use Ordinance Changes

Consider approval of Minutes 1-10 and 2-13 meetings

This meeting will be held LIVE at the Readfield Town Hall and via ZOOM at:

<https://us02web.zoom.us/j/86327315730?pwd=TVBncExsOVZFS1dRVDPNEEd6cjJSQT09>

Or by Telephone: 1 301 715 8592 Meeting ID: 863 2731 5730 Password: 216751

If you have any questions regarding this agenda or would like to be placed on a future agenda, please call the Code Enforcement Office at 685-3290.

Next Scheduled Planning Board Meeting will occur March 14, 2023

1. Applicants:

Duane & Constance Fortini

6 Woodland Dr, Sandown NH 03873

Duane: cell: 603 490 7610 email: duane14e@gmail.com

Connie: cell: 603 244 9156 email: connie.fortini@gmail.com

Location of project:

88 Nobis Point Road, Readfield ME 04355

2. **Proposal Description:** Place a basement crawlspace under the current house to enable year-round use.
3. **Land Use District:** Shoreline Residential
4. **Existing Land use:** Single Family Seasonal Dwelling
5. **Proposed Land use:** Single Family Seasonal Dwelling
Lot Description: Document attached to support. Lot Width: 134' – 148' Lot Depth: 186' – 232'
Acres: .68
6. **Proposal is raising and placing a foundation under the house 28' x 28' Height:** TBD 8' or less

Non – Conforming Structures: N/A. The proposed foundation is not new & enlarged or replacement

Review Criteria Questionnaire:

1. The proposed activity will have no change/undue adverse effect on natural beauty or wildlife. This is not a historic site.
2. Another permit application required is the to develop in a flood hazard area. We are committed to obtaining all applicable town, state and federal rules, regulations, and ordinances.
3. The proposed will include an erosion control plan for building and will include fencing, haybales and ECM as provided by a DEP certified contractor. See attached contractor sketch.
4. No impact
5. We will be paying for this project in cash. There is no outstanding mortgage on the property. Our technical support is the DEP certified contractor.
6. Yes. We will abide by all rules and necessary procedures. See attached permit application to develop in a flood hazard area and attached Town of Readfield Floodplain Management Ordinance marked-up comments.
7. No wetland impact
8. No groundwater impact

9. There will be no generation of solid waste impacting the Town. This property has a brand new sub surface waste water system. See attached.
10. No connection to public water supply
11. No impact to adjacent properties
12. Minimal slope. Nature of the soil: Unknown. No vegetation under house or directly next to it.
13. Maranacook Lake. 25 ½' from house. Intend to follow DEP certified contractor erosion control plan – attached sketch.
14. N/A
15. ECP attached sketch.
16. No change on water use or source
17. Traffic impact: None
18. Permanent access change: No change
19. No, does not cross Readfield town line.
20. N/A
21. Yes, Chip Stephens
22. No violations on property.
23. N/A

Required Submittals: See attached check list

1. Tax map attached
2. Property abutters list attached.
3. Directions: Town Office to Property per Google maps

8 Old Kents Hill Rd, Readfield, ME 04355



Head southeast on Old Kents Hill Rd toward ME-17 W/ME-41 N 220 ft



Turn left onto ME-17 E/ME-41 S 0.2 mi



Turn right onto ME-41 S 3.6 mi



Turn left onto Maranacook Rd 1.3 mi



Continue onto Campers Point Rd 0.2 mi



Continue onto Nobis Point Rd 0.1 mi



Turn left to stay on Nobis Point Rd

Destination will be on the left 72 ft

88 Nobis Point Rd, Readfield, ME 04355

4. Tax map attached. Lot Number: 140-031
5. Deed attached
6. Bellavance Construction Company info attached
7. Map with compass attached
8. See below.
 - a. No change with project. Existing septic data attached.
 - b. Nobis Point Road and current driveway (unpaved) is sketched.
 - c. Best sketch of existing structures attached
 - d. Abutter's driveways sketch attached
 - e. Lake and floodplain and lot map attached.
 - f. No easements
 - g. Septic system attached
 - h. No signs
 - i. No change
 - j. None
 - k. Any earth will be removed
 - l. None
9. None
10. **Review criteria narrative:** The proposal to add a basement crawlspace under an existing single use seasonal house (but not under the existing attached deck) should not affect the aesthetic value of the property because under the existing house now is dirt with no beauty or wildlife habitat. We are committed to making the exposed foundation walls surrounded by native plants after all the work is done. By using an experienced DEP certified contractor, all applicable ordinances will be met and erosion will be properly managed/prevented. There should be zero financial burden to the town. We have the financial means to have this work completed. The timing of the project is TBD as it cannot be scheduled until approved by this Planning Board. We hope it can be done in time to enjoy next winter here on beautiful Lake Maranacook! The DEP certified contractor will comply with the town of Readfield Floodplain Management Ordinance and there will be no impact wetlands, groundwater, or Lake Maranacook. This is a residential seasonal home and it does not use town water or sewage. The existing (brand new) septic system will stay in use. There will be no impact on adjacent land use, road congestion or adjoining municipalities. It does not cross town boundaries. This property is not currently in violation of this ordinance.
11. Included in this submittal is payment for this land use permit application \$100 + the develop in a flood plain hazard area permit application \$25.
12. TBD depending upon Planning Board approval.
13. ECP attached per contractor sketch
14. **Traffic Movement:** Contractor is a father/son operation. It is expected these two people will come and go for the duration of the project.
15. No solid or hazardous waste will be generated.
16. Lot is .68 acres and existing house is 28' x 28'. The calculated % of the house foundation square footage to the lot square footage is ~2.6%.
17. N/A
18. None

Non-Conforming Structures

Questions to answer if you are seeking a permit to expand, relocate, reconstruct or replace a non-conforming structure or are seeking a permit to build a new, enlarged or replacement foundation beneath an existing non-conforming structure. (See Article 11 of the Land Use Ordinance for definition of “non-conforming.”)

- A. For an expansion of a structure, please list the total **floor area** for all portions of the structure(s) located between 25 to 75 feet from the normal highwater line of the water body, tributary stream, or upland edge of a wetland: _____ . (Please attach a worksheet showing how you calculated the total **floor area**. The term “**floor area**” is defined in Article 11 of the Land Use Ordinance.”)

- B. For an expansion of a structure, please list the total **floor area** for all portions of the structure(s) located between 75 to 100 feet from the normal high-water line of the water body: _____ . (Please attach a worksheet showing how you calculated the total **floor area**. The term “**floor area**” is defined in Article 11 of the Land Use Ordinance.”)

- C. If you plan to put in a new, enlarged or replacement foundation below a non-conforming structure OR if you are seeking to relocate, reconstruct or replace a non-conforming structure, please describe whether the foundation or structure can be located further from the water to meet, or come closer to meeting set-backs, and if not, explain why it cannot be moved further back.

- D. For structures in the Shoreland Residential, Resource Protection or Stream Protection zones, please show how the proposed development does not result in exceeding the 20% lot coverage maximum. See Article 11 of the Land Use Ordinance for definition of “**lot coverage**.”

I certify that the foregoing, and the attached materials including responses to review criteria, are true, correct and accurate to the best of my knowledge.

Signature of Applicant / Owner Constance L. Fintz Date 2/22/23

Signature of ^{Applicant/owner} ~~Agent (if any)~~: Diane G Fintz Date 2/22/23

Instructions for Completing the Review Criteria Questionnaire

A review by the Readfield Planning Board will be restricted to the criteria set forth in Article 6, Section 3.C, below. Following this Article is a questionnaire intended to help you provide information to demonstrate that your proposed use meets these criteria. Please respond to these questions as completely as possible as they relate to your proposed project. Any questions that

Attachment list for Land Use Permit Application

- 1. Maps:**
 - a. Lot dimensions
 - b. Compass orientation of lot
 - c. Tax Map
 - d. Lake and Flood plain illustrations
 - e. Sketches and dimensions of septic, driveway, all structures (with shortest distance to shoreline and Nobis Point Road), abutters driveways and associated table for distances on the sketch
- 2. Bellavance Construction Company Erosion Control Plan ECP sketch**
- 3. Application for Permit to develop in a flood hazard area**
- 4. Septic system plans of the new system**
- 5. Property abutters list**
- 6. Deed**

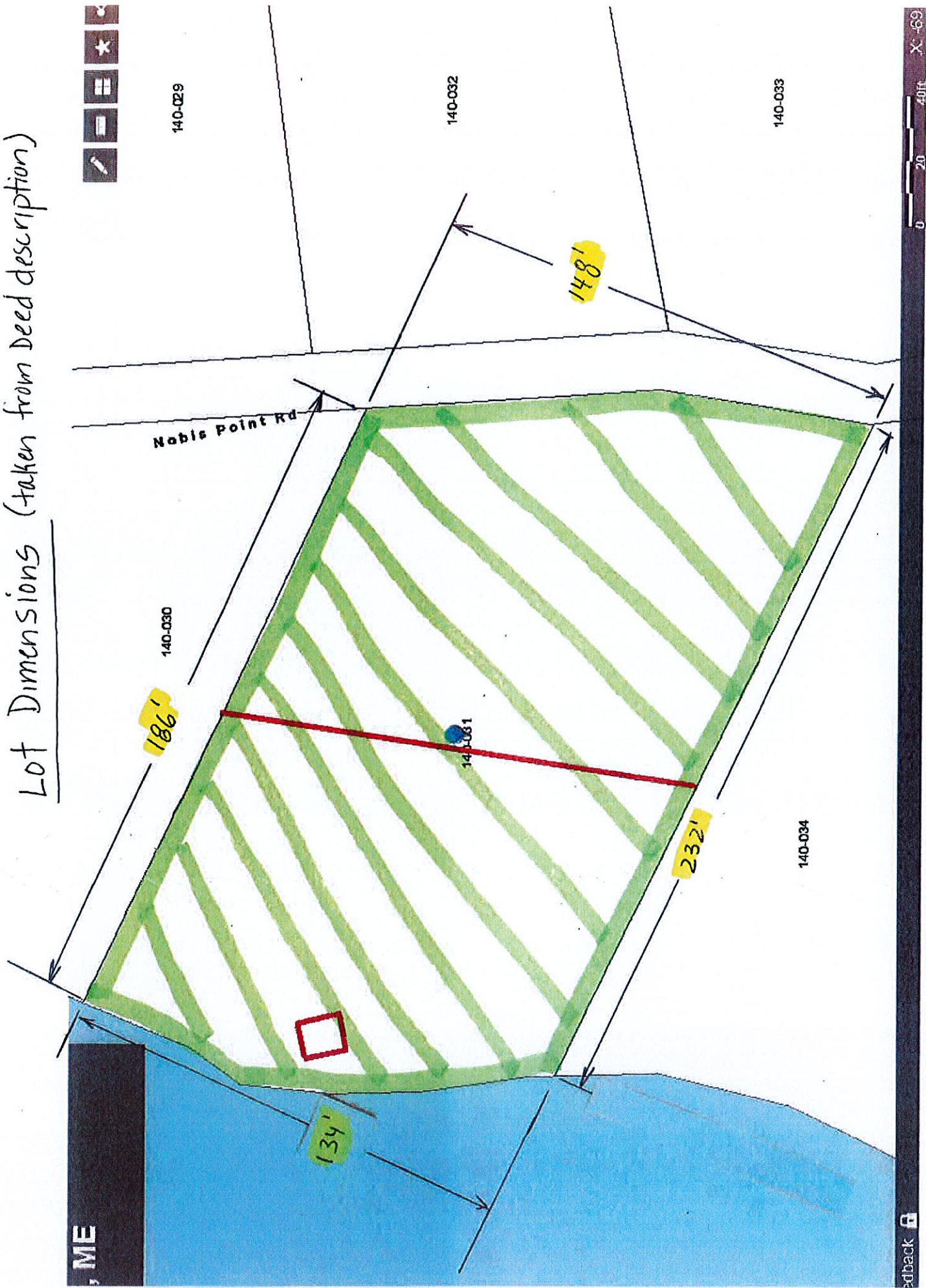
Attachment list for Flood Hazard Area Development Permit Application

- 1. Town of Readfield Floodplain Management Ordinance – with marked-up comments on applicable sections**
- 2. Not a Substantial Improvement supporting data & math**
 - a. Valuation report (tax data from Readfield)
 - b. Quote from Bellavance

Additional Data:

- 1. Supporting photos of structure and relationship to lake and road**

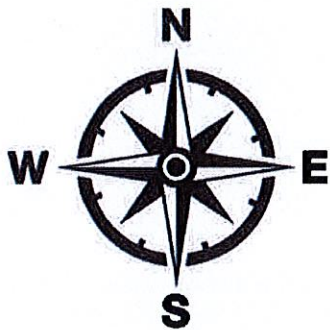
Lot Dimensions (taken from deed description)

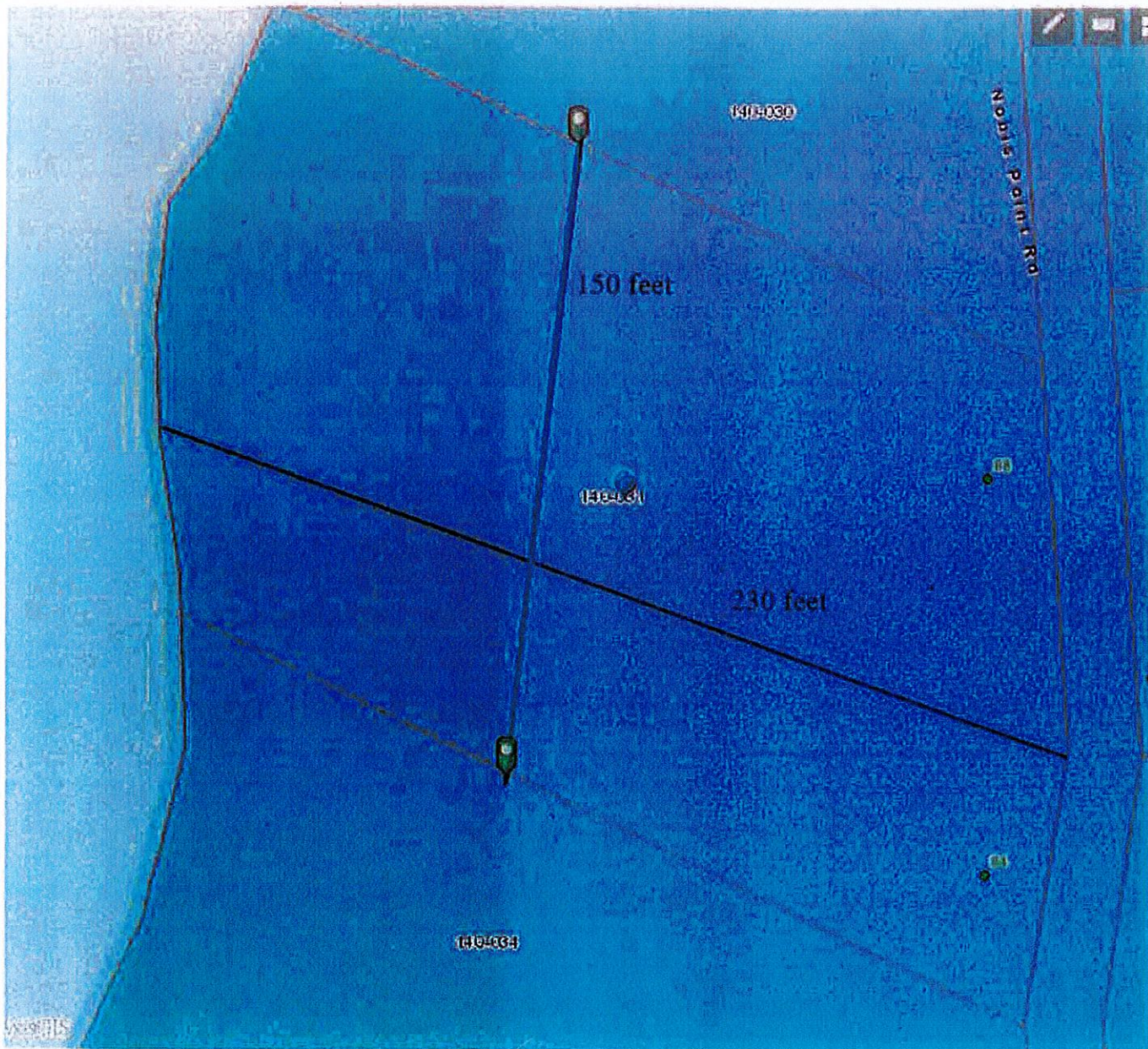


ME

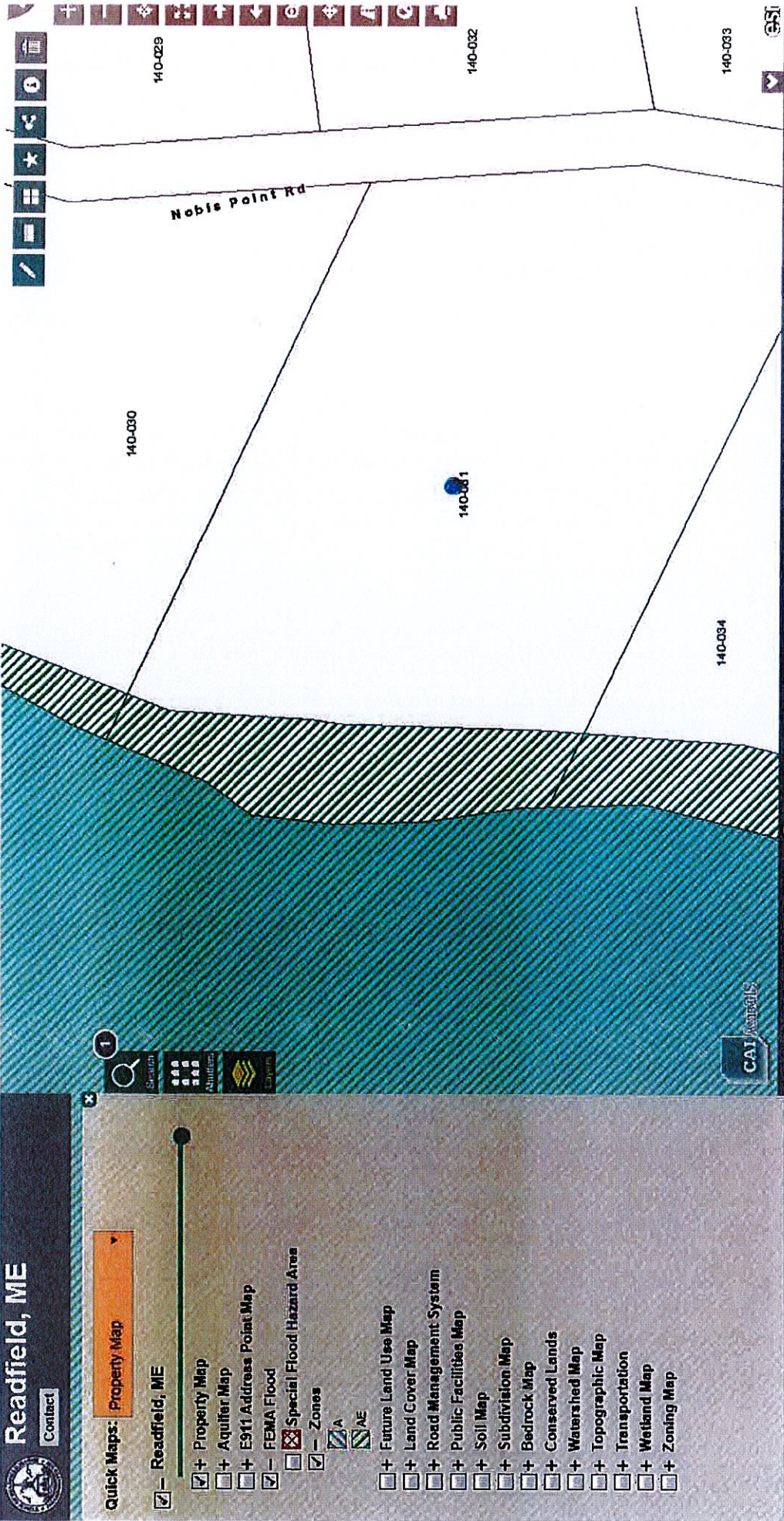
edback

Compass orientation of lot (taken from Google Maps)





