



## Town of Chebeague Island

**To:** Jen Belesca, Chair and Members of the Select Board

**From:** Viktoria G. Wood, Town Administrator

**Date:** September 13, 2023

**RE:** Town Administrators Report

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**Employment Opportunity-** The town office currently has 2 job opportunities available. Deputy Clerk and Code enforcement Officer. Please spread the word. Contact me for more information. Job descriptions are available on the town site. Please see attached note that will be posted on the site and other locations for peoples knowledge about CEO.

**Audit Update-** I have submitted the last few things that were required from the auditors for the FY 22 draft to be finalized. I will Share it when it is available. TO make it a quicker and smoother transition ensuring that FY 23 is done before we start the budget season, the Auditors will be coming to the island mid-October for a few days. The goal would be to gather most if the information on site so less needs to be send through emails and it can be completed quicker. The goal is still to have FY 23 complete before January.

**Indian Pt Rd/North Rd Survey-** Attached is the topographic survey from Owen Haskell, Inc. The purpose of this survey was to determine the width of the roads and where the roads met. In discussion of creating possibly permanent parking spots on North Rd to replace what has been lost at Indian Point Rd it was important to determine the property lines so private property was not impacted. What direction does the board want to go with this? What are the next steps would you like to take?

**Barging-** USACE and Prock Marine will be coming to the island on Friday, October 6<sup>th</sup> for a coordination meeting. Matt from CTC will be present as well so we can make sure that everyone involved and impacted by the dredging is aware. This should only take a few days to complete the remaining 11% near the barge ramp that was not done by the previous company. I may receive more information prior to the meeting, if that is the case, I will share with you what I know.

**Bennett's Cove-** I met with Coley from Lionel Plante and he is still willing to help provide concrete planks to temporarily help with a small improvement while we work towards a better solution. He will provide a more updated description with a possible drawing after which I will be able to contact DEP about permit efforts. I will share that with you at the next meeting it is available.



# Town of Chebeague Island

192 North Road  
Chebeague Island, ME 04017  
[TownAdmin@townofchebeagueisland.org](mailto:TownAdmin@townofchebeagueisland.org)  
[www.townofchebeagueisland.org](http://www.townofchebeagueisland.org)

September 13, 2023

Effective Friday, September 15<sup>th</sup>. The Town of Chebeague island will not have a code enforcement officer. The town is actively looking for a code enforcement officer but does not yet have a replacement for Jim Butler whose last day in the office was September 13, 2023. We understand that many residents and contractors have permits that need to be submitted, questions answered, and inspections done.

We ask that you please submit all applications on paper form directly to the town office at 192 North Rd. We want to make sure that we keep things organized and in order, so nothing is missing. The staff will collect everything, and it will be addressed in order received when a code enforcement officer is hired. We understand the frustration and ask for your patience while we work through this transition as quickly as we can. Thank you for your understanding.

Respectfully,

Viktoria Wood, Town Administrator and Town of Chebeague Island Selectboard.



# Lionel Plante Associates, Inc.



98 ISLAND AVENUE  
PEAKS ISLAND, MAINE  
(207) 766-2508

Town of Chebeague  
Attn: Viktoria Wood  
Town Administrator  
192 North Road  
Chebeague Island, ME 04017

September 29, 2022

Good day Viktoria,

Thank you for meeting with my son and me over the issues of the Bennett's Cove ramp. It is obvious to me that you have a thorough understanding of how important this ramp is to the community of Chebeague Island. This access point provides an essential service by supporting the needs of all Chebeague Islanders.

We thoroughly understand the concerns of some residents on Bennett's Cove road, who must deal with the issue of the commercial traffic. As you know, the Bennett's Cove ramp is basically a gravel road leading down to a sandy beachfront terminating in a naturally formed "boat ramp". It has been utilized as a boat launch and barge landing for many decades due to its perfect positioning and natural access to the shore. Only recently has this area drawn scrutiny from neighbors for a number of reasons, with the largest being the increase in use of that facility.

As Chebeague has matured, so has its dependence on commercial vehicle needs. More people, more homes, more environmental awareness, etc. requires more trucks for lumber, fuel, well drilling, septic pumping, trash removal, dump trucks, etc. The list goes on. Unfortunately, the Bennett's Cove ramp has not kept up with the growth of the island. All this increased use creates wear on both the gravel road and the beachfront. Since all barge landings must occur within a 4-hour window (2 hours either side of high tide), the same small area of real estate near the top of the beach is constantly absorbing the impacts of 30 to 60 ton vehicles transitioning from the ferry. Couple this with the storm water, which rushes down the gravel hill creating gullies down on to the beach, and you end up with a road surface not very conducive to easy and quiet travels.

Most island communities we serve have addressed this issue by installing real infrastructure, rather than beating down what Mother Nature has provided. Installing a well-designed precast concrete boat ramp in order to facilitate easy roll-on, roll-off transitions from the ferry, as well as providing a much larger use of the tide window, would solve a majority of the complaints. It would allow for much easier loading and unloading because trucks would not be getting stuck on the beach. This would result in much less time and noise due to the blocking and towing issues going away. It would also allow much more normal hours of operation without the ferries needing to arrive early or late or on weekends and holidays. If a new ramp were coupled with a paved road there would be much less noise and dust complaints as well.

I realize this type of mitigation would take time and funds to implement. In the interest of addressing some of the

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September 14, 2023

Ms. Viktoria Wood  
Town Administrator  
Town of Chebeague Island  
192 North Road  
Chebeague Island, Maine 04017

Dear Ms. Wood:

Enclosed is a draft of your audited financial statements for the year ended June 30, 2022.

Please review these statements and return this letter to us within 10 business days of the date above, indicating whether you have questions or corrections or whether you have accepted this draft as an adequate result of our engagement and understand the contents well enough to take responsibility for them.

Please call me with questions I have on page(s) \_\_\_\_\_.

OR

I have reviewed this draft, understand the financial information it represents and accept it as the final result of our engagement.

Subsequent Events:

In connection with your audit of the financial statements of the Town of Chebeague Island, Maine as of June 30, 2022 and for the year then ended for the purpose of expressing opinions as to whether the financial statements present fairly, in all material respects, the respective financial position of the governmental activities, the business-type activities, each major fund and the aggregate remaining fund information of the Town of Chebeague Island, Maine and the respective changes in financial position and, where applicable, cash flows in conformity with U.S. generally accepted accounting principles, you were previously provided with a representation letter dated August 21, 2023. No information has come to our attention that would cause us to believe that any of those previous representations should be modified.

Except as disclosed in Note 22 of Notes to Financial Statements, no events have occurred (including legal matters) subsequent to August 21, 2023 and through the date of this letter (or the date this letter is signed, whichever is later) that would require adjustment to or disclosure in the aforementioned financial statements.

SIGNED \_\_\_\_\_ DATE \_\_\_\_\_

(Print Name) \_\_\_\_\_

If you have any questions or comments, please do not hesitate to call.

Very Best,

Ron H.R. Smith, CPA, CFE

RHRS/calm

Enclosures

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TOWN OF CHEBEAGUE ISLAND, MAINE

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## Auditor's Responsibilities for the Audit of Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error and to issue an auditor's report that includes our opinions. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS and *Government Auditing Standards* will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS and *Government Auditing Standards*, we:

- exercise professional judgment and maintain professional skepticism throughout the audit.
- identify and assess the risks of material misstatements of the financial statements, whether due to fraud or error and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- obtain an understanding of internal controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Town of Chebeague Island, Maine's internal control. Accordingly, no such opinion is expressed.
- evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise doubt about the Town of Chebeague Island, Maine's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings and certain internal control-related matters that we identified during the audit.

Management is responsible for the other information included in the annual report. The other information also comprises the reconciliation of audit adjustments to annual financial data submitted to the Maine Education Financial System and the accompanying schedule of expenditures of federal awards presented for purposes of additional analysis as required by Title 20-A MRSA §6051, Sub-chapter 1(K) of the Maine Revised Statutes as amended. This additional information does not include the basic financial statements and our auditor's report thereon. Our opinions on the basic financial statements do not cover the other information.

In connection with our audit of the basic financial statements, our responsibility is to read the other information and consider whether a material inconsistency exists between the other information and the basic financial statements or the other information otherwise appears to be materially misstated. If, based on the work performed, we concluded that an unrecorded material misstatement of the other information exists, we are required to describe it in our report.

#### Other Reporting Required by Maine Revised Statutes

In accordance with Maine Revised Statutes, we have also issued our report dated September 14, 2023, on our consideration of Town of Chebeague Island, Maine's budgetary controls that are in place, the accuracy of the annual financial report that was submitted to the Maine Department of Education and Town of Chebeague Island, Maine's compliance with applicable provisions of the Maine Finance Act as noted under MRSA Title 20A, § 6051. The purpose of that report is to describe the scope of our testing over Town of Chebeague Island, Maine's other information, as described above, and provide an opinion on Town of Chebeague Island, Maine's internal control and compliance with the provisions of the Maine Finance Act as noted under MRSA Title 20A, § 6051 and not to provide an opinion on the effectiveness of Town of Chebeague Island, Maine's internal control over financial reporting. That report is an integral part of an audit performed in accordance with Maine Revised Statutes in considering Town of Chebeague Island, Maine's internal control and compliance over the applicable provisions of the Maine Finance Act as noted under MRSA Title 20A, § 6051.

**REQUIRED SUPPLEMENTARY INFORMATION  
MANAGEMENT'S DISCUSSION AND ANALYSIS  
JUNE 30, 2022**

**(UNAUDITED)**

The following management's discussion and analysis of Town of Chebeague Island, Maine's financial performance provides an overview of the Town's financial activities for the fiscal year ended June 30, 2022. Please read it in conjunction with the Town's financial statements.

**Financial Statement Overview**

The Town of Chebeague Island's basic financial statements include the following components: 1) government-wide financial statements, 2) fund financial statements and 3) notes to the financial statements. This report also includes required supplementary information which consists of the general fund budgetary comparison schedule, pension and OPEB schedules and other supplementary information which includes combining and other schedules.

**Basic Financial Statements**

The basic financial statements include financial information in two differing views: the government-wide financial statements and the fund financial statements. These basic financial statements also include the notes to financial statements that explain in more detail certain information in the financial statements and also provide the user with the accounting policies used in the preparation of the financial statements.

**Government-Wide Financial Statements**

The government-wide financial statements provide a broad view of the Town's operations in a manner that is similar to private businesses. These statements provide both short-term as well as long-term information in regard to the Town's financial position. These financial statements are prepared using the accrual basis of accounting. This measurement focus takes into account all revenues and expenses associated with the fiscal year regardless of when cash is received or paid. The government-wide financial statements include the following two statements:

The Statement of Net Position - this statement presents *all* of the government's assets, deferred outflows of resources, liabilities and deferred inflows of resources with the difference being reported as net position.

The Statement of Activities - this statement presents information that shows how the government's net position changed during the period. All changes in net position are reported as soon as the underlying event giving rise to the change occurs, regardless of the timing of the related cash flows.

changes in fund balances. The Town's major governmental funds are the general fund, education fund and the town wharf fund. All other funds are shown as nonmajor and are combined in the "Other Governmental Funds" column on these statements.

The general fund and education fund are the only funds for which the Town legally adopted a budget. The Budgetary Comparison Schedule - Budgetary Basis - Budget and Actual - General Fund and the Budgetary Comparison Schedule - Budgetary Basis - Budget and Actual - Education Fund provide comparisons of the original and final budget and the actual expenditures for the current year.

### **Notes to the Financial Statements**

The notes provide additional information that is essential to a full understanding of the data provided in the Government-Wide and the Fund Financial Statements. The Notes to Financial Statements can be found following the Reconciliation of the Statement of Revenue, Expenditures and Changes in Fund Balances of Governmental Funds to the Statement of Activities.