Tax Map 140-031



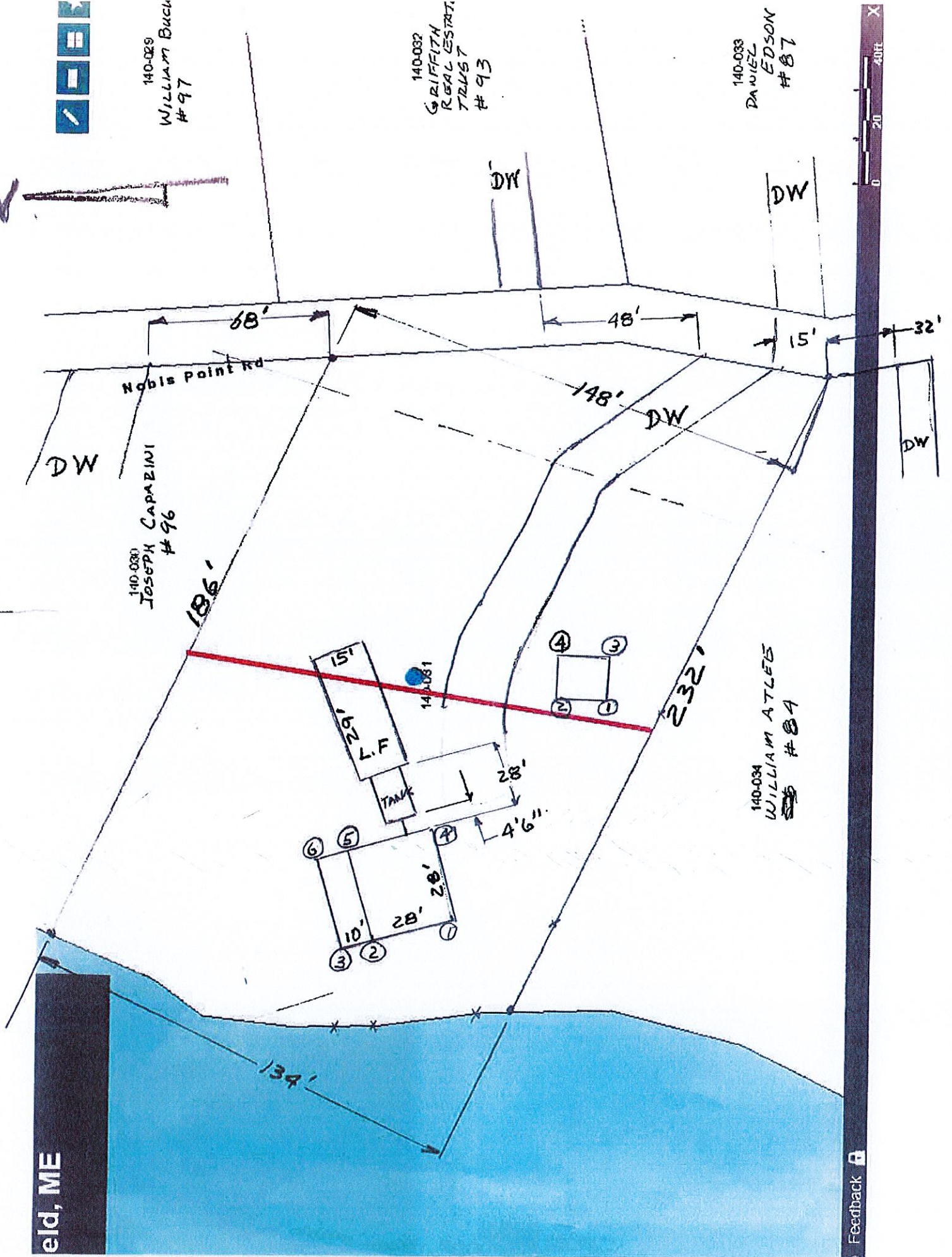
Floodplain Map



140-029
WILLIAM BUCH
#97

140-032
GRIFFITH
REAL ESTATE
TRUST
#93

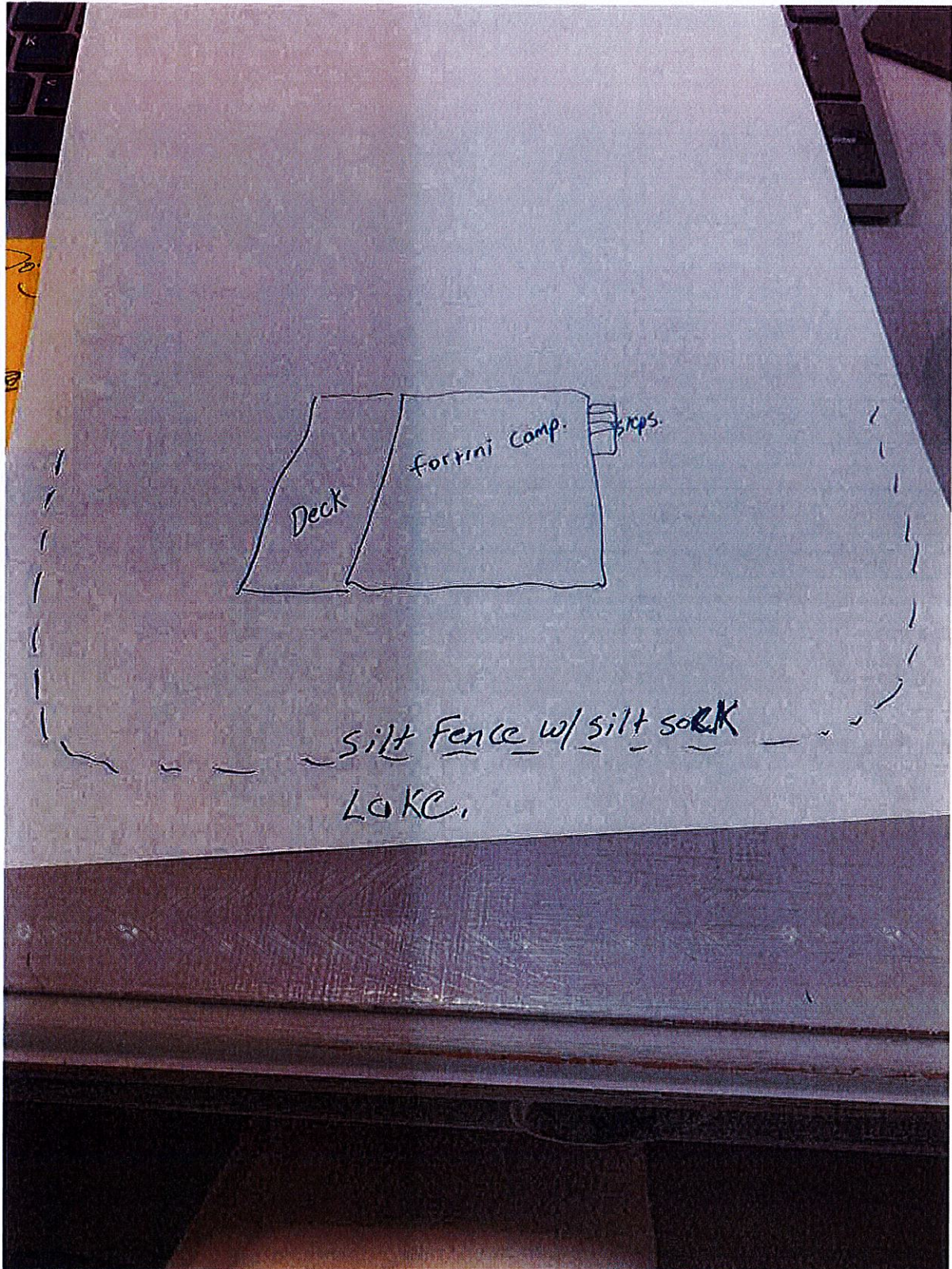
140-033
DANIEL
EDSON
#87



Associated Table for Distances on Map with all the sketches

Point	Shortest distance to Lake	Shortest distance to road	Shortest distance to property line	Distance to house
House with deck				
1	30'		28'	
2	25' 6"			
3 (deck)	25'			
4	58'	176'		
5	~55'			
6 (deck)	53'			
Shed				
1	94'		18'	
2				58'
3		123'		
4				

Bellavance ECP sketch



**LOCAL APPLICATION FOR A PERMIT
TO DEVELOP IN A FLOOD HAZARD AREA**

The undersigned hereby makes application for a permit to develop in a designated flood hazard area. The work to be performed is described below and in attachments hereto. The undersigned agrees that all such work shall be done in accordance with the requirements of the Floodplain Management Ordinance of the Town of Readfield and with all other applicable local, state, and federal regulations.

Owner's Name <u>Duane + Constance Fortini</u>	Contractor's Builder's Name <u>Ron Bellavance</u>
Address <u>See land use application</u>	Address <u>PO Box 511, Belgrade, ME 04917</u>
Telephone <u>603-244-9156</u>	Telephone <u>207 495 2492</u>
Email <u>Connie.fortini@gmail.com</u>	Email _____

A. Description of Work (check appropriate boxes). Note: All references to elevations in mean sea level.

1. Proposed Development Description:

- New Construction
- Alteration or Repair
- Filling
- Grading
- Dredging
- Manufactured Home
- Historic Home

2. Size and location of proposed development: Size of a basement
Crawlspace is 28' x 28'

3. Is the proposed development in an identified floodway? Yes No

4. If yes, has a No-Rise Certification been obtained? Please attach. Yes No

5. What is the zone and panel number in the area of the proposed development (as identified on the FIRM, FHBM)? Zone _____ Panel # _____

6. Type of Construction:

- New Construction
- Addition
- Accessory Structure
- New Non-Residential
- Improvement to Existing Structure
- Temporary Structure

7. Base Flood Elevation (BFE) of site? _____ feet MSL.

8. Required lowest floor elevation (including basement)? _____ feet MSL.

9. Elevation to which all attendant utilities, including all heating and electrical equipments will be installed or floodproofed at _____ feet MSL.
10. Will the proposed development require the alteration of any water courses?
 Yes No

B. Alterations, additions, or improvements to an existing structure:

1. What is the estimated market value of the existing structure? \$ 175,880
2. What is the cost of the proposed construction? \$ 86,800
3. If the cost of the proposed construction equals or exceeds 50% of the market value of the structure, then the substantial improvement requirements apply. *It does not exceed 50% of the market value.*

N/A

C. Non-Residential Construction:

1. Type of flood protection method? Elevation Floodproofing
2. If the structure is floodproofed, the required floodproofing elevation is _____ feet MSL.

N/A

D. Subdivisions:

1. Does this subdivision or other development contain 50 lots or 5 acres (whichever is less)?
 Yes No
2. If yes, flood elevation data is needed by the developer. Yes No

ADMINISTRATIVE

1. Proposed Development:

- a. Must comply with all applicable flood damage prevention standards.
- b. Is exempt from flood damage prevention standards. Attach explanation.

2. Filing Fee \$ _____ Date Paid _____
3. Permit issue date _____
4. Work Inspected by _____ Date _____
5. Certificate of Compliance for as-built construction issued on _____
6. Permit denied on _____ . Reasons: _____

7. As-Built elevation of lowest floor? _____ feet MSL. Attach elevation certificate.
8. As-Built floodproofing elevation? _____ feet MSL. Attach floodproofing certificate.

9. Appeals:

- a. Appealed to the _____ . Date of appeal _____
- b. Appeal heard on _____
- c. Appeal decision of the Board _____

Applicant's Signature _____ Date _____

Local Administrator Signature _____ Date _____



PROPOSAL

**MARK BIRTWELL
136 BESSE ROAD
WAYNE, ME 04284
207-212-9695**

BIRTWELLFARM@GMAIL.COM

Date: 8-3-22
Invoice #:
P.O. #

Contact Person: Duane Fortini
Telephone: 603-490-7610
Email:

Description of Work	Price
TO Install Septic System @ 88 Nobis Point Rd	
Reed Field ME,	
Per Joe Stevenson plans dated 7-29-2022	
Price Includes: permit one pumping of old tank AND REMOVAL OF OLD TANK, Removal of large pine tree for tank	
Price Does NOT Include: UNFORSEEN ledge OR LARGE ROCKS, WARMING OF PUMP	
Thank you Mark	\$15,650
	Sub Total:
	Tax:
Received by:	GRAND TOTAL:

Thank you for your business. It is appreciated.

SUBSURFACE WASTEWATER DISPOSAL SYSTEM APPLICATION

Department of Health & Human Services
 Division of Environmental Health
 (207) 287-5672 Fax: (207) 287-3165

Town, City, Plantation

Street, Road, Subdivision

Owner's Name

READFIELD

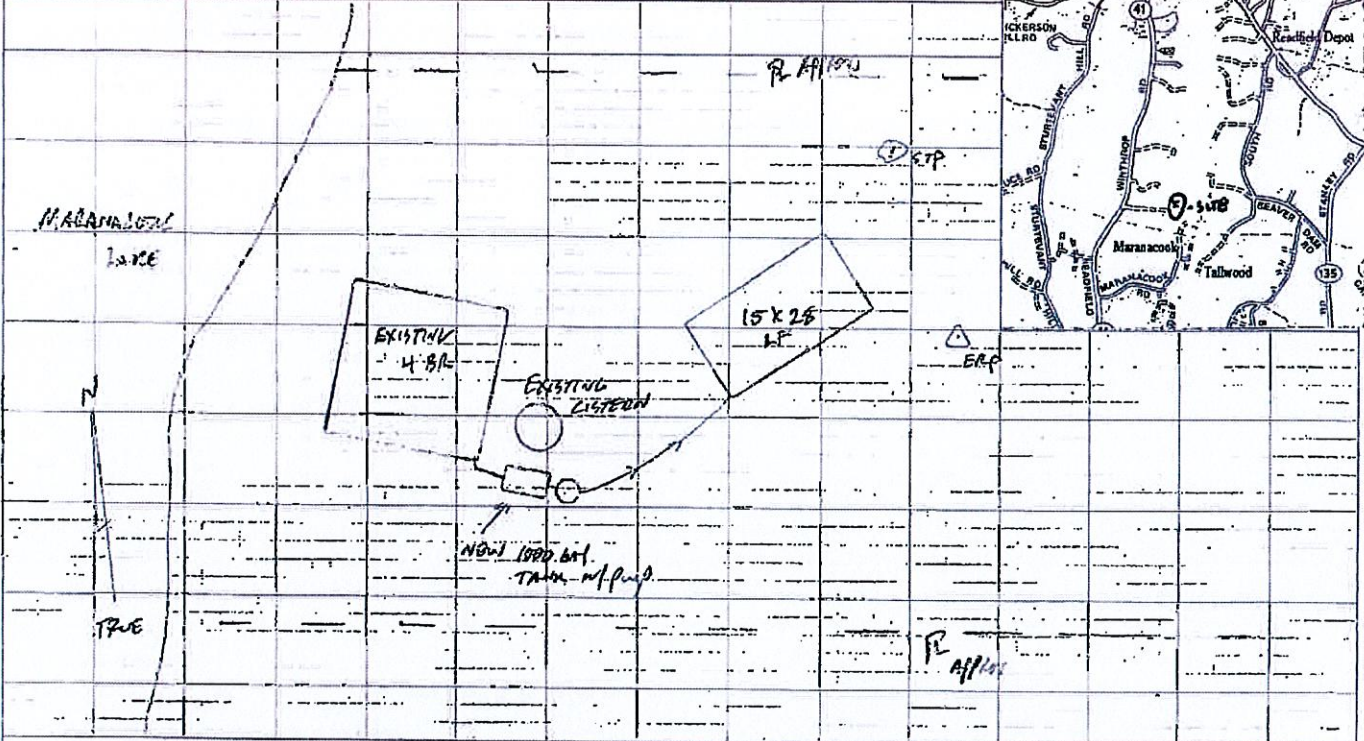
88 NOBIS POINT RD

DUANE FORTINI

SITE PLAN

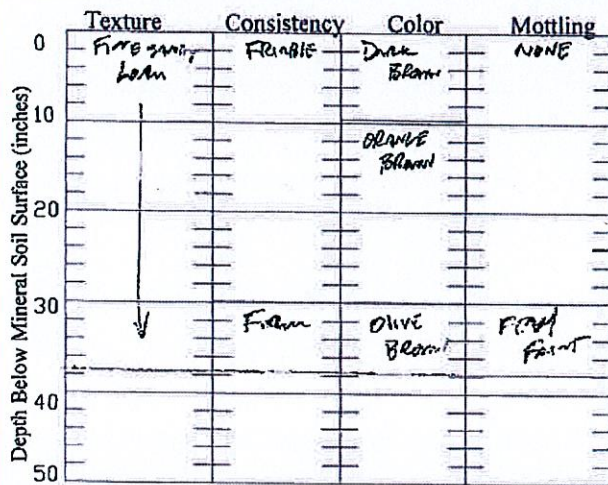
Scale 1" = 30 ft. or as shown

SITE LOCATION PLAN



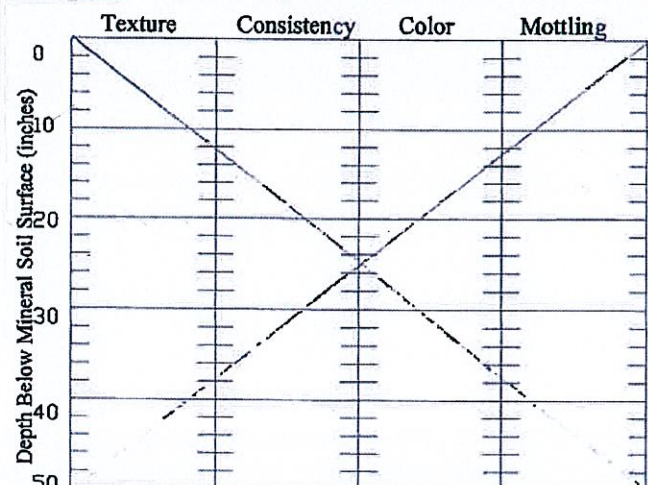
SOIL DESCRIPTION AND CLASSIFICATION (Location of Observation Holes Shown Above)

Observation Hole TP-1 Test Pit Boring
 _____ " Depth of Organic Horizon Above Mineral Soil



Soil Classification <u>3 C</u> Profile Condition	Slope <u>5</u> %	Limiting Factor <u>30</u> "	<input type="checkbox"/> Ground Water <input checked="" type="checkbox"/> Restrictive Layer <input type="checkbox"/> Bedrock <input type="checkbox"/> Pit Depth
--	---------------------	--------------------------------	--

Observation Hole _____ Test Pit Boring
 _____ " Depth of Organic Horizon Above Mineral Soil



Soil Classification _____ Profile Condition	Slope _____%	Limiting Factor _____"	<input type="checkbox"/> Ground Water <input type="checkbox"/> Restrictive Layer <input type="checkbox"/> Bedrock <input type="checkbox"/> Pit Depth
---	-----------------	---------------------------	---

[Signature]
 Site Evaluator Signature

414

SE #

7/29/2022

Date



130 foot Abutters List Report

Readfield, ME
February 06, 2023

Subject Property:

Parcel Number: 140-031
CAMA Number: 140-031
Property Address: 88 NOBIS POINT ROAD

Mailing Address: Kalkwarf Family Trust
7450 Spring Village Dr. Apt. 509
Springfield, VA 22150

Abutters:

Parcel Number: 140-029
CAMA Number: 140-029
Property Address: 97 NOBIS POINT ROAD

Mailing Address: Buck, William II
PO Box 369
Readfield, ME 04355

Parcel Number: 140-030
CAMA Number: 140-030
Property Address: 96 NOBIS POINT ROAD

Mailing Address: Caprini, Stella M -Trustee
C/O Joseph Caparini 2286 Washington
Drive
Northbrook, IL 60062

Parcel Number: 140-032
CAMA Number: 140-032
Property Address: 93 NOBIS POINT ROAD

Mailing Address: Griffith Real Estate Trust
2327 Brittany Point
Lansdale, PA 19446

Parcel Number: 140-033
CAMA Number: 140-033
Property Address: 87 NOBIS POINT ROAD

Mailing Address: Edson, Daniel E.
1050 South Bay
Arkansas Pass, Tx 78336

Parcel Number: 140-034
CAMA Number: 140-034
Property Address: 84 NOBIS POINT ROAD

Mailing Address: Atlee, William E Jr
56 Parkwood Drive
Augusta, ME 04330

Parcel Number: 140-035
CAMA Number: 140-035
Property Address: 85 NOBIS POINT ROAD

Mailing Address: Partridge, Ellen R
85 Nobis Point Road
Readfield, ME 04355



www.cai-tech.com

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2/6/2023

Page 1 of 1

Readfield, ME
 Contact
 140-026 140-028 140-027 140-029 140-030 140-031 140-032 140-033 140-034 140-035 140-036 140-038 140-039

Search 1 6
 Layers

Subject Features
 1 Parcel feature
 + Add or Remove

Find Abutters
 Select parcels within: 130 Feet Select
 + Add or Remove

Reports
 Abutters Report Pdf Excel
 Mailing Labels Pdf Excel

CAI AxisGIS

Abutters Map

Deed

BK14540 PGS 163 - 165 08/10/2022 01:56:34 PM
INSTR#: 2022019249 ATTEST: DIANE WILSON
RECEIVED KENNEBEC SS REGISTER OF DEEDS
eRecorded Document

Return to:
Duane Fortini
Constance Fortini

MAINE REAL ESTATE
TRANSFER TAX PAID

DLN:1002240204988

WARRANTY DEED

KNOW ALL PERSONS BY THESE PRESENTS: That **Leonard V. Kalkwarf, Trustee of the Kalkwarf Family Trust, dated September 10, 2008**, of 7450 Spring Village Drive, Apt. 509, Springfield, VA 22150, for consideration paid grants to **Duane Fortini and Constance Fortini**, of 6 Woodland Drive, Sandown, NH 03873, as joint tenants with rights of survivorship, with **WARRANTY COVENANTS**:

A CERTAIN PARCEL OF LAND SITUATED IN READFIELD, COUNTY OF KENNEBEC, STATE OF MAINE, BOUNDED AND DESCRIBED AS FOLLOWING:

BEGINNING AT AN IRON PIN WHICH IS SOUTH 46° 05 1/2' WEST, 134.4 FEET FROM AN IRON PIN AT THE SOUTHWESTERLY CORNER OF LAND DEEDED TO NORMAN E. AND CAROLE RICKER RECORDED MARCH 16, 1965, BOOK 1370, PAGE 35.

THENCE SOUTHWESTERLY ALONG THE SHORE OF MARANACOOK LAKE TO AN IRON PIN WHICH IS SOUTH 37° 07 1/2' WEST, 134.8 FEET FROM POINT OF BEGINNING.

THENCE SOUTH 46° 50 1/2' EAST, 232.6 FEET TO AN IRON PIN AT THE WESTERLY SIDE LINE OF THE NOBIS ROAD.

THENCE NORTHEASTERLY ALONG THE WESTERLY SIDE LINE OF THE NOBIS ROAD TO AN IRON PIN WHICH IS NORTH 18° 29 1/2' EAST, 148.2 FEET FROM LAST MENTIONED IRON PIN.

THENCE NORTH 48° 08 1/2' EAST, 186 FEET TO POINT OF BEGINNING.

TOGETHER WITH A RIGHT-OF-WAY, IN COMMON WITH OTHERS, OF ROADS AS NOW USED AND RUNNING FROM THE TOWN ROAD AT OR NEAR PROPERTY OF NOW OR FORMERLY OF ONA WATTS, AND THROUGH THE BELVEDERE HOTEL LAND, SO-CALLED, AND THROUGH LAND NOW OR FORMERLY OWNED BY ARTHUR C. LAHAYE AND THROUGH OTHER LAND OWNED BY SAID MARCIA Z. NOBIS, FOR THE PURPOSE OF INGRESS AND EGRESS, ON FOOT OR WITH VEHICLE, FROM SAID PREMISES HEREBY CONVEYED TO SAID TOWN ROAD.

AS A PART OF THE CONSIDERATION FOR THIS CONVEYANCE, THE GRANTEE, HIS HEIRS AND ASSIGNS, AGREE TO MAINTAIN THEIR PROPORTIONATE SHARE OF SAID RIGHT OF WAY.

ALSO GRANTING RIGHTS TO TAKE WATER FROM WELL NEAR GRANTOR'S SOUTH LINE FOR DRINKING PURPOSES.

THIS CONVEYANCE IS SUBJECT TO THE FOLLOWING RESTRICTIVE COVENANTS WHICH SHALL RUN WITH THE LAND AND THE GRANTEES ARE TO BE BOUND BY THEM UPON ACCEPTANCE OF THIS CONVEYANCE:

1. THERE IS TO BE NO SUB-DIVISION OF ANY LOT NOR MORE THAN ONE RESIDENCE ERECTED ON EACH LOT, EXCEPTING THE USUAL APPURTENANT BUILDINGS.
2. NO COMMERCIAL OR BUSINESS USE SHALL BE PERMITTED, EXCEPT THAT ANY BUILDING MAY BE RENTED.
3. NO HOUSE TRAILERS OR MOBILE HOMES, SO-CALLED, WHETHER ON WHEELS OR NOT, SHALL BE PERMITTED, AND NO TENTS FOR OCCUPANCY SHALL BE ALLOWED.
4. NO BUILDINGS SHALL BE LEFT WITH TAR PAPER OR OTHER ASPHALT SIDING ON THE EXTERIOR WALLS, AND ALL EXTERIOR WORK WILL BE COMPLETED ON ANY BUILDING WITHIN ONE YEAR FROM THE START OF CONSTRUCTION.
5. NO BUILDINGS SHALL BE CONSTRUCTED WITHIN 20 FEET OF THE LAKE.
6. ALL SANITATION SHALL COMPLY TO STATE PLUMBING CODES.
7. SPARK SCREENS SHALL BE INSTALLED ON ALL CHIMNEYS.
8. RESIDENCE SHALL CONTAIN NOT LESS THAN 560 SQ. FT. OF FLOOR AREA.

EXCEPTING AND RESERVING RIGHTS OF CENTRAL MAINE POWER COMPANY'S POWER LINE EASEMENT.

Meaning and intending to describe and convey the same premises conveyed to Leonard V. Kalkwarf and Beverly J. Kalkwarf, Trustees under The Kalkwarf Family Trust, by virtue of a deed of Leonard V. Kalkwarf and Beverly J. Kalkwarf, dated September 10, 2008 and recorded October 10, 2008 in the Kennebec County Registry of Deeds at Book 9878, Page 279. The said Beverly J. Kalkwarf passed away on May 27, 2019, leaving the said Leonard V. Kalkwarf as the sole surviving trustee of said trust.

Red Door Title ☐ 2204 Woodbury Avenue, Newington NH 03801 ☐ (207) 358-7500

The undersigned Leonard V. Kalkwarf, Trustee of the Kalkwarf Family Trust, and any amendments thereto has full and absolute power in said Trust Agreement to convey any interest in real estate and improvements thereon held in said Trust and no purchaser or third party shall be bound to inquire whether the Trustee has said power or is properly exercising said power to see to the application of any Trust Asset paid to the Trustee for a conveyance thereof. The Trust has not been revoked and is still in full force and effect.

Executed this 8th day of August, 2022.

THE KALKWARF FAMILY TRUST

By Leonard Kalkwarf
Leonard V. Kalkwarf, Trustee

State of Virginia
County of Fairfax

Then personally appeared before me on this 8th day of August, 2022 the said Leonard V. Kalkwarf, Trustee of the Kalkwarf Family Trust and acknowledged the foregoing to be his voluntary act and deed in said capacity.

Joann Gott Belloch
Notary Public
Commission expiration:

JOANN GOTT BLELLOCH
NOTARY PUBLIC
REG. #7952083
COMMONWEALTH OF VIRGINIA
MY COMMISSION EXPIRES DECEMBER 31, 2026

Red Door Title ☐ 2204 Woodbury Avenue, Newington NH 03801 ☐ (207) 358-7500

Town of Readfield
FLOODPLAIN MANAGEMENT ORDINANCE

CONTENTS

ARTICLE	PAGE
I. PURPOSE AND ESTABLISHMENT	2
II. PERMIT REQUIRED	2
III. APPLICATION FOR PERMIT	2
IV. APPLICATION FEE AND EXPERT'S FEE	4
V. REVIEW STANDARDS FOR FLOOD HAZARD DEVELOPMENT PERMIT APPLICATIONS	4
VI. DEVELOPMENT STANDARDS	6
VII. CERTIFICATE OF COMPLIANCE	10
VIII. REVIEW OF SUBDIVISIONS AND DEVELOPMENT PROPOSALS.....	11
IX. APPEALS AND VARIANCES.....	11
X. ENFORCEMENT AND PENALTIES.....	13
XI. VALIDITY AND SEVERABILITY.....	13
XII. CONFLICT WITH OTHER ORDINANCES.....	13
XIII. DEFINITIONS.....	14
XIV. ABROGATION.....	18

June 11, 2009

Readfield Floodplain Ordinance
June 11, 2009

ARTICLE I - PURPOSE AND ESTABLISHMENT

Certain areas of the Town of Readfield, Maine are subject to periodic flooding, causing serious damages to properties within these areas. Relief is available in the form of flood insurance as authorized by the National Flood Insurance Act of 1968.

Therefore, the Town of Readfield, Maine has chosen to become a participating community in the National Flood Insurance Program, and agrees to comply with the requirements of the National Flood Insurance Act of 1968 (P.L. 90-488, as amended) as delineated in this Floodplain Management Ordinance.

It is the intent of the Town of Readfield, Maine to require the recognition and evaluation of flood hazards in all official actions relating to land use in the floodplain areas having special flood hazards.

The Town of Readfield has the legal authority to adopt land use and control measures to reduce future flood losses pursuant to Title 30-A MRSA, Sections 3001-3007, 4352, 4401-4407 and Title 38 MRSA, Section 440.

The National Flood Insurance Program, established in the aforesaid Act, provides that areas of the Town of Readfield having a special flood hazard be identified by the Federal Emergency Management Agency and that floodplain management measures be applied in such flood hazard areas. This Ordinance establishes a Flood Hazard Development Permit system and review procedure for development activities in the designated flood hazard areas of the Town of Readfield, Maine.

The areas of special flood hazard, Zones A, and AE for the Town of Readfield, Kennebec County Maine identified by the Federal Emergency Management Agency in a report entitled "Flood Insurance Study - Kennebec County," dated June 19, 2011 with accompanying "Flood Insurance Rate Map" dated June 16, 2011, with panels:

292, 294, 311, 313, 314, 316, 317, 318, 319, 338, 457, 476, 477, 481, 482, 484, 501

derived from the county wide digital flood insurance rate map entitled "Digital Flood Insurance Rate Map, Kennebec County," are hereby adopted by reference and declared to be a part of this Ordinance.

ARTICLE II - PERMIT REQUIRED

Before any construction or other development (as defined in Article XIII), including the placement of manufactured homes, begins within any areas of special flood hazard established in Article I, a Flood Hazard Development Permit shall be obtained from the Code Enforcement Officer. This permit shall be in addition to any other permits which may be required pursuant to the codes and ordinances of the Town of Readfield, Maine.

ARTICLE III - APPLICATION FOR PERMIT

The application for a Flood Hazard Development Permit shall be submitted to the Code Enforcement Officer and shall include:

- A. The name, address and phone number of the applicant, owner, and contractor;
- B. An address and a map indicating the location of the construction site;

- C. A site plan showing location of existing and/or proposed development, including but not limited to structures, sewage disposal facilities, water supply facilities, areas to be cut and filled, and lot dimensions;
- D. A statement of the intended use of the structure and/or development;
- E. A statement of the cost of the development including all materials and labor;
- F. A statement as to the type of sewage system proposed;
- G. Specification of dimensions of the proposed structure and/or development;

[Items H-K.2 apply only to new construction and substantial improvements.]

N/A H. The elevation in relation to the National Geodetic Vertical Datum (NGVD), or to a locally established datum in Zone A only, of the:

- 1. base flood at the proposed site of all new or substantially improved structures, which is determined:
 - a. in Zone A1-30, from data contained in the "Flood Insurance Study - Town of Readfield, Maine," as described in Article I; or,
 - b. in Zone A:
 - (1) from any base flood elevation data from federal, state, or other technical sources (such as FEMA's Quick-2 model, FEMA 265/July 1995), including information obtained pursuant to Article VI.K. and VIII.D.;
 - (2) from the contour elevation extrapolated from a best fit analysis of the floodplain boundary when overlaid onto a USGS Quadrangle Map or other topographic map prepared by a Professional Land Surveyor or registered professional engineer, if the floodplain boundary has a significant correlation to the elevation contour line(s); or, in the absence of all other data,
 - (3) to be the elevation of the ground at the intersection of the floodplain boundary and a line perpendicular to the shoreline which passes along the ground through the site of the proposed building.
- 2. highest and lowest grades at the site adjacent to the walls of the proposed building;
- 3. lowest floor, including basement; and whether or not such structures contain a basement; and,
- 4. level, in the case of non-residential structures only, to which the structure will be floodproofed;

N/A I. A description of an elevation reference point established on the site of all developments for which elevation standards apply as required in Article VI;

N/A J. A written certification by a Professional Land Surveyor, registered professional engineer or architect, that the base flood elevations and grade elevations shown on the application are accurate;

K. The following certifications as required in Article VI by a registered professional engineer or architect:

- N/A 1. a Floodproofing Certificate (FEMA Form 81-65, 01/03, as amended), to verify that the floodproofing methods for any non-residential structures will meet the floodproofing criteria of Article III.H.4.; Article VI.G.; and other applicable standards in Article VI;
- N/A 2. a Hydraulic Openings Certificate to verify that engineered hydraulic openings in foundation walls will meet the standards of Article VI.L.2.a.;
- N/A 3. a certified statement that bridges will meet the standards of Article VI.M.; *NO bridges*
- N/A 4. a certified statement that containment walls will meet the standards of Article VI.N.; *no containment wall*
- N/A L. A description of the extent to which any water course will be altered or relocated as a result of the proposed development; and, *no water course alteration*
- M. A statement of construction plans describing in detail how each applicable development standard in Article VI will be met.

ARTICLE IV - APPLICATION FEE AND EXPERT'S FEE

A non-refundable application fee of \$25.00 for all minor development and \$50.00 for all new construction or substantial improvements shall be paid to the Town Clerk and a copy of a receipt for the same shall accompany the application.

An additional fee may be charged if the Code Enforcement Officer and/or Board of Appeals needs the assistance of a professional engineer or other expert. The expert's fee shall be paid in full by the applicant within 10 days after the town submits a bill to the applicant. Failure to pay the bill shall constitute a violation of the ordinance and be grounds for the issuance of a stop work order. An expert shall not be hired by the municipality at the expense of an applicant until the applicant has either consented to such hiring in writing or been given an opportunity to be heard on the subject. An applicant who is dissatisfied with a decision to hire expert assistance may appeal that decision to the Board of Appeals.

ARTICLE V - REVIEW STANDARDS FOR FLOOD HAZARD DEVELOPMENT PERMIT APPLICATIONS

The Code Enforcement Officer shall:

- A. Review all applications for the Flood Hazard Development Permit to assure that proposed developments are reasonably safe from flooding and to determine that all pertinent requirements of Article VI (Development Standards) have been, or will be met;
- B. Utilize, in the review of all Flood Hazard Development Permit applications:
 - 1. the base flood and floodway data contained in the "Flood Insurance Study - Town of Readfield, Maine," as described in Article I;
 - 2. in special flood hazard areas where base flood elevation and floodway data are not provided, the Code Enforcement Officer shall obtain, review and reasonably utilize any base flood elevation and floodway data from federal, state, or other technical sources, including information obtained

pursuant to Article III.H.1.b.; Article VI.J.; and Article VIII.D., in order to administer Article VI of this Ordinance; and,

3. when the community establishes a base flood elevation in a Zone A by methods outlined in Article III.H.1.b., the community shall submit that data to the Maine Floodplain Management Program in the State Planning Office.

- C. Make interpretations of the location of boundaries of special flood hazard areas shown on the maps described in Article I of this Ordinance;
- D. In the review of Flood Hazard Development Permit applications, determine that all necessary permits have been obtained from those federal, state, and local government agencies from which prior approval is required by federal or state law, including but not limited to Section 404 of the Federal Water Pollution Control Act Amendments of 1972, 33 U.S.C. 1344;
- E. Notify adjacent municipalities, the Department of Environmental Protection, and the Maine Floodplain Management Program in the State Planning Office prior to any alteration or relocation of a water course and submit copies of such notifications to the Federal Emergency Management Agency;
- F. If the application satisfies the requirements of this Ordinance, approve the issuance of one of the following Flood Hazard Development Permits based on the type of development:
 1. a two-part Flood Hazard Development Permit for elevated structures. Part I shall authorize the applicant to build a structure to and including the first horizontal floor only above the base flood level. At that time the applicant shall provide the Code Enforcement Officer with an Elevation Certificate completed by a Professional Land Surveyor, registered professional engineer or architect based on the Part I permit construction, "as built", for verifying compliance with the elevation requirements of Article VI, paragraphs F, G, or H. Following review of the Elevation Certificate data, which shall take place within 72 hours of receipt of the application, the Code Enforcement Officer shall issue Part II of the Flood Hazard Development Permit. Part II shall authorize the applicant to complete the construction project; or,
 2. a Flood Hazard Development Permit for Floodproofing of Non-Residential Structures that are new construction or substantially improved non-residential structures that are not being elevated but that meet the floodproofing standards of Article VI.G.1.a.,b., and c. The application for this permit shall include a Floodproofing Certificate signed by a registered professional engineer or architect; or,
 3. a Flood Hazard Development Permit for Minor Development for all development that is not new construction or a substantial improvement, such as repairs, maintenance, renovations, or additions, whose value is less than 50% of the market value of the structure. Minor development also includes, but is not limited to: accessory structures as provided for in Article VI.J., mining, dredging, filling, grading, paving, excavation, drilling operations, storage of equipment or materials, deposition or extraction of materials, public or private sewage disposal systems or water supply facilities that do not involve structures; and non-structural projects such as bridges, dams, towers, fencing, pipelines, wharves and piers.
- G. Maintain, as a permanent record, copies of all Flood Hazard Development Permit Applications, corresponding Permits issued, and data relevant thereto, including reports of the Board of Appeals on variances granted under the provisions of Article IX of this Ordinance, and copies of Elevation

N/A

N/A

Certificates, Floodproofing Certificates, Certificates of Compliance and certifications of design standards required under the provisions of Articles III, VI, and VII of this Ordinance.

ARTICLE VI - DEVELOPMENT STANDARDS

All developments in areas of special flood hazard shall meet the following applicable standards:

- A. All Development** - All development shall:
1. be designed or modified and adequately anchored to prevent flotation (excluding piers and docks), collapse or lateral movement of the development resulting from hydrodynamic and hydrostatic loads, including the effects of buoyancy;
 2. use construction materials that are resistant to flood damage;
Concrete + some wood above the 100yr. zone
 3. use construction methods and practices that will minimize flood damage; and,
one-way valves and/or door or springs
 4. use electrical, heating, ventilation, plumbing, and air conditioning equipment, and other service facilities that are designed and/or located so as to prevent water from entering or accumulating within the components during flooding conditions. *Existing plumbing will remain in place*
- N/A* **B. Water Supply** - All new and replacement water supply systems shall be designed to minimize or eliminate infiltration of flood waters into the systems.
- N/A* **C. Sanitary Sewage Systems** - All new and replacement sanitary sewage systems shall be designed and located to minimize or eliminate infiltration of flood waters into the system and discharges from the system into flood waters.
- N/A* **D. On Site Waste Disposal Systems** - On site waste disposal systems shall be located and constructed to avoid impairment to them or contamination from them during floods.
- N/A* **E. Watercourse Carrying Capacity** - All development associated with altered or relocated portions of a watercourse shall be constructed and maintained in such a manner that no reduction occurs in the flood carrying capacity of the watercourse.
- N/A* **F. Residential** - New construction or substantial improvement of any residential structure located within:
1. Zone A1-30 shall have the lowest floor (including basement) elevated to at least one foot above the base flood elevation.
 2. Zone A shall have the lowest floor (including basement) elevated to at least one foot above the base flood elevation utilizing information obtained pursuant to Article III.H.1.b.; Article V.B; or Article VIII.D.
- N/A* **G. Non Residential** - New construction or substantial improvement of any non-residential structure located within:

1. Zone A1-30, AE, and AH shall have the lowest floor (including basement) elevated to at least one foot above the base flood elevation, or together with attendant utility and sanitary facilities shall:
 - a. be floodproofed to at least one foot above the base flood elevation so that below that elevation the structure is watertight with walls substantially impermeable to the passage of water;
 - b. have structural components capable of resisting hydrostatic and hydrodynamic loads and the effects of buoyancy; and,
 - c. be certified by a registered professional engineer or architect that the floodproofing design and methods of construction are in accordance with accepted standards of practice for meeting the provisions of this section. Such certification shall be provided with the application for a Flood Hazard Development Permit, as required by Article III.K. and shall include a record of the elevation above mean sea level to which the structure is floodproofed.