### **Required Supplementary Information**

The basic financial statements are followed by a section of required supplementary information, which includes a Budgetary Comparison Schedule - Budgetary Basis - Budget and Actual - General Fund, Budgetary Comparison Schedule - Budgetary Basis - Budget and Actual - Education Fund, Schedule of Proportionate Share of the Net Pension Liability, Schedule of Contributions - Pension, Schedule of Proportionate Share of the Net OPEB Liability - SET Plan, Schedule of Contributions - OPEB, Schedule of Changes in Net OPEB Liability - MMEHT Plan, Schedule of Changes in Net OPEB Liability and Related Ratios - MMEHT Plan, Schedule of Changes in Net OPEB Liability - MEABT Plan, Schedule of Changes in Net OPEB Liability and Related Ratios - MEABT Plan and Notes to Required Supplementary Information.

### **Other Supplementary Information**

Other supplementary information follows the required supplementary information. These combining and other schedules provide information in regard to nonmajor funds, capital asset activity and other detailed budgetary information for the general fund.

### **Government-Wide Financial Analysis**

Our analysis below focuses on the net position and changes in net position of the Town's governmental activities. The Town's total net position for governmental activities increased \$253,850 from \$5,510,545 to \$5,764,395.

**Table 2**  
**Town of Chebeague Island, Maine**  
**Change in Net Position**  
**For the Years Ended June 30,**

	<b>Governmental Activities</b>	
	<b>2022</b>	<b>2021</b>
<b>Revenues</b>		
<i>Program Revenues:</i>		
Charges for services	\$ 86,869	\$ 73,726
Operating grants and contributions	131,189	208,243
<i>General Revenues:</i>		
Taxes	3,108,642	3,116,533
Grants and contributions not restricted to specific programs	148,985	75,446
Investment income	1,720	6,690
Miscellaneous	27,616	34,160
<b>Total Revenues</b>	<b>3,505,021</b>	<b>3,514,798</b>
<b>Expenses</b>		
General government	441,269	479,724
Public safety	196,614	181,219
Public services and solid waste	379,135	358,242
Social services	158,348	159,703
Education	1,009,454	918,236
County tax	162,283	158,213
State of Maine on-behalf payments	65,937	148,033
Overlay	-	12,157
Other	215,845	237,537
Program expenses	56,717	24,592
Capital outlay	185,724	-
Unallocated depreciation (Note 5)*	303,660	268,951
Interest on long-term debt	76,185	97,992
<b>Total Expenses</b>	<b>3,251,171</b>	<b>3,044,599</b>
<b>Change in Net Position</b>	<b>253,850</b>	<b>470,199</b>
<b>Net Position - July 1, Restated</b>	<b>5,510,545</b>	<b>5,022,584</b>
<b>Net Position - June 30</b>	<b>\$ 5,764,395</b>	<b>\$ 5,492,783</b>

**Revenues and Expenses**

Revenues for the Town's governmental activities decreased by 0.28%, while total expenses increased by 6.79%. The decrease in revenues was primarily due to operating grants and contributions offset by an increase in grants and contributions not restricted to specific programs. The increase in expenses was primarily due to education.

The general fund actual revenues exceeded budgeted amounts by \$52,685. All revenue categories were receipted within or in excess of budgeted amounts with the exception of general tax revenue and interest income.

The general fund actual expenditures were under budgeted amounts by \$157,212. All expenditure categories were within or under budgeted amounts.

The difference between the original and final budget for the education fund was due to use of applied revenue.

The education fund actual revenues were in excess of budgeted amounts by \$10,686. All revenue categories were receipted within or under budgeted.

The education fund actual expenditures were under budgeted amounts by \$18,488. All expenditure categories were within or under budgeted amounts with the exception of regular instruction.

### **Capital Asset and Debt Administration**

#### **Capital Assets**

As of June 30, 2022, the net book value of capital assets recorded by the Town increased by \$53,265. This increase is a result of capital additions of \$356,925 less current year depreciation expense of \$303,660. Refer to Note 5 of Notes to Financial Statements for additional information.

**Table 4**  
**Town of Chebeague Island, Maine**  
**Capital Assets (Net of Depreciation)**  
**June 30,**

	<b>2022</b>	<b>2021 (Restated)</b>
Land	\$ 196,880	\$ 196,880
Construction in progress	251,547	18,622
Land improvements	3,804	3,804
Buildings and improvements	3,094,528	3,130,210
Machinery and equipment	255,302	255,302
Vehicles	549,510	549,510
Infrastructure	1,797,028	1,797,028
<b>Total</b>	<b>\$ 6,148,599</b>	<b>\$ 5,951,356</b>

## TOWN OF CHEBEAGUE ISLAND, MAINE

STATEMENT OF NET POSITION  
JUNE 30, 2022

	Governmental Activities
<b>ASSETS</b>	
Current assets:	
Cash and cash equivalents	\$ 2,480,297
Accounts receivable (net of allowance for uncollectibles):	
Taxes	124,709
Due from other governments	90
Total current assets	<u>2,605,096</u>
Noncurrent assets:	
Capital assets:	
Land and other assets not being depreciated	448,427
Buildings and vehicles net of accumulated depreciation	5,556,194
Total noncurrent assets	<u>6,004,621</u>
<b>TOTAL ASSETS</b>	<u>8,609,717</u>
<b>DEFERRED OUTFLOWS OF RESOURCES</b>	
Deferred outflows related to pension	11,268
Deferred outflows related to OPEB	34,641
<b>TOTAL DEFERRED OUTFLOWS OF RESOURCES</b>	<u>45,909</u>
<b>TOTAL ASSETS AND DEFERRED OUTFLOWS OF RESOURCES</b>	<u>\$ 8,655,626</u>
<b>LIABILITIES</b>	
Current liabilities:	
Accounts payable	\$ 97,884
Accrued expenses	5,726
Due to other governments	808
Current portion of long-term obligations	272,992
Total current liabilities	<u>377,410</u>
Noncurrent liabilities	
Noncurrent portion of long-term obligations:	
Bonds payable	2,365,918
Accrued compensated absences	4,338
Net OPEB liability	112,785
Total noncurrent liabilities	<u>2,483,041</u>
<b>TOTAL LIABILITIES</b>	<u>2,860,451</u>
<b>DEFERRED INFLOWS OF RESOURCES</b>	
Prepaid taxes	11,025
Deferred inflows related to OPEB	19,755
<b>TOTAL DEFERRED INFLOWS OF RESOURCES</b>	<u>30,780</u>
<b>NET POSITION</b>	
Net investment in capital assets	3,368,603
Restricted	409,559
Unrestricted	1,986,233
<b>TOTAL NET POSITION</b>	<u>5,764,395</u>
<b>TOTAL LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND NET POSITION</b>	<u>\$ 8,655,626</u>

See accompanying independent auditor's report and notes to financial statements.