2. Zone A shall have the lowest floor (including basement) elevated to at least one foot above the base flood elevation utilizing information obtained pursuant to Article III.H.1.b.; Article V.B; or Article VIII.D., or
 - a. together with attendant utility and sanitary facilities meet the standards of Article VI.G.1. floodproofing

N/A

H. **Manufactured Homes** - New or substantially improved manufactured homes located within:

1. Zone A1-30 shall:
 - a. be elevated such that the lowest floor (including basement) of the manufactured home is at least one foot above the base flood elevation;
 - b. be on a permanent foundation, which may be poured masonry slab or foundation walls, with hydraulic openings, or may be reinforced piers or block supports, any of which support the manufactured home so that no weight is supported by its wheels and axles; and,
 - c. be securely anchored to an adequately anchored foundation system to resist flotation, collapse, or lateral movement. Methods of anchoring may include, but are not limited to:
 - (1) over-the-top ties anchored to the ground at the four corners of the manufactured home, plus two additional ties per side at intermediate points (manufactured homes less than 50 feet long require one additional tie per side); or by,
 - (2) frame ties at each corner of the home, plus five additional ties along each side at intermediate points (manufactured homes less than 50 feet long require four additional ties per side).
 - (3) all components of the anchoring system described in Article VI, paragraph H.1. c.(1)&(2) shall be capable of carrying a force of 4800 pounds.

2. Zone A shall:

- a. be elevated on a permanent foundation, as described in Article VI.H.1.b., such that the lowest floor (including basement) of the manufactured home is at least one foot above the base flood elevation utilizing information obtained pursuant to Article III.H.1.b.; Article V.B; or Article VIII.D.; and
- b. meet the anchoring requirements of Article VI.H.1.e-b.

N/A

I. **Recreational Vehicles** - Recreational Vehicles located within:

- 1. Zones A, and A1-30 shall either:
 - a. be on the site for fewer than 180 consecutive days,
 - b. be fully licensed and ready for highway use. A recreational vehicle is ready for highway use if it is on its wheels or jacking system, is attached to the site only by quick disconnect type utilities and security devices, and has no permanently attached additions; or,
 - c. be permitted in accordance with the elevation and anchoring requirements for "manufactured homes" in Article VI.H.1 a-~~&~~b.

N/A

J. **Accessory Structures** - Accessory Structures, as defined in Article XIII, located within Zones A1-30, and A, shall be exempt from the elevation criteria required in Article VI.F. & G. above, if all other requirements of Article VI and all the following requirements are met. Accessory Structures shall:

- 1. be 500 square feet or less and have a value less than \$3000;
- 2. have unfinished interiors and not be used for human habitation;
- 3. have hydraulic openings, as specified in Article VI.L.2., in at least two different walls of the accessory structure;
- 4. be located outside the floodway;
- 5. when possible be constructed and placed on the building site so as to offer the minimum resistance to the flow of floodwaters and be placed further from the source of flooding than is the primary structure; and,
- 6. have only ground fault interrupt electrical outlets. The electric service disconnect shall be located above the base flood elevation and when possible outside the Special Flood Hazard Area.

N/A

K. **Floodways** -

- 1. In Zone A1-30 riverine areas, encroachments, including fill, new construction, substantial improvement, and other development shall not be permitted within a regulatory floodway which is designated on the community's "Flood Insurance Rate Map," unless a technical evaluation certified by a registered professional engineer is provided demonstrating that such encroachments will not result in any increase in flood levels within the community during the occurrence of the base flood discharge.

2. In Zones A1-30, and A riverine areas for which no regulatory floodway is designated, encroachments, including fill, new construction, substantial improvement, and other development shall not be permitted in the floodway as determined in Article VI.K.3. unless a technical evaluation certified by a registered professional engineer is provided demonstrating that the cumulative effect of the proposed development, when combined with all other existing development and anticipated development:
 - a. will not increase the water surface elevation of the base flood more than one foot at any point within the community; and,
 - b. is consistent with the technical criteria contained in Chapter 5 entitled "Hydraulic Analyses," *Flood Insurance Study - Guidelines and Specifications for Study Contractors*, (FEMA 37/ January 1995, as amended).
3. In Zones A1-30, and A riverine areas for which no regulatory floodway is designated, the regulatory floodway is determined to be the channel of the river or other water course and the adjacent land areas to a distance of one-half the width of the floodplain as measured from the normal high water mark to the upland limit of the floodplain.

N/A L. **Enclosed Areas Below the Lowest Floor** - New construction or substantial improvement of any structure in Zones A1-30, and A that meets the development standards of Article VI, including the elevation requirements of Article VI, paragraphs F, G, or H and is elevated on posts, columns, piers, piles, "stilts," or crawlspaces may be enclosed below the base flood elevation requirements provided all the following criteria are met or exceeded:

1. Enclosed areas are not "basements" as defined in Article XIII;
2. Enclosed areas shall be designed to automatically equalize hydrostatic flood forces on exterior walls by allowing for the entry and exit of flood water. Designs for meeting this requirement must either:
 - a. be engineered and certified by a registered professional engineer or architect; or,
 - b. meet or exceed the following minimum criteria:
 - (1) a minimum of two openings having a total net area of not less than one square inch for every square foot of the enclosed area;
 - (2) the bottom of all openings shall be below the base flood elevation and no higher than one foot above the lowest grade; and,
 - (3) openings may be equipped with screens, louvers, valves, or other coverings or devices provided that they permit the entry and exit of flood waters automatically without any external influence or control such as human intervention, including the use of electrical and other non-automatic mechanical means;
3. The enclosed area shall not be used for human habitation; and,
4. The enclosed areas are usable solely for building access, parking of vehicles, or storage.

N/A

M. **Bridges** - New construction or substantial improvement of any bridge in Zones A1-30, and A shall be designed such that:

- 1. when possible, the lowest horizontal member (excluding the pilings, or columns) is elevated to at least one foot above the base flood elevation; and
- 2. a registered professional engineer shall certify that:
 - a. the structural design and methods of construction shall meet the elevation requirements of this section and the floodway standards of Article VI.K.; and
 - b. the foundation and superstructure attached thereto are designed to resist flotation, collapse and lateral movement due to the effects of wind and water loads acting simultaneously on all structural components. Water loading values used shall be those associated with the base flood.

N/A

N. **Containment Walls** - New construction or substantial improvement of any containment wall located within:

- 1. Zones A1-30, and A shall:
 - a. have the containment wall elevated to at least one foot above the base flood elevation;
 - b. have structural components capable of resisting hydrostatic and hydrodynamic loads and the effects of buoyancy; and,
 - c. be certified by a registered professional engineer or architect that the design and methods of construction are in accordance with accepted standards of practice for meeting the provisions of this section. Such certification shall be provided with the application for a Flood Hazard Development Permit, as required by Article III.K.

N/A

O. **Wharves, Piers and Docks** - New construction or substantial improvement of wharves, piers, and docks are permitted in Zones A1-30, and A, in and over water if the following requirements are met:

- 1. wharves, piers, and docks shall comply with all applicable local, state, and federal regulations; and
- 2. for commercial wharves, piers, and docks, a registered professional engineer shall develop or review the structural design, specifications, and plans for the construction.

ARTICLE VII - CERTIFICATE OF COMPLIANCE

No land in a special flood hazard area shall be occupied or used and no structure which is constructed or substantially improved shall be occupied until a Certificate of Compliance is issued by the Code Enforcement Officer subject to the following provisions:

- A. For New Construction or Substantial Improvement of any elevated structure the applicant shall submit to the Code Enforcement Officer, an Elevation Certificate completed by a Professional Land

Surveyor, registered professional engineer, or architect, for compliance with Article VI, paragraphs F, G, or H.

- B. The applicant shall submit written notification to the Code Enforcement Officer that the development is complete and complies with the provisions of this ordinance.
- C. Within 10 working days, the Code Enforcement Officer shall:
 - 1. review the Elevation Certificate and the applicant's written notification; and,
 - 2. upon determination that the development conforms with the provisions of this ordinance, shall issue a Certificate of Compliance.

N/A **ARTICLE VIII - REVIEW OF SUBDIVISION AND DEVELOPMENT PROPOSALS**

The Planning Board shall, when reviewing subdivisions and other proposed developments that require review under other federal law, state law or local ordinances or regulations and all projects on 5 or more disturbed acres, or in the creation of manufactured home parks as herein defined, assure that:

- A. All such proposals are consistent with the need to minimize flood damage.
- B. All public utilities and facilities, such as sewer, gas, electrical and water systems are located and constructed to minimize or eliminate flood damages.
- C. Adequate drainage is provided so as to reduce exposure to flood hazards.
- D. All proposals include base flood elevations, flood boundaries, and, in a riverine floodplain, floodway data. These determinations shall be based on engineering practices recognized by the Federal Emergency Management Agency.
- E. Any proposed development plan must include a condition of plan approval requiring that structures on any lot in the development having any portion of its land within a Special Flood Hazard Area, are to be constructed in accordance with Article VI of this ordinance. Such requirement will be included in any deed, lease, purchase and sale agreement, or document transferring or expressing an intent to transfer any interest in real estate or structure, including but not limited to a time-share interest. The condition shall clearly articulate that the municipality may enforce any violation of the construction requirement and that fact shall also be included in the deed or any other document previously described. The construction requirement shall also be clearly stated on any map, plat, or plan to be signed by the Planning Board or local reviewing authority as part of the approval process.

ARTICLE IX - APPEALS AND VARIANCES

The Board of Appeals of the Town of Readfield may, upon written application of an aggrieved party, hear and decide appeals where it is alleged that there is an error in any order, requirement, decision, or determination made by, or failure to act by, the Code Enforcement Officer or Planning Board in the administration or enforcement of the provisions of this Ordinance.

The Board of Appeals may grant a variance from the requirements of this Ordinance consistent with state law and the following criteria:

- A. Variances shall not be granted within any designated regulatory floodway if any increase in flood levels during the base flood discharge would result.
- B. Variances shall be granted only upon:
 - 1. a showing of good and sufficient cause; and,
 - 2. a determination that should a flood comparable to the base flood occur, the granting of a variance will not result in increased flood heights, additional threats to public safety, public expense, or create nuisances, cause fraud or victimization of the public or conflict with existing local laws or ordinances; and,
 - 3. a showing that the issuance of the variance will not conflict with other state, federal or local laws or ordinances; and,
 - 4. a determination that failure to grant the variance would result in "undue hardship," which in this sub-section means:
 - a. that the land in question cannot yield a reasonable return unless a variance is granted; and,
 - b. that the need for a variance is due to the unique circumstances of the property and not to the general conditions in the neighborhood; and,
 - c. that the granting of a variance will not alter the essential character of the locality; and,
 - d. that the hardship is not the result of action taken by the applicant or a prior owner.
- C. Variances shall only be issued upon a determination that the variance is the minimum necessary, considering the flood hazard, to afford relief, and the Board of Appeals may impose such conditions to a variance as it deems necessary.
- D. Variances may be issued for new construction, substantial improvements, or other development for the conduct of a functionally dependent use provided that:
 - 1. other criteria of Article IX and Article VI.K. are met; and,
 - 2. the structure or other development is protected by methods that minimize flood damages during the base flood and create no additional threats to public safety.
- E. Variances may be issued for the repair, reconstruction, rehabilitation, or restoration of Historic Structures upon the determination that:
 - 1. the development meets the criteria of Article IX, paragraphs A. through D. above; and,
 - 2. the proposed repair, reconstruction, rehabilitation, or restoration will not preclude the structure's continued designation as a Historic Structure and the variance is the minimum necessary to preserve the historic character and design of the structure.
- F. Any applicant who meets the criteria of Article IX, paragraphs A. through E. shall be notified by the Board of Appeals in writing over the signature of the Chairman of the Board of Appeals that:

Not a Substantial Improvement Data & math

Purpose of this sheet: Illustrate the current market value of the structure (house) and compute this against the quote for the project.

From the Valuation report (included in this submittal):

- Total property value = \$227,000
- Structure value (rcnld) = \$79,059

Market value in 2022 of the whole property based on the sale transaction = \$505,000

Formula:

Valuation report of structure / Valuation report of property = Market value of structure / Market value of property

$79,059/227,000 = X / 505,000$ $X = 175,880$ = current market value of the structure

50% of the structure current market value = \$87,940.

Quote (included in this submittal) for foundation crawlspace is \$86,800.

This is less than 50% of the current market value.

Readfield

Valuation Report

02/20/2023

Name: Kalkwarf Family Trust

Page 1

Kalkwarf, Leonard V & Beverly J -Trustees

Map/Lot:

140-031

Account: 596 Card: 1 of 1

Location:

88 NOBIS POINT ROAD

Neighborhood 50 NEIGHBORHOOD 50

Zoning/Use Residential
Topography Level
Utilities Lake WaterSeptic System
Street Gravel

Reference 1

Reference 2

Tran/Land/Bldg 1 1 1

X Coordinate 0 Y Coordinate 0

Exemption(s) Land Schedule 5

Land Description

Table with columns: Units, Method - Description, Price/Unit, Total, Fctr, Influence, Value. Rows include Acres-BASE WATER-DEC and Acres-BASE WATER-VAL(0-1).

Dwelling Description

Replacement Cost New

Table with columns: Dwelling Description, Replacement Cost New. Rows include Other, Exterior, Dwelling Units, Foundation, Fin. Basement Area, Heating, Rooms, Bedrooms, Baths, Attic, FirePlaces, Insulation, Unfin. Living Area.

Dwelling Condition

Table with columns: Built, Renovated, Kitchens, Baths, Condition, Layout, Total, Functional Obsolescence, Economic Obsolescence, Phys. %, Func. %, Econ. %, Value(Rcnld). Includes sub-table for Outbuildings/Additions/Improvements.

Acpt Land

141,700

Accepted Bldg

85,300 Total

227,000

Bellavance Construction Company, Inc.

P.O. Box 511
 Belgrade, ME 04917
 (207) 495-2492

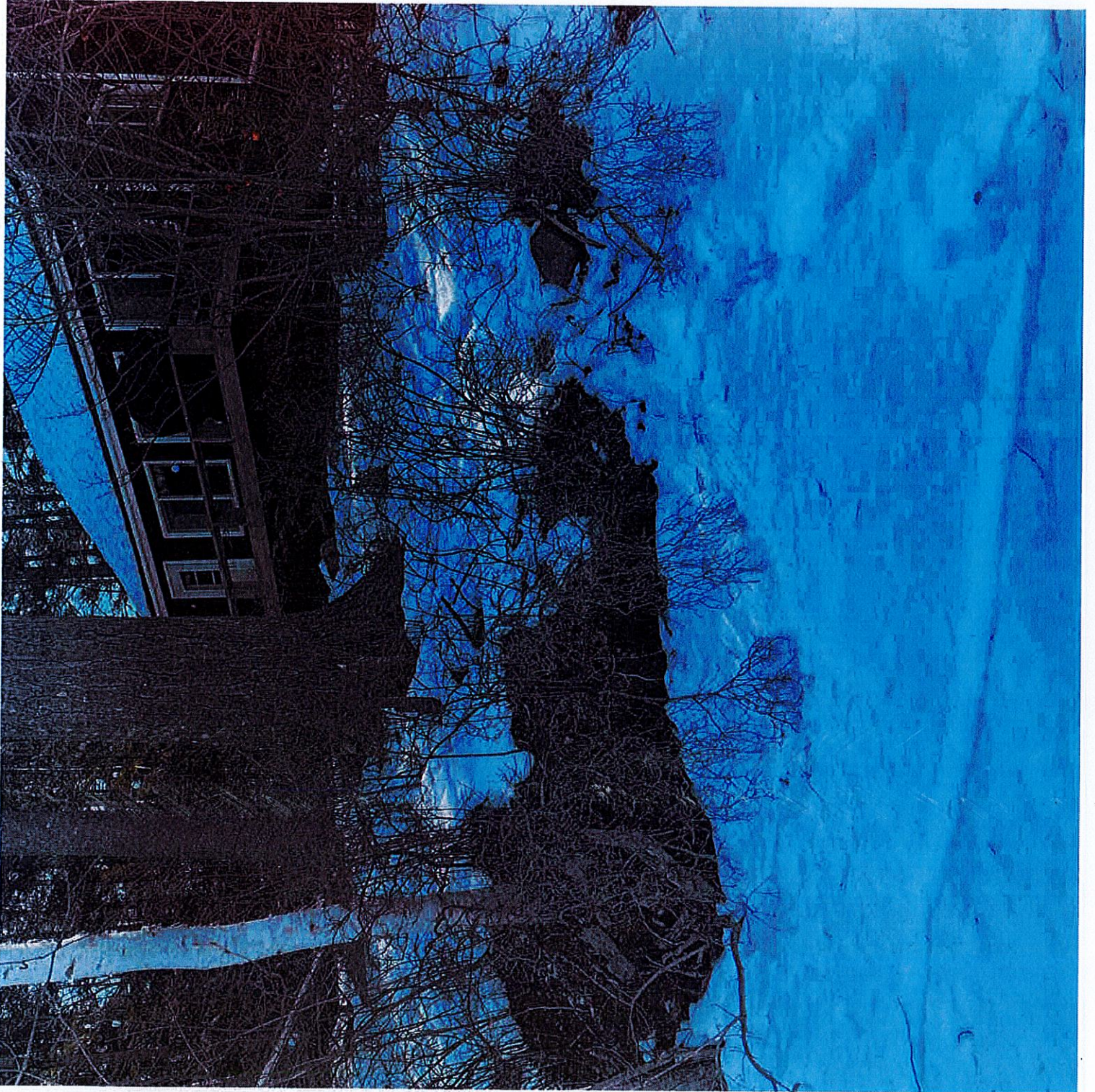
Estimate

DATE	ESTIMATE #
12/13/2022	688

NAME / ADDRESS
Connie and Duane Fortini 88 Nobis point Road Readfield, ME 04355

PROJECT
Foundation

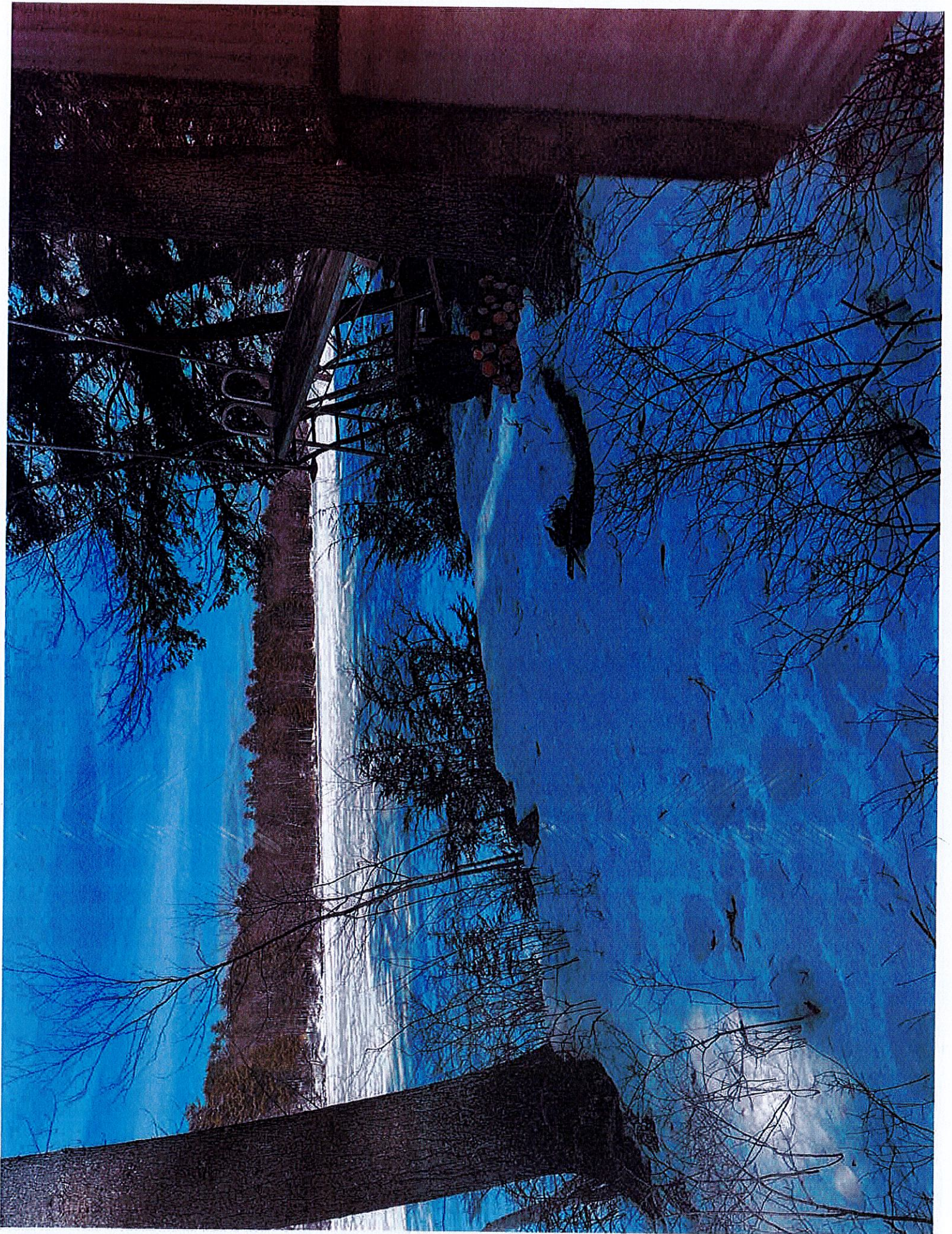
DESCRIPTION	COST	QTY	TOTAL
88 Nobis Point Road, Readfield, ME 04355			
Earthwork includes excavation under building, backfill, crushed stone and bark mulch	24,500.00		24,500.00
Cement work for basement footings, 5' tall walls crawl space includes steel rebar and 2 vents (Note: add to 8' tall basement (full Basement) walls would cost an additional \$8,500)	16,250.00		16,250.00
Cement work for 4" thick concrete floor	5,900.00		5,900.00
Materials - 2" foam for walls and floor and poly for the floor only	4,500.00		4,500.00
Labor to install foam, tar and drains ect	4,350.00		4,350.00
Labor to rig, lift and lower building	24,500.00		24,500.00
Materials for wood walls on foundation (rough framed) as needed	3,800.00		3,800.00
Labor to construct wood walls on foundation (rough framed)	2,000.00		2,000.00
Erosion control includes site prep to comply with erosion control	1,000.00		1,000.00
Note: Any rocks or ledge 2 yards or larger will be excavated at the expense of the property owner. Permits from the Town and DEP are to be obtained by others. No electrical or plumbing work is included in this estimate. Any contaminated materials excavated on site shall be removed and disposed of at the expense of the property owner.			
If you have questions please call.		TOTAL	
		\$86,800.00	



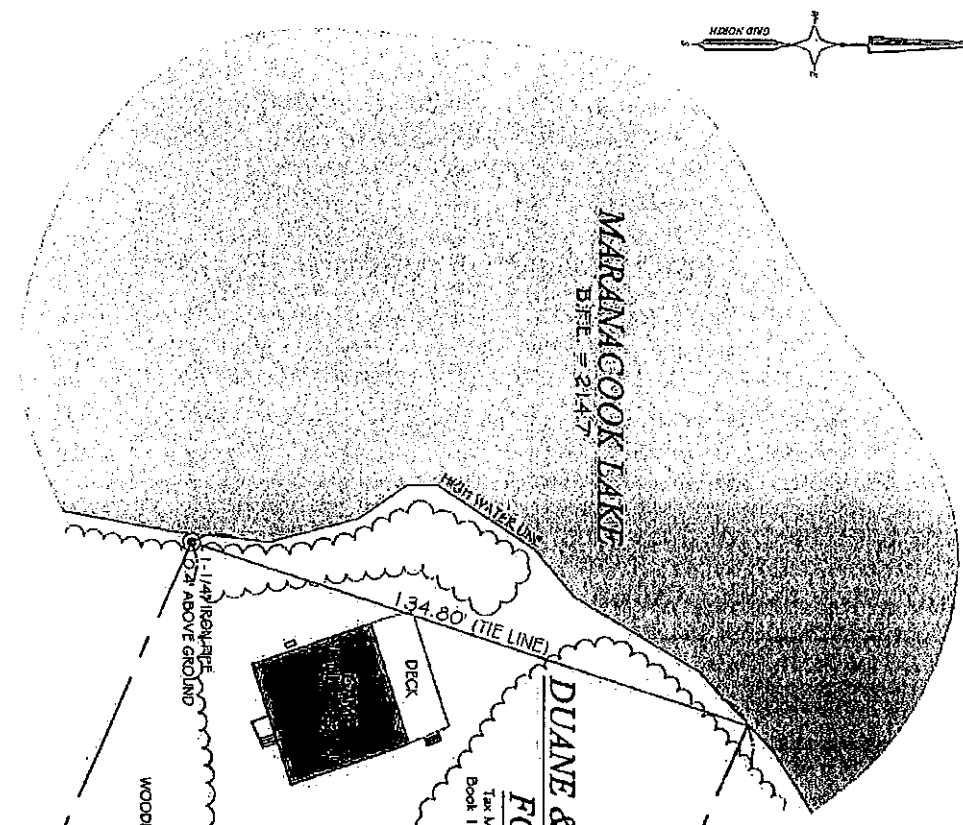
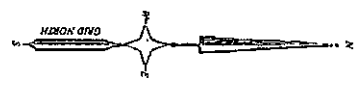












NOTE
PROPERTY LINES ARE BASED ON THE CURRENT PROPERTY DEED AND ARE APPARENT. ELEVATIONS ARE NAAD 1988.

WILLIAM E. ATLEE, JR.
Tax Map 140, Lot 34
Book 10353, Page 331

**STELLA CAPRINI
REVOCABLE TRUST**
Tax Map 140, Lot 30
Book 12050, Page 163

LEGEND

- IRON ROD FOUND
- IRON PIPE FOUND
- WELL
- UTILITY POLE
- OVERHEAD UTILITY LINE
- - - APPARENT PROP. LINE
- VEGETATION

1.2' IRON ROD
1' ABOVE GROUND

NOBIS POINT ROAD

CURRENT OWNER:
DUANE & CONSTANCE FORTINI

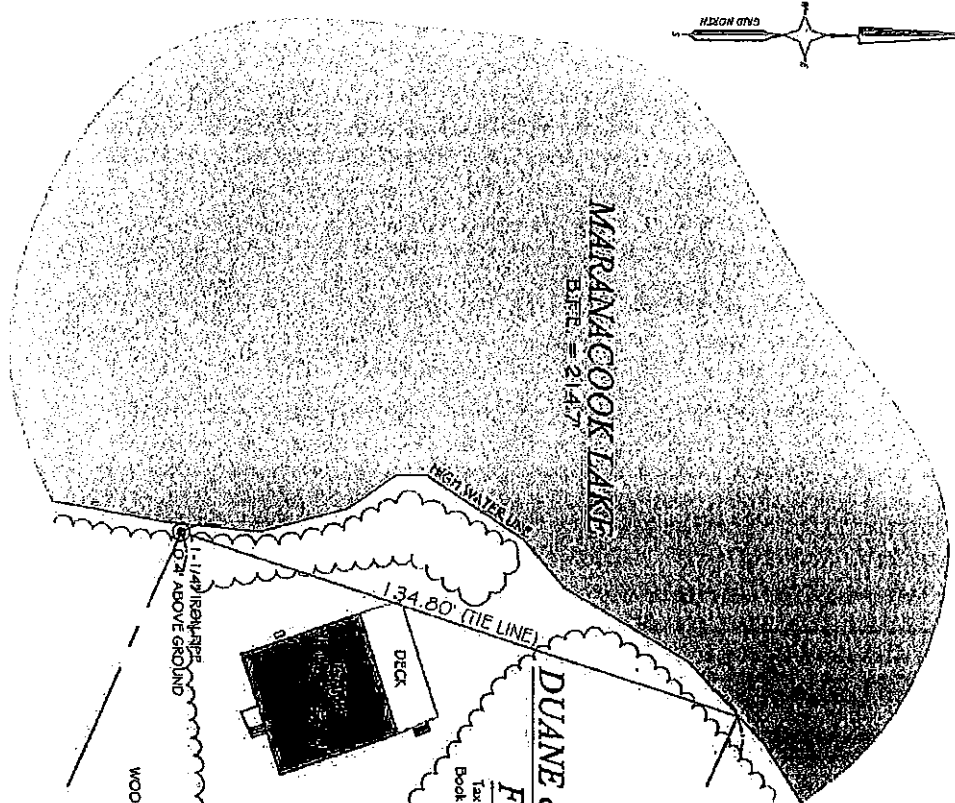
PROPERTY LOCATION:
STREET: **36 NOBIS POINT ROAD**
TOWN: COUNTY: STATE:

SHEET TITLE:
SKETCH PLAN

SCALE: 1" = 40'



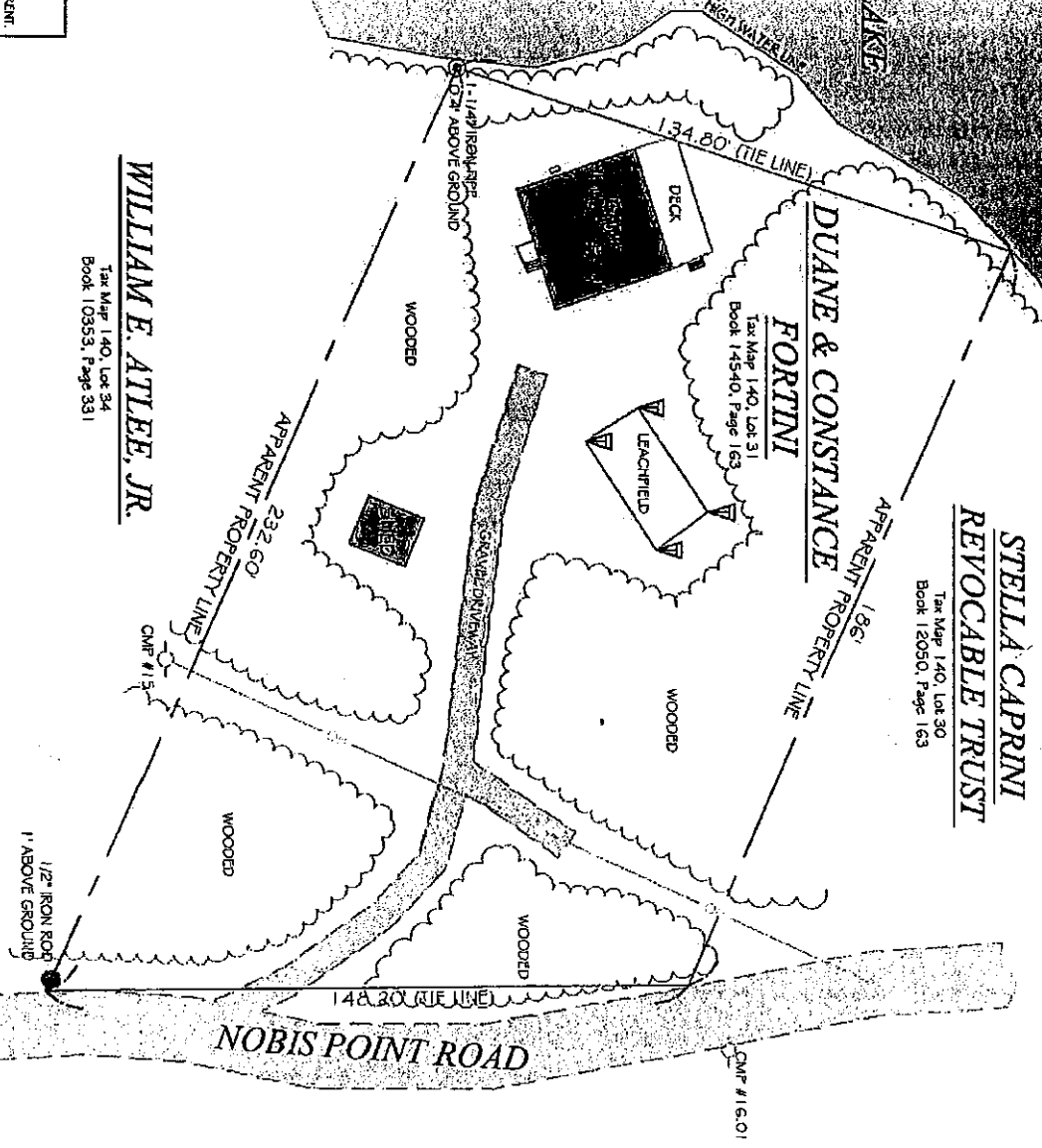
REV. 10 2021-4
CV



MARANA COOK LAKE
ELEV. = 2147'

WILLIAM E. ATLEE, JR.
Tax Map 140, Lot 34
Book 10353, Page 331

NOTE
PROPERTY LINES ARE BASED ON THE CURRENT PROPERTY DEED AND ARE APPARENT. ELEVATIONS ARE WAD 1986.



LEGEND

- IRON ROD FOUND
- IRON PIPE FOUND
- ⊙ WELL
- ⊕ UTILITY POLE
- OVERHEAD UTILITY LINE
- - - APPARENT PROP. LINE
- VEGETATION

	CURRENT OWNER: DUANE & CONSTANCE FORTINI		SHEET TITLE: SKETCH PLAN
	PROPERTY LOCATAW: 24 NOBIS POINT ROAD		SCALE: 1" = 40'
STREET: 24 NOBIS POINT ROAD TOWN: _____ COUNTY: _____ STATE: _____			NO. _____ REGION _____ ME _____

REVISED 2003-01
C.T.

March 2023

Application for seasonal conversion permit as a result of associated foundation permit application wrt 88 Nobis Point Rd Readfield, ME Owners & Applicants: Duane & Constance Fortini

Shoreland Special Conditions Notes:

1. Silt fences will be used by DEP contractor.
2. Mulch regulations will be followed
3. Disturbed soil will be immediately stabilized.
4. All necessary steps wrt sedimentation of water prevention will be followed, including riprap, sod, EC blankets or mulch.
5. Crushed stone requirements will be followed as described.

We will do our outmost to protect the lake and by using a DEP contractor have positioned this project to do so.

March 2023

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March 2023

Notes for consideration on feasibility of moving the current non-conforming dwelling (located at 88 Nobis Point Road, Readfield, ME) away from the shoreline as part the foundation project proposal.

- The direction in which the dwelling should be moved to get it away from the closest shoreline currently has a new septic system preventing that. Specifically the holding tank is 4' from the dwelling exactly in that potential direction.
- If the dwelling is moved way back from the shoreline to a completely new location, mature wooded land will be disturbed and many trees would have to be taken down. The entire acreage is a beautiful mature wooded lot. The only non-wooded area is the septic leachfield.
- There are less trees between the dwelling and the lake than there are everywhere else on the lot.
- If the dwelling stays in it's current (non-conforming) location, I do not anticipate any disturbance of the flora / fauna between it and the shoreline during the basement project.
- It is our intention to be good stewards of lake and land which will include planting more native vegetation after this project to slow/prevent run-off into the lake and protecting existing trees and vegetation.

APPLICATION FOR BUILDING,
SIGN, OR USE PERMIT

Permit No. _____
 Permit Fee _____
 Date Pd _____ Rec. # _____
 Date Issued _____
 Ext. Plmg. _____
 Int. Plmg. Permit # _____
 E-911# _____

The undersigned hereby applies for a permit for the following construction or use of property, said permit to be issued on the basis of the information contained within this application and in accordance with all applicable local and State laws. The applicant certifies that all information and attachments to this application is complete, true and correct and authorizes the Code Enforcement Officer to verify on-site any and all information contained herein.

Any permit issued on the basis of this application is subject to appeal to the Board of Appeals for 45 days from the date of issuance. You are advised to inform, *in advance*, your abutters or anyone else who may be directly impacted about the nature and extent of your proposed construction or change of use to your property herein applied for. This notification is your responsibility.

1) Property Owner:

Name: Constance + Duane Fortini Phone: 603-244-9156
 Mailing Address: 6 Woodland Dr, Sandown, NH Zip: 03873
 E-mail address: connie.fortini@gmail.com

2) Applicant: (if not owner, proof of right, title, or interest required, i.e. letter of authorization, purchase/sale agreement, etc.).

Name: Same as property owner
 Address: _____ Phone: _____

3) Contractor: Bellavance Construction Co. Phone: 207-495-2492

4) Street Address of Property (If different from mailing address): 88 Nobis Point Rd, Readfield, ME

Tax Map No. 140 Lot No. 31 Zoning District _____

5) Lot Size: Road Frontage 148' Depth 186-232' Area .68 acres Shore frontage 137'

Is this a new lot created from the division of another lot or parcel within the previous 5 years? NO

6) Existing use of property: Seasonal single family dwelling

7) Proposed Project Description and/or Use of Property:
Seasonal conversion as a result of a foundation (under 6') permit application - separate permit application

Dimensions 28x28 #rooms 6 #bedrooms 3 #baths 1 #stories 2

Height of bldg. ? Foundation: full partial frost wall slab columns other

8) If structure is a dwelling, is it: (1) Year-round (2) Seasonal

9) Will proposed structure be used as the applicant's dwelling or accessory to it? not a permanent dwelling

10) If structure is a mobile home, what is the make? N/A
 year? _____ Where is it being moved from? _____

11) If structure is a modular home, what brand? N/A

12) Sewage disposal: Existing Proposed

(If proposed, please include copy of Site Evaluator's report & design) (OVER)

13) No. of existing dwelling units on property? 1

14) Is proposed project located in a floodplain, as identified on the Flood Insurance Rate Map? yes (If yes, have you applied for a Flood Hazard Development Permit? yes)

- 15) Is proposed project located within a Shoreland Zone? Yes If so, and if the proposed project involves the expansion of an existing non-conforming structure, how many total square feet of existing and proposed floor area for all structures will be within:
 (a) 25-75 feet of the normal high-water line of a waterbody or the upland edge of a wetland? 0
 (b) within 75-100 feet of the normal high-water? 0
- 16) Do you need to construct a new driveway entrance onto a public or private road? NO
- 17) Type of water supply proposed?: Drilled well _____ Dug well _____ Spring _____ Other _____ N/A
- 18) Type of heat proposed? N/A
- 19) Does any part of this application require Planning Board approval? _____
 If so, please give date of decision _____

Please draw a site plan sketch on a separate sheet of paper illustrating the lot configuration with dimensions, location of existing and proposed building(s) with distances from nearest lot line, road or right of way, water body, wetland, etc., location of septic system components, and areas to be cleared, filled or excavated. For projects which involve excavation or other soil disturbance, please note on the site plan or describe separately your plans for erosion control. For new development, including new driveways, describe how you intend to treat all new stormwater on site. If application is for a sign, indicate dimensions of sign, letter height and distance from center of road. If you need to construct a new driveway, please indicate the location of your proposed entrance.