STATEMENT B (CONTINUED)

TOWN OF CHEBEAGUE ISLAND, MAINE

STATEMENT OF ACTIVITIES  
FOR THE YEAR ENDED JUNE 30, 2022

	Governmental Activities
Changes in net position:	
Net (expense) revenue	(3,021,994)
General revenues:	
Taxes:	
Property taxes, levied for general purposes	2,975,619
Excise taxes	133,023
Grants and contributions not restricted to specific programs	137,866
Investment income, net of unrealized gains/(losses)	1,720
Miscellaneous	27,616
Total general revenues	3,275,844
Change in net position	253,850
NET POSITION - JULY 1, RESTATED	5,510,545
NET POSITION - JUNE 30	\$ 5,764,395

See accompanying independent auditor's report and notes to financial statements.

## STATEMENT D

## TOWN OF CHEBEAGUE ISLAND, MAINE

RECONCILIATION OF THE GOVERNMENTAL FUNDS BALANCE SHEET  
TO THE STATEMENT OF NET POSITION  
JUNE 30, 2022

	Total Governmental Funds
Total Fund Balances	\$ 2,398,601
Amounts reported for governmental activities in the Statement of Net Position are different because:	
Capital assets used in governmental activities are not financial resources and therefore are not reported in the funds, net of accumulated depreciation	6,004,621
Other long-term assets are not available to pay for current-period expenditures and therefore are deferred in the funds shown above:	
Taxes and liens receivable	91,052
Deferred outflows of resources related to pensions are not financial resources and therefore are not reported in the funds	11,268
Deferred inflows of resources related to OPEB are not financial resources and therefore are not reported in the funds	34,641
Long-term obligations are not due and payable in the current period and therefore are not reported in the funds:	
Bonds payable	(2,636,018)
Accrued compensated absences	(7,230)
Net OPEB liability	(112,785)
Deferred inflows of resources related to OPEB are not financial resources and therefore are not reported in the funds	(19,755)
Net position of governmental activities	\$ 5,764,395

See accompanying independent auditor's report and notes to financial statements.

## TOWN OF CHEBEAGUE ISLAND, MAINE

RECONCILIATION OF THE STATEMENT OF REVENUES, EXPENDITURES AND  
CHANGES IN FUND BALANCES OF GOVERNMENTAL FUNDS  
TO THE STATEMENT OF ACTIVITIES  
FOR THE YEAR ENDED JUNE 30, 2022

Net change in fund balances - total governmental funds (Statement E)	<u>\$ 32,110</u>
Amounts reported for governmental activities in the Statement of Activities (Statement B) are different because:	
Governmental funds report capital outlays as expenditures while governmental activities report depreciation expense allocated to those expenditures over the life of the assets:	
Capital asset acquisitions	356,925
Depreciation expense	<u>(303,660)</u>
	<u>53,265</u>
Deferred outflows of resources are a consumption of net position by the government that are applicable to a future reporting period and therefore are not reported in the funds:	
Pension	1,921
OPEB	<u>(3,765)</u>
	<u>(1,844)</u>
Revenues in the Statement of Activities that do not provide current financial resources are not reported:	
Taxes and liens receivable	<u>40,151</u>
Debt proceeds provide current financial resources to governmental funds, but issuing debt increases long-term liabilities in the Statement of Net Position	
	<u>(124,000)</u>
Repayment of long-term debt principal is an expenditure in the governmental funds, but the repayment reduces long-term obligations in the Statement of Net Position	
	<u>241,969</u>
Deferred inflows of resources are an acquisition of net position by the government that are applicable to a future reporting period and therefore are not reported in the funds:	
OPEB	<u>(16,513)</u>
Some expenses reported in the Statement of Activities do not require the use of current financial resources and therefore are not reported as expenditures in governmental funds:	
Accrued interest	16,368
Net OPEB liability	<u>12,344</u>
	<u>28,712</u>
Change in net position of governmental activities (Statement B)	<u><u>\$ 253,850</u></u>

See accompanying independent auditor's report and notes to financial statements.

TOWN OF CHEBEAGUE ISLAND, MAINE

NOTES TO FINANCIAL STATEMENTS  
JUNE 30, 2022

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Statement No. 89 "Accounting for Interest Cost Incurred before the End of a Construction Period". This Statement establishes accounting requirements for interest cost incurred before the end of a construction period. Such interest cost includes all interest that previously was accounted for in accordance with the requirements of paragraphs 5–22 of Statement No. 62, Codification of Accounting and Financial Reporting Guidance Contained in Pre-November 30, 1989 FASB and AICPA Pronouncements, which are superseded by this Statement. This Statement requires that interest cost incurred before the end of a construction period be recognized as an expense in the period in which the cost is incurred for financial statements prepared using the economic resources measurement focus. As a result, interest cost incurred before the end of a construction period will not be included in the historical cost of a capital asset reported in a business-type activity or enterprise fund. Management has determined the impact of this Statement is not material to the financial statements.

Statement No. 91 "Conduit Debt Obligations". The primary objectives of this Statement are to provide a single method of reporting conduit debt obligations by issuers and eliminate diversity in practice associated with (1) commitments extended by issuers, (2) arrangements associated with conduit debt obligations and (3) related note disclosures. This Statement achieves those objectives by clarifying the existing definition of a conduit debt obligation; establishing that a conduit debt obligation is not a liability of the issuer; establishing standards for accounting and financial reporting of additional commitments and voluntary commitments extended by issuers and arrangements associated with conduit debt obligations and improving required note disclosures. Management has determined the impact of this Statement is not material to the financial statements.