SIGNATURE OF APPLICANT:

Constance L. Fitch DATE: 3/8/23

Date application & fee received by Town Office: _____ By: _____

FEE SCHEDULE:

Shoreland Special Conditions

Permits for new construction, reconstruction, additions, and expansions to structures in the shoreland zone shall be issued with the following conditions:

1. Silt fences shall be installed between the area of construction and the water body or wetland prior to any soil disturbance and shall remain in place until the area of disturbance is stabilized by sod, seeding and mulching, or other comparable measures.
2. Where mulch is used it shall be applied at a rate of a least one bale per 500 square feet (1 1/2 to 2 tons per acre) and shall be maintained until a catch of vegetation is established over the entire disturbed area.
3. Disturbed soil shall be immediately stabilized upon activity completion, or if the area is not to be actively worked for more than one week.
4. In addition to placement of riprap, sod, erosion control blankets or mulch, additional steps shall be taken where necessary in order to prevent sedimentation of the water.
5. Crushed stone run off control trenches shall be installed on the eave sides of all structures. The trenches shall be a minimum of one foot deep and three feet wide and extend at least two feet out from the overhang of the eaves.



FEMA

NATIONAL FLOOD INSURANCE PROGRAM

ELEVATION CERTIFICATE

AND

INSTRUCTIONS

2019 EDITION

U.S. DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency
National Flood Insurance Program

ELEVATION CERTIFICATE AND INSTRUCTIONS

Paperwork Reduction Act Notice

Public reporting burden for this data collection is estimated to average 3.75 hours per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting this form. You are not required to respond to this collection of information unless a valid OMB control number is displayed on this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 500 C Street SW, Washington, DC 20742, Paperwork Reduction Project (1660-0008). **NOTE: Do not send your completed form to this address.**

Privacy Act Statement

Authority: Title 44 CFR § 61.7 and 61.8.

Principal Purpose(s): This information is being collected for the primary purpose of estimating the risk premium rates necessary to provide flood insurance for new or substantially improved structures in designated Special Flood Hazard Areas.

Routine Use(s): The information on this form may be disclosed as generally permitted under 5 U.S.C. § 552a(b) of the Privacy Act of 1974, as amended. This includes using this information as necessary and authorized by the routine uses published in DHS/FEMA-003 – National Flood Insurance Program Files System or Records Notice 73 Fed. Reg. 77747 (December 19, 2008); DHS/FEMA/NFIP/LOMA-1 – National Flood Insurance Program (NFIP) Letter of Map Amendment (LOMA) System of Records Notice 71 Fed. Reg. 7990 (February 15, 2006); and upon written request, written consent, by agreement, or as required by law.

Disclosure: The disclosure of information on this form is voluntary; however, failure to provide the information requested may result in the inability to obtain flood insurance through the National Flood Insurance Program or the applicant may be subject to higher premium rates for flood insurance. Information will only be released as permitted by law.

Purpose of the Elevation Certificate

The Elevation Certificate is an important administrative tool of the National Flood Insurance Program (NFIP). It is to be used to provide elevation information necessary to ensure compliance with community floodplain management ordinances, to determine the proper insurance premium rate, and to support a request for a Letter of Map Amendment (LOMA) or Letter of Map Revision based on fill (LOMR-F).

The Elevation Certificate is required in order to properly rate Post-FIRM buildings, which are buildings constructed after publication of the Flood Insurance Rate Map (FIRM), located in flood insurance Zones A1–A30, AE, AH, A (with BFE), VE, V1–V30, V (with BFE), AR, AR/A, AR/AE, AR/A1–A30, AR/AH, and AR/AO. The Elevation Certificate is not required for Pre-FIRM buildings unless the building is being rated under the optional Post-FIRM flood insurance rules.

As part of the agreement for making flood insurance available in a community, the NFIP requires the community to adopt floodplain management regulations that specify minimum requirements for reducing flood losses. One such requirement is for the community to obtain the elevation of the lowest floor (including basement) of all new and substantially improved buildings, and maintain a record of such information. The Elevation Certificate provides a way for a community to document compliance with the community's floodplain management ordinance.

Use of this certificate does not provide a waiver of the flood insurance purchase requirement. Only a LOMA or LOMR-F from the Federal Emergency Management Agency (FEMA) can amend the FIRM and remove the Federal mandate for a lending institution to require the purchase of flood insurance. However, the lending institution has the option of requiring flood insurance even if a LOMA/LOMR-F has been issued by FEMA. The Elevation Certificate may be used to support a LOMA or LOMR-F request. Lowest floor and lowest adjacent grade elevations certified by a surveyor or engineer will be required if the certificate is used to support a LOMA or LOMR-F request. A LOMA or LOMR-F request must be submitted with either a completed FEMA MT-EZ or MT-1 package, whichever is appropriate.

This certificate is used only to certify building elevations. A separate certificate is required for floodproofing. Under the NFIP, non-residential buildings can be floodproofed up to or above the Base Flood Elevation (BFE). A floodproofed building is a building that has been designed and constructed to be watertight (substantially impermeable to floodwaters) below the BFE. Floodproofing of residential buildings is not permitted under the NFIP unless FEMA has granted the community an exception for residential floodproofed basements. The community must adopt standards for design and construction of floodproofed basements before FEMA will grant a basement exception. For both floodproofed non-residential buildings and residential floodproofed basements in communities that have been granted an exception by FEMA, a floodproofing certificate is required.

Additional guidance can be found in FEMA Publication 467-1, Floodplain Management Bulletin: Elevation Certificate, available on FEMA's website at <https://www.fema.gov/media-library/assets/documents/3539?id=1727>.

ELEVATION CERTIFICATE

Important: Follow the instructions on pages 1-9.

Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner.

SECTION A – PROPERTY INFORMATION					FOR INSURANCE COMPANY USE
A1. Building Owner's Name Duane & Constance Fortini					Policy Number:
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 88 Nobis Point Road					Company NAIC Number:
City Readfield		State Maine		ZIP Code 04355	
A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.) Tax Map 140, Lot 31					
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.) <u>Residential</u>					
A5. Latitude/Longitude: Lat. <u>44.2117</u> Long. <u>-69.5743</u> Horizontal Datum: <input type="checkbox"/> NAD 1927 <input checked="" type="checkbox"/> NAD 1983					
A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.					
A7. Building Diagram Number <u>5</u>					
A8. For a building with a crawlspace or enclosure(s):					
a) Square footage of crawlspace or enclosure(s) <u>N/A</u> sq ft					
b) Number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade <u>N/A</u>					
c) Total net area of flood openings in A8.b <u>N/A</u> sq in					
d) Engineered flood openings? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No					
A9. For a building with an attached garage:					
a) Square footage of attached garage <u>N/A</u> sq ft					
b) Number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade <u>N/A</u>					
c) Total net area of flood openings in A9.b <u>N/A</u> sq in					
d) Engineered flood openings? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No					
SECTION B – FLOOD INSURANCE RATE MAP (FIRM) INFORMATION					
B1. NFIP Community Name & Community Number Town of Readfield #230245			B2. County Name Kennebec County		B3. State Maine
B4. Map/Panel Number 23011C0477	B5. Suffix D	B6. FIRM Index Date 06-16-2011	B7. FIRM Panel Effective/ Revised Date 06-16-2011	B8. Flood Zone(s) AE	B9. Base Flood Elevation(s) (Zone AO, use Base Flood Depth) 214.7'
B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9: <input checked="" type="checkbox"/> FIS Profile <input type="checkbox"/> FIRM <input type="checkbox"/> Community Determined <input type="checkbox"/> Other/Source: _____					
B11. Indicate elevation datum used for BFE in Item B9: <input type="checkbox"/> NGVD 1929 <input checked="" type="checkbox"/> NAVD 1988 <input type="checkbox"/> Other/Source: _____					
B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Designation Date: <u>N/A</u> <input type="checkbox"/> CBRS <input type="checkbox"/> OPA					

ELEVATION CERTIFICATE

OMB No. 1660-0008
Expiration Date: November 30, 2022

IMPORTANT: In these spaces, copy the corresponding information from Section A.			FOR INSURANCE COMPANY USE	
Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 88 Nobis Point Road			Policy Number:	
City Readfield	State Maine	ZIP Code 04355	Company NAIC Number	

SECTION C – BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

C1. Building elevations are based on: Construction Drawings* Building Under Construction* Finished Construction
 *A new Elevation Certificate will be required when construction of the building is complete.

C2. Elevations – Zones A1–A30, AE, AH, A (with BFE), VE, V1–V30, V (with BFE), AR, AR/A, AR/AE, AR/A1–A30, AR/AH, AR/AO.
 Complete Items C2.a–h below according to the building diagram specified in Item A7. In Puerto Rico only, enter meters.

Benchmark Utilized: NOAA GPS Conversion Vertical Datum: NAVD 1988

Indicate elevation datum used for the elevations in items a) through h) below.

NGVD 1929 NAVD 1988 Other/Source: _____

Datum used for building elevations must be the same as that used for the BFE.

Check the measurement used.

- | | | | |
|---|-------|--|---------------------------------|
| a) Top of bottom floor (including basement, crawlspace, or enclosure floor) | 221.3 | <input checked="" type="checkbox"/> feet | <input type="checkbox"/> meters |
| b) Top of the next higher floor | 228.8 | <input checked="" type="checkbox"/> feet | <input type="checkbox"/> meters |
| c) Bottom of the lowest horizontal structural member (V Zones only) | N/A | <input type="checkbox"/> feet | <input type="checkbox"/> meters |
| d) Attached garage (top of slab) | N/A | <input type="checkbox"/> feet | <input type="checkbox"/> meters |
| e) Lowest elevation of machinery or equipment servicing the building
(Describe type of equipment and location in Comments) | 217.7 | <input checked="" type="checkbox"/> feet | <input type="checkbox"/> meters |
| f) Lowest adjacent (finished) grade next to building (LAG) | 213.9 | <input checked="" type="checkbox"/> feet | <input type="checkbox"/> meters |
| g) Highest adjacent (finished) grade next to building (HAG) | 219.9 | <input checked="" type="checkbox"/> feet | <input type="checkbox"/> meters |
| h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support | 215.0 | <input checked="" type="checkbox"/> feet | <input type="checkbox"/> meters |

SECTION D – SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION

This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by law to certify elevation information. I certify that the information on this Certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.

Were latitude and longitude in Section A provided by a licensed land surveyor? Yes No Check here if attachments.

Certifier's Name Kane P. Coffin	License Number 1292	Place Seal Here
Title CEO		
Company Name E.S. Coffin Engineering & Surveying		
Address 432 Cony Road		
City Chelsea	State Maine	
ZIP Code 04330		

Signature 	Date 2-27-2023	Telephone (207) 623-9475	Ext.
---------------	-------------------	-----------------------------	------

Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner.

Comments (including type of equipment and location, per C2(e), if applicable)
 Heat pump elevated on wood structure.

ELEVATION CERTIFICATE

OMB No. 1660-0008
Expiration Date: November 30, 2022

IMPORTANT: In these spaces, copy the corresponding information from Section A.			FOR INSURANCE COMPANY USE
Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 88 Nobis Point Road			Policy Number:
City Readfield	State Maine	ZIP Code 04355	Company NAIC Number

SECTION E – BUILDING ELEVATION INFORMATION (SURVEY NOT REQUIRED) FOR ZONE AO AND ZONE A (WITHOUT BFE)

For Zones AO and A (without BFE), complete Items E1–E5. If the Certificate is intended to support a LOMA or LOMR-F request, complete Sections A, B, and C. For Items E1–E4, use natural grade, if available. Check the measurement used. In Puerto Rico only, enter meters.

- E1. Provide elevation information for the following and check the appropriate boxes to show whether the elevation is above or below the highest adjacent grade (HAG) and the lowest adjacent grade (LAG).
- a) Top of bottom floor (including basement, crawlspace, or enclosure) is _____ feet meters above or below the HAG.
 - b) Top of bottom floor (including basement, crawlspace, or enclosure) is _____ feet meters above or below the LAG.
- E2. For Building Diagrams 6–9 with permanent flood openings provided in Section A Items 8 and/or 9 (see pages 1–2 of Instructions), the next higher floor (elevation C2.b in the diagrams) of the building is _____ feet meters above or below the HAG.
- E3. Attached garage (top of slab) is _____ feet meters above or below the HAG.
- E4. Top of platform of machinery and/or equipment servicing the building is _____ feet meters above or below the HAG.
- E5. Zone AO only: If no flood depth number is available, is the top of the bottom floor elevated in accordance with the community's floodplain management ordinance? Yes No Unknown. The local official must certify this information in Section G.

SECTION F – PROPERTY OWNER (OR OWNER'S REPRESENTATIVE) CERTIFICATION

The property owner or owner's authorized representative who completes Sections A, B, and E for Zone A (without a FEMA-issued or community-issued BFE) or Zone AO must sign here. The statements in Sections A, B, and E are correct to the best of my knowledge.

Property Owner or Owner's Authorized Representative's Name

Address _____ City _____ State _____ ZIP Code _____

Signature _____ Date _____ Telephone _____

Comments

Check here if attachments.

BUILDING PHOTOGRAPHS

ELEVATION CERTIFICATE

See Instructions for Item A6.

OMB No. 1660-0008
Expiration Date: November 30, 2022

IMPORTANT: In these spaces, copy the corresponding information from Section A.			FOR INSURANCE COMPANY USE
Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 88 Nobis Point Road			Policy Number:
City Readfield	State Maine	ZIP Code 04355	Company NAIC Number

If using the Elevation Certificate to obtain NFIP flood insurance, affix at least 2 building photographs below according to the instructions for Item A6. Identify all photographs with date taken; "Front View" and "Rear View"; and, if required, "Right Side View" and "Left Side View." When applicable, photographs must show the foundation with representative examples of the flood openings or vents, as indicated in Section A8. If submitting more photographs than will fit on this page, use the Continuation Page.

Photo One

Photo One

Photo One Caption Southeasterly View

Clear Photo One

Photo Two

Photo Two

Photo Two Caption Southwesterly View

Clear Photo Two

ELEVATION CERTIFICATE

BUILDING PHOTOGRAPHS

Continuation Page

OMB No. 1660-0008
Expiration Date: November 30, 2022

IMPORTANT: In these spaces, copy the corresponding information from Section A.			FOR INSURANCE COMPANY USE
Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 88 Nobis Point Road			Policy Number:
City Readfield	State Maine	ZIP Code 04355	Company NAIC Number

If submitting more photographs than will fit on the preceding page, affix the additional photographs below. Identify all photographs with: date taken; "Front View" and "Rear View"; and, if required, "Right Side View" and "Left Side View." When applicable, photographs must show the foundation with representative examples of the flood openings or vents, as indicated in Section A8.

Photo Three

Photo Three

Photo Three Caption Northerly View

Clear Photo Three

Photo Four

Photo Four

Photo Four Caption

Clear Photo Four

Instructions for Completing the Elevation Certificate

The Elevation Certificate is to be completed by a land surveyor, engineer, or architect who is authorized by law to certify elevation information when elevation information is required for Zones A1–A30, AE, AH, A (with BFE), VE, V1–V30, V (with BFE), AR, AR/A, AR/AE, AR/A1–A30, AR/AH, or AR/AO. Community officials who are authorized by law or ordinance to provide floodplain management information may also complete this form. For Zones AO and A (without BFE), a community official, a property owner, or an owner's representative may provide information on this certificate, unless the elevations are intended for use in supporting a request for a LOMA or LOMR-F. Certified elevations must be included if the purpose of completing the Elevation Certificate is to obtain a LOMA or LOMR-F.

The property owner, the owner's representative, or local official who is authorized by law to administer the community floodplain ordinance can complete Section A and Section B. The partially completed form can then be given to the land surveyor, engineer, or architect to complete Section C. The land surveyor, engineer, or architect should verify the information provided by the property owner or owner's representative to ensure that this certificate is complete.

In Puerto Rico only, elevations for building information and flood hazard information may be entered in meters.

SECTION A – PROPERTY INFORMATION

Items A1–A4. This section identifies the building, its location, and its owner. Enter the name(s) of the building owner(s), the building's complete street address, and the lot and block numbers. If the building's address is different from the owner's address, enter the address of the building being certified. If the address is a rural route or a Post Office box number, enter the lot and block numbers, the tax parcel number, the legal description, or an abbreviated location description based on distance and direction from a fixed point of reference. For the purposes of this certificate, "building" means both a building and a manufactured (mobile) home.

A map may be attached to this certificate to show the location of the building on the property. A tax map, FIRM, or detailed community map is appropriate. If no map is available, provide a sketch of the property location, and the location of the building on the property. Include appropriate landmarks such as nearby roads, intersections, and bodies of water. For building use, indicate whether the building is residential, non-residential, an addition to an existing residential or non-residential building, an accessory building (e.g., garage), or other type of structure. Use the Comments area of the appropriate section if needed, or attach additional comments.

Item A5. Provide latitude and longitude coordinates for the center of the front of the building. Use either decimal degrees (e.g., 39.5043°, -110.7585°) or degrees, minutes, seconds (e.g., 39° 30' 15.5", -110° 45' 30.7") format. If decimal degrees are used, provide coordinates to at least 5 decimal places or better. When using degrees, minutes, seconds, provide seconds to at least 1 decimal place or better. The latitude and longitude coordinates must be accurate within 66 feet. When the latitude and longitude are provided by a surveyor, check the "Yes" box in Section D and indicate the method used to determine the latitude and longitude in the Comments area of Section D. If the Elevation Certificate is being certified by other than a licensed surveyor, engineer, or architect, this information is not required. Provide the type of datum used to obtain the latitude and longitude. FEMA prefers the use of NAD 1983.

Item A6. If the Elevation Certificate is being used to obtain flood insurance through the NFIP, the certifier must provide at least 2 photographs showing the front and rear of the building taken within 90 days from the date of certification. The photographs must be taken with views confirming the building description and diagram number provided in Section A. To the extent possible, these photographs should show the entire building including foundation. If the building has split-level or multi-level areas, provide at least 2 additional photographs showing side views of the building. In addition, when applicable, provide a photograph of the foundation showing a representative example of the flood openings or vents. All photographs must be in color and measure at least 3" × 3". Digital photographs are acceptable.

Item A7. Select the diagram on pages 7–9 that best represents the building. Then enter the diagram number and use the diagram to identify and determine the appropriate elevations requested in Items C2.a–h. If you are unsure of the correct diagram, select the diagram that most closely resembles the building being certified.

Item A8.a. Provide the square footage of the crawlspace or enclosure(s) below the lowest elevated floor of an elevated building with or without permanent flood openings. Take the measurement from the outside of the crawlspace or enclosure(s). Examples of elevated buildings constructed with crawlspace and enclosure(s) are shown in Diagrams 6–9

Instructions for Completing the Elevation Certificate (continued)

on pages 8–9. Diagrams 2A, 2B, 4, and 9 should be used for a building constructed with a crawlspace floor that is below the exterior grade on all sides.

Items A8.b–d. Enter in Item A8.b the number of permanent flood openings in the crawlspace or enclosure(s) that are no higher than 1.0 foot above the higher of the exterior or interior grade or floor immediately below the opening. (A permanent flood opening is a flood vent or other opening that allows the free passage of water automatically in both directions without human intervention.) If the interior grade elevation is used, note this in the Comments area of Section D. Estimate the total net area of all such permanent flood openings in square inches, excluding any bars, louvers, or other covers of the permanent flood openings, and enter the total in Item A8.c. If the net area cannot be reasonably estimated, provide the size of the flood openings without consideration of any covers and indicate in the Comments area the type of cover that exists in the flood openings. Indicate in Item A8.d whether the flood openings are engineered. If applicable, attach a copy of the Individual Engineered Flood Openings Certification or an Evaluation Report issued by the International Code Council Evaluation Service (ICC ES), if you have it. If the crawlspace or enclosure(s) have no permanent flood openings, or if the openings are not within 1.0 foot above adjacent grade, enter "N/A" for not applicable in Items A8.b–c.

Item A9.a. Provide the square footage of the attached garage with or without permanent flood openings. Take the measurement from the outside of the garage.

Items A9.b–d. Enter in Item A9.b the number of permanent flood openings in the attached garage that are no higher than 1.0 foot above the higher of the exterior or interior grade or floor immediately below the opening. (A permanent flood opening is a flood vent or other opening that allows the free passage of water automatically in both directions without human intervention.) If the interior grade elevation is used, note this in the Comments area of Section D. This includes any openings that are in the garage door that are no higher than 1.0 foot above the adjacent grade. Estimate the total net area of all such permanent flood openings in square inches and enter the total in Item A9.c. If the net area cannot be reasonably estimated, provide the size of the flood openings without consideration of any covers and indicate in the Comments area the type of cover that exists in the flood openings. Indicate in Item A9.d whether the flood openings are engineered. If applicable, attach a copy of the Individual Engineered Flood Openings Certification or an Evaluation Report issued by the International Code Council Evaluation Service (ICC ES), if you have it. If the garage has no permanent flood openings, or if the openings are not within 1.0 foot above adjacent grade, enter "N/A" for not applicable in Items A9.b–c.

SECTION B – FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

Complete the Elevation Certificate on the basis of the FIRM in effect at the time of the certification.

The information for Section B is obtained by reviewing the FIRM panel that includes the building's location. Information about the current FIRM is available from the Federal Emergency Management Agency (FEMA) by calling 1-800-358-9616. If a Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR-F) has been issued by FEMA, please provide the letter date and case number in the Comments area of Section D or Section G, as appropriate.

For a building in an area that has been annexed by one community but is shown on another community's FIRM, enter the community name and 6-digit number of the annexing community in Item B1, the name of the county or new county, if necessary, in Item B2, and the FIRM index date for the annexing community in Item B6. Enter information from the actual FIRM panel that shows the building location, even if it is the FIRM for the previous jurisdiction, in Items B4, B5, B7, B8, and B9.

If the map in effect at the time of the building's construction was other than the current FIRM, and you have the past map information pertaining to the building, provide the information in the Comments area of Section D.

Item B1. NFIP Community Name & Community Number. Enter the complete name of the community in which the building is located and the associated 6-digit community number. For a newly incorporated community, use the name and 6-digit number of the new community. Under the NFIP, a "community" is any State or area or political subdivision thereof, or any Indian tribe or authorized native organization, that has authority to adopt and enforce floodplain management regulations for the areas within its jurisdiction. To determine the current community number, see the *NFIP Community Status Book*, available on FEMA's web site at <https://www.fema.gov/national-flood-insurance-program/national-flood-insurance-program-community-status-book>, or call 1-800-358-9616.

Instructions for Completing the Elevation Certificate (continued)

Item B2. County Name. Enter the name of the county or counties in which the community is located. For an unincorporated area of a county, enter "unincorporated area." For an independent city, enter "independent city."

Item B3. State. Enter the 2-letter state abbreviation (for example, VA, TX, CA).

Items B4–B5. Map/Panel Number and Suffix. Enter the 10-character "Map Number" or "Community Panel Number" shown on the FIRM where the building or manufactured (mobile) home is located. For maps in a county-wide format, the sixth character of the "Map Number" is the letter "C" followed by a 4-digit map number. For maps not in a county-wide format, enter the "Community Panel Number" shown on the FIRM.

Item B6. FIRM Index Date. Enter the effective date or the map revised date shown on the FIRM Index.

Item B7. FIRM Panel Effective/Revised Date. Enter the map effective date or the map revised date shown on the FIRM panel. This will be the latest of all dates shown on the map. The current FIRM panel effective date can be determined by calling 1-800-358-9616.

Item B8. Flood Zone(s). Enter the flood zone, or flood zones, in which the building is located. All flood zones containing the letter "A" or "V" are considered Special Flood Hazard Areas. The flood zones are A, AE, A1–A30, V, VE, V1–V30, AH, AO, AR, AR/A, AR/AE, AR/A1–A30, AR/AH, and AR/AO. Each flood zone is defined in the legend of the FIRM panel on which it appears.

Item B9. Base Flood Elevation(s). Using the appropriate Flood Insurance Study (FIS) Profile, Floodway Data Table, or FIRM panel, locate the property and enter the BFE (or base flood depth) of the building site. If the building is located in more than 1 flood zone in Item B8, list all appropriate BFEs in Item B9. BFEs are shown on a FIRM or FIS Profile for Zones A1–A30, AE, AH, V1–V30, VE, AR, AR/A, AR/AE, AR/A1–A30, AR/AH, and AR/AO; flood depth numbers are shown for Zone AO. Use the AR BFE if the building is located in any of Zones AR/A, AR/AE, AR/A1–A30, AR/AH, or AR/AO. In A or V zones where BFEs are not provided on the FIRM, BFEs may be available from another source. For example, the community may have established BFEs or obtained BFE data from other sources for the building site. For subdivisions and other developments of more than 50 lots or 5 acres, establishment of BFEs is required by the community's floodplain management ordinance. If a BFE is obtained from another source, enter the BFE in Item B9. In an A Zone where BFEs are not available, complete Section E and enter N/A for Section B, Item B9. Enter the BFE to the nearest tenth of a foot (nearest tenth of a meter, in Puerto Rico).

Item B10. Indicate the source of the BFE that you entered in Item B9. If the BFE is from a source other than FIS Profile, FIRM, or community, describe the source of the BFE.

Item B11. Indicate the elevation datum to which the elevations on the applicable FIRM are referenced as shown on the map legend. The vertical datum is shown in the Map Legend and/or the Notes to Users on the FIRM.

Item B12. Indicate whether the building is located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA). (OPAs are portions of coastal barriers that are owned by Federal, State, or local governments or by certain non-profit organizations and used primarily for natural resources protection.) Federal flood insurance is prohibited in designated CBRS areas or OPAs for buildings or manufactured (mobile) homes built or substantially improved after the date of the CBRS or OPA designation. For the first CBRS designations, that date is October 1, 1983. Information about CBRS areas and OPAs may be obtained on the FEMA web site at <https://www.fema.gov/national-flood-insurance-program/coastal-barrier-resources-system>.

SECTION C – BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

Complete Section C if the building is located in any of Zones A1–A30, AE, AH, A (with BFE), VE, V1–V30, V (with BFE), AR, AR/A, AR/AE, AR/A1–A30, AR/AH, or AR/AO, or if this certificate is being used to support a request for a LOMA or LOMR-F. If the building is located in Zone AO or Zone A (without BFE), complete Section E instead. To ensure that all required elevations are obtained, it may be necessary to enter the building (for instance, if the building has a basement or sunken living room, split-level construction, or machinery and equipment).

Surveyors may not be able to gain access to some crawlspaces to shoot the elevation of the crawlspace floor. If access to the crawlspace is limited or cannot be gained, follow one of these procedures.

- Use a yardstick or tape measure to measure the height from the floor of the crawlspace to the "next higher floor," and then subtract the crawlspace height from the elevation of the "next higher floor." If there is no access to the

Instructions for Completing the Elevation Certificate (continued)

crawlspace, use the exterior grade next to the structure to measure the height of the crawlspace to the "next higher floor."

- Contact the local floodplain administrator of the community in which the building is located. The community may have documentation of the elevation of the crawlspace floor as part of the permit issued for the building.
- If the property owner has documentation or knows the height of the crawlspace floor to the next higher floor, try to verify this by looking inside the crawlspace through any openings or vents.

In all 3 cases, use the Comments area of Section D to provide the elevation and a brief description of how the elevation was obtained.

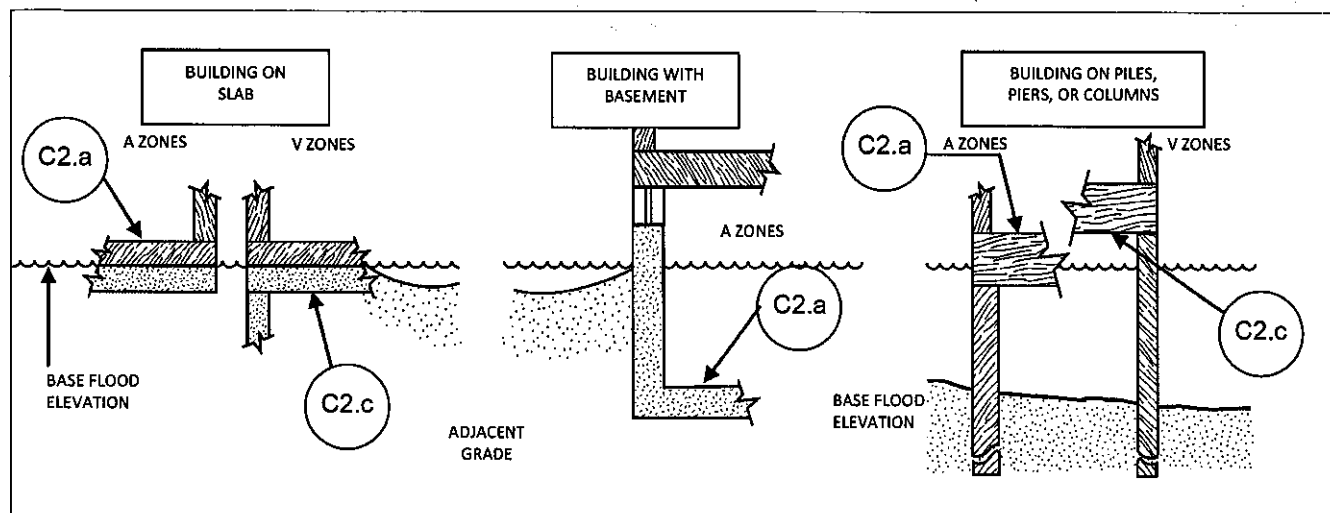
Item C1. Indicate whether the elevations to be entered in this section are based on construction drawings, a building under construction, or finished construction. For either of the first 2 choices, a post-construction Elevation Certificate will be required when construction is complete. If the building is under construction, include only those elevations that can be surveyed in Items C2.a–h. Use the Comments area of Section D to provide elevations obtained from the construction plans or drawings. Select "Finished Construction" only when all machinery and/or equipment such as furnaces, hot water heaters, heat pumps, air conditioners, and elevators and their associated equipment have been installed and the grading around the building is completed.

Item C2. A field survey is required for Items C2.a–h. Most control networks will assign a unique identifier for each benchmark. For example, the National Geodetic Survey uses the Permanent Identifier (PID). For the benchmark utilized, provide the PID or other unique identifier assigned by the maintainer of the benchmark. For GPS survey, indicate the benchmark used for the base station, the Continuously Operating Reference Stations (CORS) sites used for an On-line Positioning User Service (OPUS) solution (also attach the OPUS report), or the name of the Real Time Network used.

Also provide the vertical datum for the benchmark elevation. All elevations for the certificate, including the elevations for Items C2.a–h, must use the same datum on which the BFE is based. Show the conversion from the field survey datum used if it differs from the datum used for the BFE entered in Item B9 and indicate the conversion software used. Show the datum conversion, if applicable, in the Comments area of Section D.

For property experiencing ground subsidence, the most recent reference mark elevations must be used for determining building elevations. However, when subsidence is involved, the BFE should not be adjusted. Enter elevations in Items C2.a–h to the nearest tenth of a foot (nearest tenth of a meter, in Puerto Rico).

Items C2.a–d. Enter the building elevations (excluding the attached garage) indicated by the selected building diagram (Item A7) in Items C2.a–c. If there is an attached garage, enter the elevation for top of attached garage slab in Item C2.d. (Because elevation for top of attached garage slab is self-explanatory, attached garages are not illustrated in the diagrams.) If the building is located in a V zone on the FIRM, complete Item C2.c. If the flood zone cannot be determined, enter elevations for all of Items C2.a–h. For buildings in A zones, elevations a, b, d, and e should be measured at the top of the floor. For buildings in V zones, elevation c must be measured at the bottom of the lowest horizontal structural member of the floor (see drawing below). For buildings elevated on a crawlspace, Diagrams 8 and 9, enter the elevation



Instructions for Completing the Elevation Certificate (continued)

of the top of the crawlspace floor in Item C2.a, whether or not the crawlspace has permanent flood openings (flood vents). *If any item does not apply to the building, enter "N/A" for not applicable.*

Item C2.e. Enter the lowest platform elevation of at least 1 of the following machinery and equipment items: elevators and their associated equipment, furnaces, hot water heaters, heat pumps, and air conditioners in an attached garage or enclosure or on an open utility platform that provides utility services for the building. Note that elevations for these specific machinery and equipment items are required in order to rate the building for flood insurance. Local floodplain management officials are required to ensure that all machinery and equipment servicing the building are protected from flooding. Thus, local officials may require that elevation information for all machinery and equipment, including ductwork, be documented on the Elevation Certificate. If the machinery and/or equipment is mounted to a wall, pile, etc., enter the platform elevation of the machinery and/or equipment. Indicate machinery/equipment type and its general location, e.g., on floor inside garage or on platform affixed to exterior wall, in the Comments area of Section D or Section G, as appropriate. *If this item does not apply to the building, enter "N/A" for not applicable.*

Items C2.f–g. Enter the elevation of the ground, sidewalk, or patio slab immediately next to the building. For Zone AO, use the natural grade elevation, if available. This measurement must be to the nearest tenth of a foot (nearest tenth of a meter, in Puerto Rico) if this certificate is being used to support a request for a LOMA or LOMR-F.

Item C2.h. Enter the lowest grade elevation at the deck support or stairs. For Zone AO, use the natural grade elevation, if available. This measurement must be to the nearest tenth of a foot (nearest tenth of a meter, in Puerto Rico) if this certificate is being used to support a request for a LOMA or LOMR-F.

SECTION D – SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION

Complete as indicated. This section of the Elevation Certificate may be signed by only a land surveyor, engineer, or architect who is authorized by law to certify elevation information. Place your license number, your seal (as allowed by the State licensing board), your signature, and the date in the box in Section D. You are certifying that the information on this certificate represents your best efforts to interpret the data available and that you understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001. Use the Comments area of Section D to provide datum, elevation, openings, or other relevant information not specified elsewhere on the certificate.

SECTION E – BUILDING ELEVATION INFORMATION (SURVEY NOT REQUIRED) FOR ZONE AO AND ZONE A (WITHOUT BFE)

Complete Section E if the building is located in Zone AO or Zone A (without BFE). Otherwise, complete Section C instead. Explain in the Section F Comments area if the measurement provided under Items E1–E4 is based on the "natural grade."

Items E1.a and b. Enter in Item E1.a the height to the nearest tenth of a foot (tenth of a meter in Puerto Rico) of the top of the bottom floor (as indicated in the applicable diagram) above or below the highest adjacent grade (HAG). Enter in Item E1.b the height to the nearest tenth of a foot (tenth of a meter in Puerto Rico) of the top of the bottom floor (as indicated in the applicable diagram) above or below the lowest adjacent grade (LAG). For buildings in Zone AO, the community's floodplain management ordinance requires the lowest floor of the building be elevated above the highest adjacent grade at least as high as the depth number on the FIRM. Buildings in Zone A (without BFE) may qualify for a lower insurance rate if an engineered BFE is developed at the site.

Item E2. For Building Diagrams 6–9 with permanent flood openings (see pages 8–9), enter the height to the nearest tenth of a foot (tenth of a meter in Puerto Rico) of the next higher floor or elevated floor (as indicated in the applicable diagram) above or below the highest adjacent grade (HAG).

Item E3. Enter the height to the nearest tenth of a foot (tenth of a meter in Puerto Rico), in relation to the highest adjacent grade next to the building, for the top of attached garage slab. (Because elevation for top of attached garage slab is self-explanatory, attached garages are not illustrated in the diagrams.) *If this item does not apply to the building, enter "N/A" for not applicable.*

Item E4. Enter the height to the nearest tenth of a foot (tenth of a meter in Puerto Rico), in relation to the highest adjacent grade next to the building, of the platform elevation that supports the machinery and/or equipment servicing the building. Indicate machinery/equipment type in the Comments area of Section F. *If this item does not apply to the building, enter "N/A" for not applicable.*

Instructions for Completing the Elevation Certificate (continued)

Item E5. For those communities where this base flood depth is not available, the community will need to determine whether the top of the bottom floor is elevated in accordance with the community's floodplain management ordinance.

SECTION F – PROPERTY OWNER (OR OWNER'S REPRESENTATIVE) CERTIFICATION

Complete as indicated. This section is provided for certification of measurements taken by a property owner or property owner's representative when responding to Sections A, B, and E. The address entered in this section must be the actual mailing address of the property owner or property owner's representative who provided the information on the certificate.

SECTION G – COMMUNITY INFORMATION (OPTIONAL)

Complete as indicated. The community official who is authorized by law or ordinance to administer the community's floodplain management ordinance can complete Sections A, B, C (or E), and G of this Elevation Certificate. Section C may be filled in by the local official as provided in the instructions below for Item G1. If the authorized community official completes Sections C, E, or G, complete the appropriate item(s) and sign this section.

Check **Item G1** if Section C is completed with elevation data from other documentation that has been signed and sealed by a licensed surveyor, engineer, or architect who is authorized by law to certify elevation information. Indicate the source of the elevation data and the date obtained in the Comments area of Section G. If you are both a community official and a licensed land surveyor, engineer, or architect authorized by law to certify elevation information, and you performed the actual survey for a building in Zones A1–A30, AE, AH, A (with BFE), VE, V1–V30, V (with BFE), AR, AR/A, AR/A1–A30, AR/AE, AR/AH, or AR/AO, you must also complete Section D.

Check **Item G2** if information is entered in Section E by the community for a building in Zone A (without a FEMA-issued or community-issued BFE) or Zone AO.

Check **Item G3** if the information in Items G4–G10 has been completed for community floodplain management purposes to document the as-built lowest floor elevation of the building. Section C of the Elevation Certificate records the elevation of various building components but does not determine the lowest floor of the building or whether the building, as constructed, complies with the community's floodplain management ordinance. This must be done by the community. Items G4–G10 provide a way to document these determinations.

Item G4. Permit Number. Enter the permit number or other identifier to key the Elevation Certificate to the permit issued for the building.

Item G5. Date Permit Issued. Enter the date the permit was issued for the building.

Item G6. Date Certificate of Compliance/Occupancy Issued. Enter the date that the Certificate of Compliance or Occupancy or similar written official documentation of as-built lowest floor elevation was issued by the community as evidence that all work authorized by the floodplain development permit has been completed in accordance with the community's floodplain management laws or ordinances.

Item G7. New Construction or Substantial Improvement. Check the applicable box. "Substantial Improvement" means any reconstruction, rehabilitation, addition, or other improvement of a building, the cost of which equals or exceeds 50 percent of the market value of the building before the start of construction of the improvement. The term includes buildings that have incurred substantial damage, regardless of the actual repair work performed.

Item G8. As-built lowest floor elevation. Enter the elevation of the lowest floor (including basement) when the construction of the building is completed and a final inspection has been made to confirm that the building is built in accordance with the permit, the approved plans, and the community's floodplain management laws or ordinances. Indicate the elevation datum used.

Item G9. BFE. Using the appropriate FIRM panel, FIS Profile, or other data source, locate the property and enter the BFE (or base flood depth) of the building site. Indicate the elevation datum used.