Statement No. 92 "Omnibus 2020". The objectives of this Statement are to enhance comparability in accounting and financial reporting and to improve the consistency of authoritative literature by addressing practice issues that have been identified during implementation and application of certain GASB Statements. Management has determined the impact of this Statement is not material to the financial statements.

Statement No. 93 "Replacement of Interbank Offered Rates (paragraphs 13-14)". The primary objectives of paragraphs 13-14 concern provisions of lease contracts that are amended while the contract is in effect. Management has determined the impact of this Statement is not material to the financial statements.

Statement No. 97 "Certain Component Unit Criteria and Accounting and Financial Reporting for Internal Revenue Code Section 457 Deferred Compensation Plans". The primary objectives of this Statement are to (1) increase consistency and comparability related to the reporting of fiduciary component units in circumstances in

TOWN OF CHEBEAGUE ISLAND, MAINE

NOTES TO FINANCIAL STATEMENTS  
JUNE 30, 2022

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

The Town does not allocate indirect costs. All costs are charged directly to the corresponding department.

The government-wide focus is more on the sustainability of the Town as an entity and the change in the Town's net position resulting from the current year's activities.

**Measurement Focus - Basic Financial Statements and Fund Financial Statements**

The financial transactions of the Town are reported in the individual funds in the fund financial statements. Each fund is accounted for by providing a separate set of self-balancing accounts that comprise its assets, deferred outflows of resources, liabilities, deferred inflows of resources, fund balances, revenues and expenditures/expenses. The various funds are reported by generic classification within the financial statements. The following fund types are used by the Town:

1. Governmental Funds:

The focus of the governmental funds' measurement (in the fund statements) is upon determination of financial position (sources, uses and balances of financial resources) rather than upon net income. The following is a description of the governmental funds of the Town:

Major Funds

- a. The General Fund is the general operating fund of the Town. It is used to account for all financial resources except those required to be accounted for in another fund.
- b. The Education Fund is used to account for all financial resources of the Chebeague Island School Department. Revenue sources are from intergovernmental revenues, charges for services and other revenues.
- c. The Town Wharf Fund is used to account for the proceeds of specific revenue sources that are legally restricted to expenditures for specified purposes. The primary revenue source for this fund is interest income.

Nonmajor Funds

- d. Special Revenue Funds are used to account for the proceeds of specific revenue sources that are legally restricted to expenditures for specified purposes.

TOWN OF CHEBEAGUE ISLAND, MAINE

NOTES TO FINANCIAL STATEMENTS  
JUNE 30, 2022

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

**Budget**

The Town's policy is to adopt an annual budget for operations. The budget is presented on the modified accrual basis of accounting which is consistent with generally accepted accounting principles.

In accordance with Governmental Accounting Standards Board Statement No. 24, *Accounting and Reporting for Certain Grants and Other Financial Assistance*, payments made by the State of Maine to the Maine State Retirement System for teachers and certain other school employees are reported as offsetting revenues and expenditures of the education fund.

Revenues per budgetary basis	\$	81,384
Add: On-behalf payments		38,705
Total GAAP basis	\$	<u>120,089</u>
Expenditures per budgetary basis	\$	1,193,351
Add: On-behalf payments		38,705
Total GAAP basis	\$	<u>1,232,056</u>

The following procedures are followed in establishing budgetary data reflected in the financial statements:

1. Early in the second half of the year the Town prepares a budget for the fiscal year beginning July 1. The operating budget includes proposed expenditures and the means of financing them.
2. A meeting of the Selectboard was called for the purpose of adopting the proposed budget after public notice of the meeting was given.
3. The budget was adopted subsequent to passage by the Selectboard.

**Deposits and Investments**

The Town's cash and cash equivalents are considered to be cash on hand, demand deposits and short-term investments with original maturities of three months or less from the date of acquisition.

It is the Town's policy to value investments at fair value. None of the Town's investments are reported at amortized cost. For purposes of the statement of cash flows, all highly liquid investments with a maturity of three months or less when

TOWN OF CHEBEAGUE ISLAND, MAINE

NOTES TO FINANCIAL STATEMENTS  
JUNE 30, 2022

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

activities are reported in the governmental-wide financial statements as "internal balances".

**Transactions Between Funds**

Legally authorized transfers are treated as interfund transfers and are included in the results of operations of both Governmental and Proprietary Funds.

**Capital Assets**

Capital assets purchased or acquired with an original cost of \$5,000 or more are reported at historical cost or estimated historical cost. Additions, improvements and other capital outlays that significantly extend the useful life of an asset are capitalized. Infrastructure such as streets, traffic signals and signs are capitalized. Other costs incurred for repairs and maintenance are expensed as incurred. Depreciation on all assets is provided on the straight-line basis over the estimated useful lives.

The assets are valued at historical cost when available and estimated historical cost where actual invoices or budgetary data was unavailable. Donated capital assets are reported at their estimated fair market value on the date received. All retirements have been recorded by eliminating the net carrying values.

Infrastructure assets include roads, bridges, underground pipe (other than related to independently owned utilities), traffic signals, etc. These infrastructure assets are likely to be the largest asset class of the Town. The Town has not retroactively recorded infrastructure.

Estimated useful lives are as follows:

Buildings and land improvements	20 - 50 years
Infrastructure	50 - 100 years
Machinery and equipment	3 - 50 years
Vehicles	3 - 25 years

**Long-term Obligations**

The accounting treatment of long-term obligations depend on whether the assets are used in governmental fund operations or proprietary fund operations and whether they are reported in the government-wide or fund financial statements.

TOWN OF CHEBEAGUE ISLAND, MAINE

NOTES TO FINANCIAL STATEMENTS  
JUNE 30, 2022

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

due and payable in accordance with the benefit terms. Investments are reported at fair value.

**Net Position**

Net position represents the difference between all other elements in a statement of financial position. Net investment in capital assets consists of capital assets, net of accumulated depreciation, reduced by the outstanding balances of any borrowing used for those assets and adding back unspent proceeds. Net position is reported as restricted when there are limitations imposed on its use either through enabling legislations adopted by the Town or through external restrictions imposed by creditors, grantors or laws or regulations of other governments. Unrestricted net position is the net amount of the assets, deferred outflows of resources, liabilities and deferred inflows of resources that are not included in the determination of net investment in capital assets or restricted net position.

**Fund Balance**

In the fund financial statements, fund balance for governmental funds is reported in classifications that comprise a hierarchy based primarily on the extent to which the Town is bound to honor constraints on the specific purpose for which amounts in the funds can be spent. Fund balance is reported in five components - nonspendable, restricted, committed, assigned and unassigned.

Nonspendable - This includes amounts that cannot be spent either because they are not in spendable form or because they are legally or contractually required to be maintained intact.

Restricted - This includes amounts that can be spent only for specific purposes because of constitutional provisions or enabling legislation or because of constraints that are externally imposed by creditors, grantors, contributors or the laws or regulations of other governments.

Committed - This includes amounts that can be used only for specific purposes determined by a formal action of the inhabitants of the Town or the Selectboard in accordance with its charter. The inhabitants of the Town, through Town meetings, are the highest level of decision-making authority of the Town in that they must approve certain annual budgets (School), bonding and appropriation of unassigned fund balance. The Selectboard must approve other annual budgets (capital and Town operating) and spending. Commitments may be modified or rescinded in the same manner they were established.

TOWN OF CHEBEAGUE ISLAND, MAINE

NOTES TO FINANCIAL STATEMENTS  
JUNE 30, 2022

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

**Revenue Recognition - Property Taxes - Modified Accrual Basis**

The Town's property tax for the current year was levied August 24, 2021 on the assessed value listed as of April 1, 2021, for all real and personal property located in the Town. Taxes were due in two installments on June 30, 2021 and March 31, 2022. Interest on unpaid taxes commenced on October 1, 2021 and April 1, 2022, at 4% per annum.

Property tax revenues are recognized when they become available. Available includes those property tax receivables expected to be collected within sixty days after year end. The remaining receivables have been recorded as deferred revenues.

The Town is permitted by the laws of the State of Maine to levy taxes up to 105% of its net budgeted expenditures for the related fiscal period. The amount raised in excess of 100% is referred to as overlay and amounted to \$37,216 for the year ended June 30, 2022.

Tax liens are placed on real property within twelve months following the tax commitment date if taxes are delinquent. The Town has the authority to foreclose on property eighteen months after the filing of the lien if tax liens and associated costs remain unpaid.

**Program Revenues**

Program revenues include all directly related income items applicable to a particular program (charges to customers or applicants for goods, services or privileges provided, operating or capital grants and contributions, including special assessments).

**Encumbrance Accounting**

Encumbrances are not liabilities and, therefore, are not recorded as expenditures until receipt of material or service. For budgetary purposes, appropriations lapse at fiscal year-end. The Town does not utilize encumbrance accounting for its general fund.

**Use of Estimates**

During the preparation of the Town's financial statements, management is required to make estimates and assumptions that affect the reported amounts of assets, liabilities and disclosure of contingent items as of the date of the financial statements and the reported amounts of revenues and expenses/expenditures during the reporting period. Actual results may differ from these estimates.

TOWN OF CHEBEAGUE ISLAND, MAINE

NOTES TO FINANCIAL STATEMENTS  
JUNE 30, 2022

NOTE 2 - DEPOSITS AND INVESTMENTS (CONTINUED)

Interest rate risk - is the risk that changes in interest rates will adversely affect the fair value of an investment. The Town does not have a formal investment policy that limits investment maturities as a means of managing its exposure to fair value losses arising from fluctuations in interest rates.

At June 30, 2022, the Town no investments.

Credit risk - Statutes for the State of Maine authorize the Town to invest in obligations of the U.S. Treasury, agencies and instrumentalities, other states and Canada, provided such securities are rated within the three highest grades by an approved rating service of the State of Maine, corporate stocks and bonds within statutory limits, financial institutions, mutual funds and repurchase agreements. The Town does not have an investment policy on credit risk. Generally, the Town invests excess funds in repurchase agreements, savings accounts and various insured certificates of deposit. Certain long-term trust funds are invested through a financial institution with trust powers in a mix of securities that comply with state and federal regulations to provide long-term growth and income.

NOTE 3 - INTERFUND RECEIVABLES AND PAYABLES

Interfund balances at June 30, 2022 consisted of the following individual fund receivables and payables:

	Receivables (Due from)	Payables (Due to)
General fund	\$ 104,158	\$ 320,792
Education fund	275,768	-
Town wharf fund	-	50,600
Nonmajor special revenue funds	36,586	5,253
Nonmajor capital projects funds	-	48,305
Nonmajor permanent funds	8,438	-
	<u>\$ 424,950</u>	<u>\$ 424,950</u>

The result of amounts owed between funds are considered to be in the course of normal operations by the Town. Reconciliation of the amounts owed between funds may or may not be expected to be repaid within one year in their entirety due to the recurring nature of these transactions during operations.