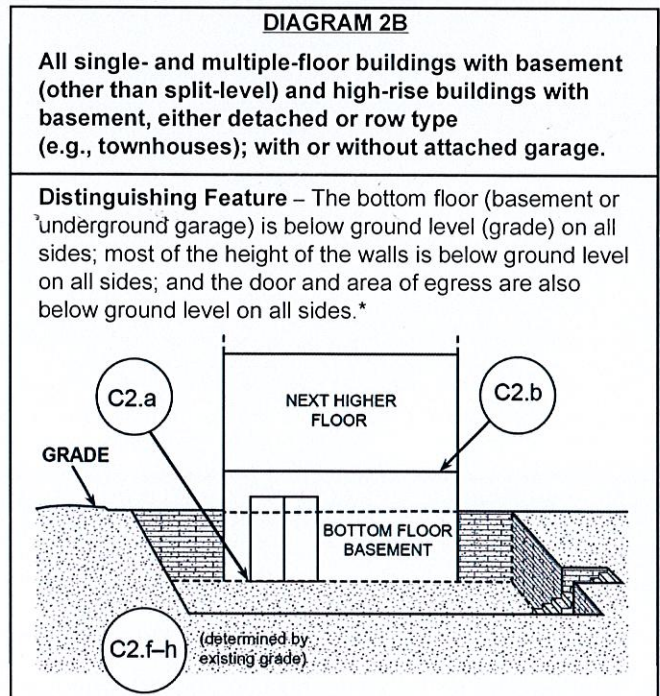
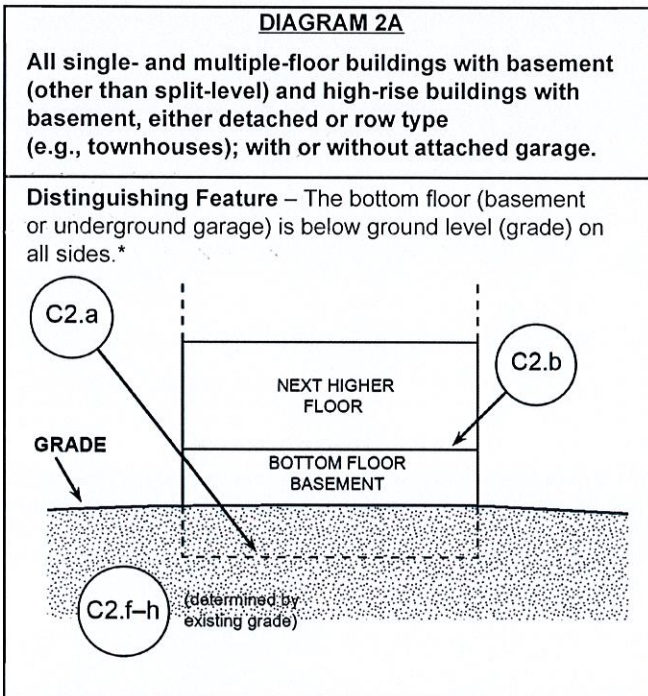
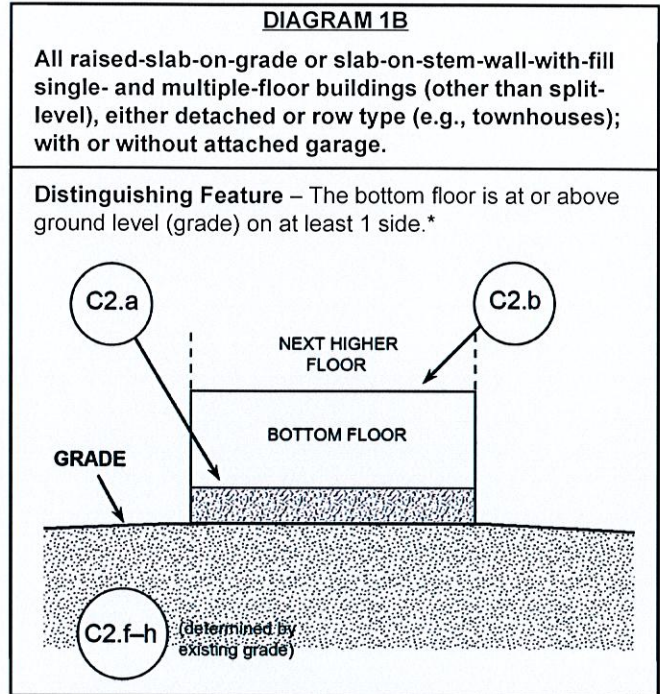
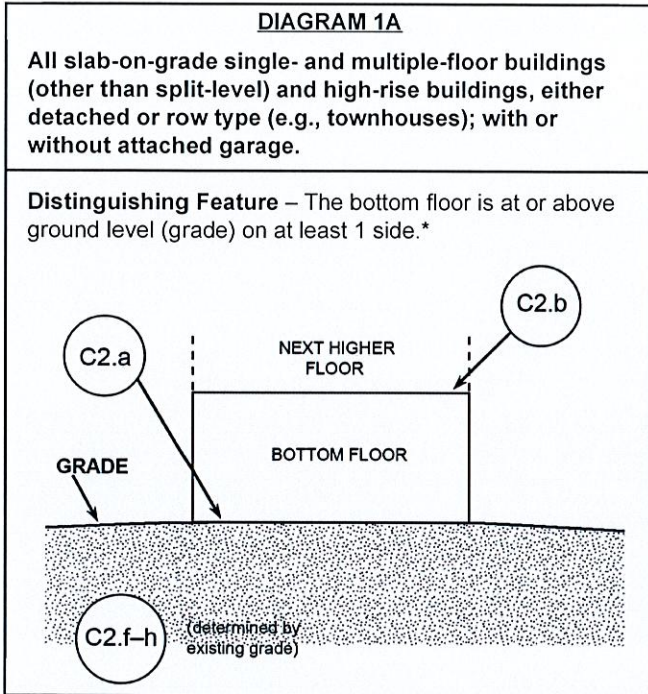
Item G10. Community's design flood elevation. Enter the elevation (including freeboard above the BFE) to which the community requires the lowest floor to be elevated. Indicate the elevation datum used.

Enter your name, title, and telephone number, and the name of the community. Sign and enter the date in the appropriate blanks.

Building Diagrams

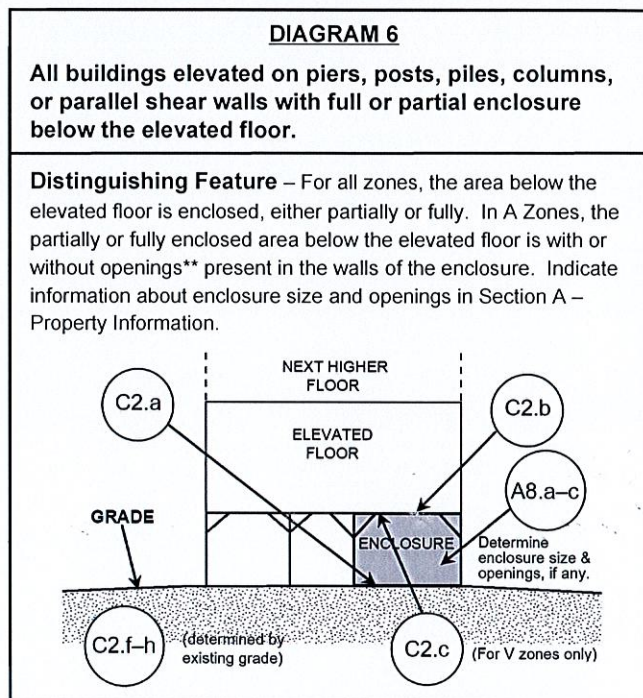
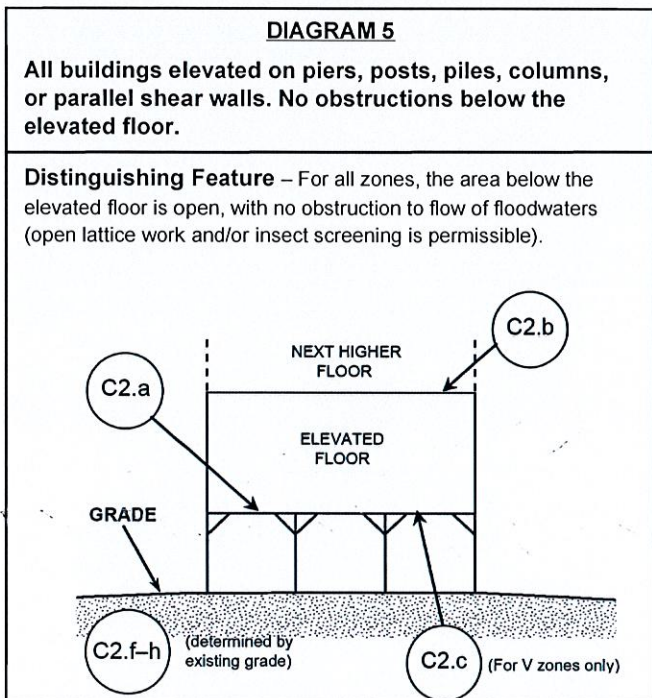
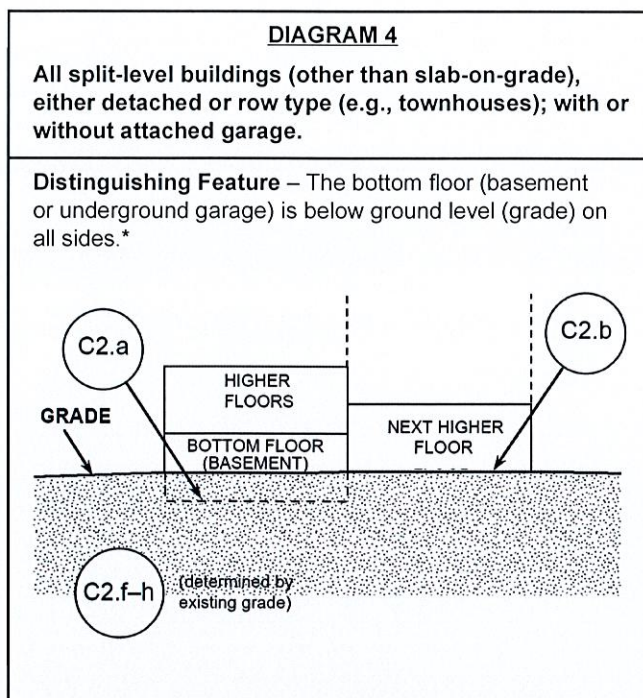
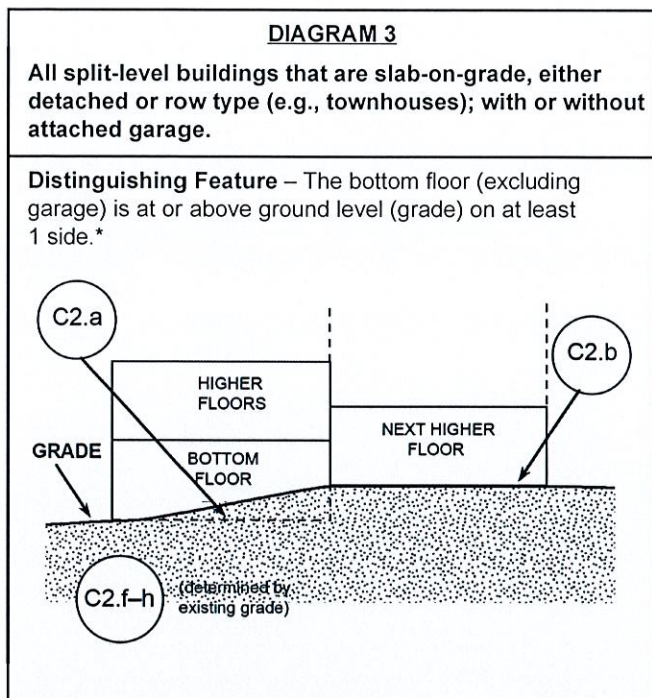
The following diagrams illustrate various types of buildings. Compare the features of the building being certified with the features shown in the diagrams and select the diagram most applicable. Enter the diagram number in Item A7, the square footage of crawlspace or enclosure(s) and the area of flood openings in square inches in Items A8.a–c, the square footage of attached garage and the area of flood openings in square inches in Items A9.a–c, and the elevations in Items C2.a–h.

In A zones, the floor elevation is taken at the top finished surface of the floor indicated; in V zones, the floor elevation is taken at the bottom of the lowest horizontal structural member (see drawing in instructions for Section C).



* A floor that is below ground level (grade) on all sides is considered a basement even if the floor is used for living purposes, or as an office, garage, workshop, etc.

Building Diagrams



* A floor that is below ground level (grade) on all sides is considered a basement even if the floor is used for living purposes, or as an office, garage, workshop, etc.

** An "opening" is a permanent opening that allows for the free passage of water automatically in both directions without human intervention. Under the NFIP, a minimum of 2 openings is required for enclosures or crawlspaces. The openings shall provide a total net area of not less than 1 square inch for every square foot of area enclosed, excluding any bars, louvers, or other covers of the opening. Alternatively, an Individual Engineered Flood Openings Certification or an Evaluation Report issued by the International Code Council Evaluation Service (ICC ES) must be submitted to document that the design of the openings will allow for the automatic equalization of hydrostatic flood forces on exterior walls. A window, a door, or a garage door is not considered an opening; openings may be installed in doors. Openings shall be on at least 2 sides of the enclosed area. If a building has more than 1 enclosed area, each area must have openings to allow floodwater to directly enter. The bottom of the openings must be no higher than 1.0 foot above the higher of the exterior or interior grade or floor immediately below the opening. For more guidance on openings, see NFIP Technical Bulletin 1.

Building Diagrams

DIAGRAM 7

All buildings elevated on full-story foundation walls with a partially or fully enclosed area below the elevated floor. This includes walkout levels, where at least 1 side is at or above grade. The principal use of this building is located in the elevated floors of the building.

Distinguishing Feature – For all zones, the area below the elevated floor is enclosed, either partially or fully. In A Zones, the partially or fully enclosed area below the elevated floor is with or without openings** present in the walls of the enclosure. Indicate information about enclosure size and openings in Section A – Property Information.

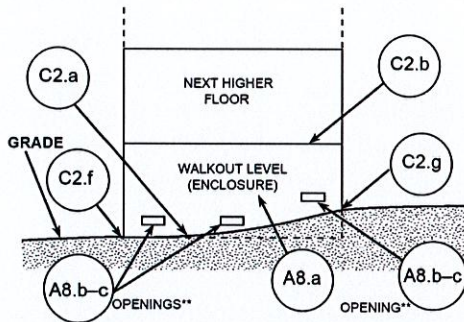


DIAGRAM 8

All buildings elevated on a crawlspace with the floor of the crawlspace at or above grade on at least 1 side, with or without an attached garage.

Distinguishing Feature – For all zones, the area below the first floor is enclosed by solid or partial perimeter walls. In all A zones, the crawlspace is with or without openings** present in the walls of the crawlspace. Indicate information about crawlspace size and openings in Section A – Property Information.

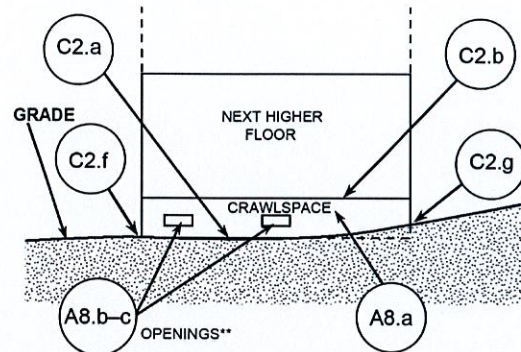
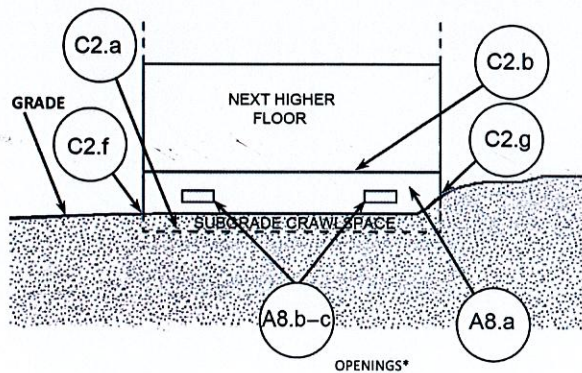


DIAGRAM 9

All buildings (other than split-level) elevated on a sub-grade crawlspace, with or without attached garage.

Distinguishing Feature – The bottom (crawlspace) floor is below ground level (grade) on all sides.* (If the distance from the crawlspace floor to the top of the next higher floor is more than 5 feet, or the crawlspace floor is more than 2 feet below the grade [LAG] on all sides, use Diagram 2A or 2B.)



* A floor that is below ground level (grade) on all sides is considered a basement even if the floor is used for living purposes, or as an office, garage, workshop, etc.

** An "opening" is a permanent opening that allows for the free passage of water automatically in both directions without human intervention. Under the NFIP, a minimum of 2 openings is required for enclosures or crawlspaces. The openings shall provide a total net area of not less than 1 square inch for every square foot of area enclosed, excluding any bars, louvers, or other covers of the opening. Alternatively, an Individual Engineered Flood Openings Certification or an Evaluation Report issued by the International Code Council Evaluation Service (ICC ES) must be submitted to document that the design of the openings will allow for the automatic equalization of hydrostatic flood forces on exterior walls. A window, a door, or a garage door is not considered an opening; openings may be installed in doors. Openings shall be on at least 2 sides of the enclosed area. If a building has more than 1 enclosed area, each area must have openings to allow floodwater to directly enter. The bottom of the openings must be no higher than 1.0 foot above the higher of the exterior or interior grade or floor immediately below the opening. For more guidance on openings, see NFIP Technical Bulletin 1.



**LOCAL APPLICATION FOR A PERMIT
TO DEVELOP IN A FLOOD HAZARD AREA**

The undersigned hereby makes application for a permit to develop in a designated flood hazard area. The work to be performed is described below and in attachments hereto. The undersigned agrees that all such work shall be done in accordance with the requirements of the Floodplain Management Ordinance of the Town of Readfield and with all other applicable local, state, and federal regulations.

Owner's Name: **Duane & Constance Fortini** Builder's Name: **Ron Bellavance**
Address: **88 Nobis Point Road** Address: **PO Box 511, Belgrade, ME 04917**
Telephone: **603-244-9156** Telephone: **207-495-2492**
Email: **cfortini@laars.com** Email: **kindinbelgrade@msn.com**

A. Description of Work (check appropriate boxes). Note: All references to elevations in mean sea level.

1. Proposed Development Description:

- New Construction
- Alteration or Repair
- Filling
- Grading
- Dredging
- Manufactured Home
- Historic Home

2. Size and location of proposed development: **Concrete crawlspace to be built under entirety of existing building (28'x28'). Floor of proposed crawlspace to be one foot above base flood elevation (215.7').**

3. Is the proposed development in an identified floodway? Yes No

4. If yes, has a No-Rise Certification been obtained? Please attach. Yes No

5. What is the zone and panel number in the area of the proposed development (as identified on the FIRM, FHBM)? Zone: **AE** Panel # **0477**

6. Type of Construction:

- New Construction
- Addition
- Accessory Structure
- New Non-Residential
- Improvement to Existing Structure
- Temporary Structure

7. Base Flood Elevation (BFE) of site? **214.7** feet MSL.

8. Required lowest floor elevation (including basement)? **215.7** feet MSL.
9. Elevation to which all attendant utilities, including all heating and electrical equipments will be installed or floodproofed at **215.7** feet MSL.
10. Will the proposed development require the alteration of any water courses?
Yes No

B. Alterations, additions, or improvements to an existing structure:

1. What is the estimated market value of the existing structure? **\$529,800**
2. What is the cost of the proposed construction? **\$86,800**
3. If the cost of the proposed construction equals or exceeds 50% of the market value of the structure, then the substantial improvement requirements apply.

C. Non-Residential Construction:

1. Type of flood protection method? Elevation Floodproofing
2. If the structure is floodproofed, the required floodproofing elevation is _____ feet MSL.

D. Subdivisions:

1. Does this subdivision or other development contain 50 lots or 5 acres (whichever is less)?
Yes No
2. If yes, flood elevation data is needed by the developer. Yes No

ADMINISTRATIVE

1. Proposed Development:

- a. Must comply with all applicable flood damage prevention standards.
- b. Is exempt from flood damage prevention standards. Attach explanation.

2. Filing Fee \$ _____ Date Paid _____
3. Permit issue date _____
4. Work Inspected by _____ Date _____
5. Certificate of Compliance for as-built construction issued on _____
6. Permit denied on _____. Reasons: _____

7. As-Built elevation of lowest floor? _____ feet MSL. Attach elevation certificate.
8. As-Built floodproofing elevation? _____ feet MSL. Attach floodproofing certificate.

9. Appeals:

- a. Appealed to the _____. Date of appeal _____
- b. Appeal heard on _____
- c. Appeal decision of the Board _____

Applicant's Signature _____ Date _____

Local Administrator Signature _____ Date _____

3/2023 Storm Water & Erosion Control general statements

88 Nobis Point Rd

Readfield, ME

The contractor, Bellavance Construction Co (Ron Bellavance) is a DEP certified contractor. His company is a small business and he and his son will be personally working on the project together each day and so will be on-site. Homeowners expect the DEP certified professional to employ best practices wrt stormwater and erosion control during the project.

Stormwater management includes the retention of the natural flora and fauna currently between the dwelling and the shoreline. The current conditions have bushes, some ground cover and trees. There are no plans to destroy these plants. Additionally, the homeowner plans to observe the existing runoff conditions and new (after foundation) runoff conditions and potentially widen the vegetation buffer with native plants. There are wild huckleberry bushes in some areas and more berry bushes could be added for example.

The property is fairly flat. Roof, driveway (or any other) runoff will be observed to see if the runoff associated with it can be improved. We haven't had a chance to make any observations yet. It's not possible to make firm plans until we've taken the first step of observation after rain, snow melting etc.