TOWN OF CHEBEAGUE ISLAND, MAINE

NOTES TO FINANCIAL STATEMENTS  
JUNE 30, 2022

NOTE 6 - LONG-TERM DEBT

The following is a summary of changes in the long-term debt for the year ended June 30, 2022:

	Balance, 7/1/21	Additions	Deletions	Balance, 6/30/22	Current Portion
Bonds payable	\$ 2,753,987	\$ 124,000	\$ (241,969)	\$ 2,636,018	\$ 270,100

The following is a summary of the outstanding bonds payable:

<p>\$3,000,000, 2008 Maine Municipal Bond Bank General Obligation Bond due in annual principal and interest payments and semi-annual interest payments through October 2037. Interest is at fixed rates varying from 2.50% to 5.50% per annum. Annual principal installments vary.</p>	\$ 1,147,768
<p>\$1,605,000, 2018 Machias Savings Bank General Obligation Bond due in annual principal and interest payments and semi-annual interest payments through May of 2039. Interest is at fixed rates varying from 1.72% to 3.764% per annum. Annual principal installments vary.</p>	1,364,250
<p>\$124,000, 202 Maine Municipal Bond Bank General Obligation Bond due in annual principal and interest payments and semi-annual interest payments through November 2027. Interest is at fixed rates varying from 0.61% to 1.29% per annum.</p>	<u>124,000</u>
<p>Total bonds payable</p>	<u>\$ 2,636,018</u>

TOWN OF CHEBEAGUE ISLAND, MAINE

NOTES TO FINANCIAL STATEMENTS  
JUNE 30, 2022

NOTE 8 - ACCRUED COMPENSATED ABSENCES

The Town's policies regarding vacation and sick time do permit employees to accumulate earned but unused vacation and sick leave. The liability for these compensated absences is recorded as long-term obligations in the government-wide financial statements. In the fund financial statements, governmental funds report only the compensated absence liability payable from expendable available financial resources, while the proprietary funds report the liability as it is incurred. As of June 30, 2022, the Town's liability for compensated absences is \$7,230.

NOTE 9 - NET INVESTMENT IN CAPITAL ASSETS

The following is the calculation of the net investment in capital assets for the Town at June 30, 2022:

Invested in capital assets	\$ 8,552,310
Accumulated depreciation	(2,547,689)
Outstanding capital related debt	<u>(2,636,018)</u>
	<u>\$ 3,368,603</u>

NOTE 10 - RESTRICTED NET POSITION AND FUND BALANCES

At June 30, 2022, the Town had the following restricted net position and fund balances:

Education fund	\$ 271,223
Nonmajor permanent funds:	
Cemetery perpetual care trust	<u>101,750</u>
	<u>\$ 409,559</u>

NOTE 11 - COMMITTED FUND BALANCES

At June 30, 2022, the Town had the following committed fund balances:

General fund:	
FY 2023 budget	\$ 175,000
Town wharf fund	152,186
Nonmajor capital projects funds (Schedule G)	<u>1,051,844</u>
	<u>\$ 1,379,030</u>

TOWN OF CHEBEAGUE ISLAND, MAINE

NOTES TO FINANCIAL STATEMENTS  
JUNE 30, 2022

NOTE 13 - DEFINED BENEFIT PENSION PLANS (CONTINUED)

age for State employees and teachers is age 60, 62 or 65. The normal retirement age is determined by whether a member had met certain creditable service requirements on specific dates, as established by statute. The monthly benefit of members who retire before normal retirement age by virtue of having at least 25 years of service credit is reduced by a statutorily prescribed factor for each year of age that a member is below her/his normal retirement age at retirement. The System also provides disability and death benefits which are established by statute for State employee and teacher members. As of June 30, 2021, there were 238 employers, including the State of Maine, participating in the plan.

Upon termination of membership, members' accumulated employee contributions are refundable with interest, credited in accordance with statute. Withdrawal of accumulated contributions results in forfeiture of all benefits and membership rights. The annual rate of interest credited to members' accounts is set by the System's Board of Trustees and is currently 0.93%.

**Contributions**

Retirement benefits are funded by contributions from members and employers and by earnings on investments. Disability and death benefits are funded by employer normal cost contributions and by investment earnings. The Department's teachers are required to contribute 7.65% of their compensation to the retirement system. The Department's payroll for teachers covered by this program was approximately \$274,633 for the year ended June 30, 2022. Title 5 of the Maine Revised Statutes Annotated requires the State to contribute 14.29% of the Department's contractually required contributions, which are actuarially determined as an amount that, when combined with employee contributions, is expected to finance the costs of benefits earned by employees during the year, with an additional amount to finance any unfunded accrued liability (UAL). Contributions paid by the State were approximately \$38,705 for the year ended June 30, 2022. Title 5 of the Maine Revised Statutes Annotated also requires the Department to contribute at an actuarially determined normal cost rate of 3.84%, which totaled \$11,268 for 2022. In addition, the Department is required to contribute toward the UAL of the plan and pay a small percentage of payroll towards the administrative costs for federally funded teachers, which amounts to 14.89% of compensation and totaled \$0 the year ended June 30, 2022.

TOWN OF CHEBEAGUE ISLAND, MAINE

NOTES TO FINANCIAL STATEMENTS  
JUNE 30, 2022

NOTE 13 - DEFINED BENEFIT PENSION PLANS (CONTINUED)

	SET Plan	
	Deferred Outflows of Resources	Deferred Inflows of Resources
Differences between expected and actual experience	\$ -	\$ -
Changes of assumptions	-	-
Net difference between projected and actual earnings on pension plan investments	-	-
Changes in proportion and differences between employer contributions and proportionate share of contributions	-	-
Contributions subsequent to the measurement date	11,268	-
<b>Total</b>	<b>\$ 11,268</b>	<b>\$ -</b>

\$11,268 were reported as deferred outflows of resources related to pensions resulting from Town contributions subsequent to the measurement date will be recognized as a reduction of the net pension liability in the year ended June 30, 2023. Other amounts reported as deferred outflows of resources and deferred inflows of resources related to pensions will be recognized in pension expense as follows:

	SET Plan
Plan year ended June 30:	
2022	\$ -
2023	-
2024	-
2025	-
2026	-
Thereafter	-

**Actuarial Methods and Assumptions**

The respective collective total pension liability for the plans was determined by an actuarial valuation as of June 30, 2021, using the following methods and assumptions applied to all periods included in the measurement:

TOWN OF CHEBEAGUE ISLAND, MAINE

NOTES TO FINANCIAL STATEMENTS  
JUNE 30, 2022

NOTE 13 - DEFINED BENEFIT PENSION PLANS (CONTINUED)

*Mortality Rates* - For the plan, the rates are based on the 2010 Public Plan General Benefits-Weighted Healthy Retiree Mortality Table, for males and females, projected generationally using the RPEC\_2020 model.

*Cost of Living Benefit Increases* - 2.20% per annum for the year ended June 30, 2021.

The long-term expected rate of return on pension plan assets was determined using a building-block method in which best-estimate ranges of expected future real rates of return (expected returns, net of pension plan investment expense and inflation) are developed for each major class of assets. These ranges are combined to produce the long-term expected rate of return by weighting the expected future real rates of return by the target asset allocation percentage and by adding expected inflation. Best estimates of arithmetic real rates of return for each major asset class included in the pension plan's target asset allocation as June 30, 2021 are summarized in the following table.

Asset Class	Target Allocation	Long-term Expected Real Rate of Return
Public equities	30.0%	6.0%
US Government	7.5%	2.3%
Private equity	15.0%	7.6%
Real assets:		
Real estate	10.0%	5.2%
Infrastructure	10.0%	5.3%
Natural resources	5.0%	5.0%
Traditional credit	7.5%	3.0%
Alternative credit	5.0%	7.2%
Diversifiers	10.0%	5.9%

*Discount Rate*

The discount rate used to measure the collective total pension liability was 6.50% for 2021 for the Plan. The projection of cash flows used to determine the discount rate assumed that plan member contributions will be made at the current contribution rate and that employer and non-employer entity contributions will be made at contractually required rates, actuarially determined. Based on these assumptions, the pension plan's fiduciary net position was projected to be available to make all projected future benefit payments to current plan members. Therefore, the long-term expected rate of return on

TOWN OF CHEBEAGUE ISLAND, MAINE

NOTES TO FINANCIAL STATEMENTS  
JUNE 30, 2022

NOTE 13 - DEFINED BENEFIT PENSION PLANS (CONTINUED)

*Changes in Assumptions*

Differences due to changes in assumptions about future economic or demographic factors or other inputs are recognized in pension expense using a straight-line amortization method over a closed period equal to the average expected remaining service lives of active and inactive members in each plan. The actuarial assumptions used for the year ended June 30, 2021 valuation were based on the results of an actuarial experience study for the period June 30, 2016 through June 30, 2020. The first year is recognized as pension expense and the remaining years are shown as either deferred outflows of resources or deferred inflows of resources. Please refer to the *Actuarial Methods and Assumptions* section for information relating to the use of assumptions.

*Changes in Proportion and Differences between Employer Contributions and Proportionate Share of Contributions*

Differences resulting from a change in proportionate share of contributions and differences between total employer contributions and the employer's proportionate share of contributions are recognized in pension expense using a straight-line amortization method over a closed period equal to the average expected remaining service lives of active and inactive members in each plan. The first year is recognized as pension expense and the remaining years are shown as either deferred outflows of resources or deferred inflows of resources. Differences between total employer contributions and the employer's proportionate share of contributions may arise when an employer has a contribution requirement for an employer specific liability.

**Pension Plan Fiduciary Net Position**

Additional financial and actuarial information with respect to the Plan can be found in the MainePERS' 2021 Annual Comprehensive Financial Report available online at [www.maineper.org](http://www.maineper.org) or by contacting the System at (207) 512-3100.

TOWN OF CHEBEAGUE ISLAND, MAINE

NOTES TO FINANCIAL STATEMENTS  
JUNE 30, 2022

NOTE 15 - OTHER POST EMPLOYMENT BENEFIT (OPEB) PLAN

MAINE MUNICIPAL EMPLOYEES HEALTH TRUST

**Plan Description**

The Town and Town retirees contribute to the Town's OPEB Plan with Municipal Employees Health Trust (MMEHT), a single employer defined benefit plan. Contributions and membership in this Plan are voluntary and may be terminated at any time by the Town and/or the Town retirees. MMEHT is a fully funded, self-insured trust which provides benefits to municipal and quasi-municipal organizations and county governments and acts as the agent to the Town concerning administration of this Plan. Title 24-A Chapter 81 of the Maine Revised Statutes Annotated authorizes the regulation of MMEHT as a Multiple Employer Welfare Arrangement by the State of Maine Bureau of Insurance. Benefits and plans are designed and governed by MMEHT participants and are administered by a number of third-party administrators contracted by MMEHT. No assets are accumulated in a trust that meets the criteria of paragraph 4 of GASB Statement No. 75, *Accounting and Financial Reporting for Postemployment Benefits Other Than Pensions*. MMEHT issues a publicly available financial report that includes financial statements and required supplementary information. That report may be obtained by MMEHT at (800) 852-8300.

**Benefits Provided**

This Plan provides medical/prescription drug benefits during retirement to Medicare and non-Medicare retirees and their surviving spouses with varying levels of benefits determined by voluntary plan selection by the retiree as well as applicable Medicare statutes and regulations. The Plan also provides an automatic life insurance benefit of \$2,000 to participants which includes a surviving spouse benefit for the same. The employee must meet the minimum requirement of age 55 with at least 5 years of service at retirement to be eligible for the Plan. The retiree must enroll when first eligible and continue coverage without interruption.

**Employees Covered by Benefit Terms**

At January 1, 2022, the following employees were covered by the benefit terms:

Active members	6
Retirees and spouses	<u>0</u>
Total	<u><u>6</u></u>

TOWN OF CHEBEAGUE ISLAND, MAINE

NOTES TO FINANCIAL STATEMENTS  
JUNE 30, 2022

NOTE 15 - OTHER POST EMPLOYMENT BENEFIT (OPEB) PLAN (CONTINUED)

	MMEHT	
	Deferred Outflows of Resources	Deferred Inflows of Resources
Differences between expected and actual experience	\$ 5,474	\$ 11,818
Changes of assumptions	5,870	6,726
Net difference between projected and actual earnings on OPEB plan investments	-	-
Contributions subsequent to the measurement date	487	-
<b>Total</b>	<b>\$ 11,831</b>	<b>\$ 18,544</b>

\$487 were reported as deferred outflows of resources related to OPEB resulting from Town contributions subsequent to the measurement date will be recognized as a reduction of the net OPEB liability in the year ended June 30, 2023. Other amounts reported as deferred outflows of resources and deferred inflows of resources related to OPEB will be recognized in OPEB expense as follows:

	MMEHT
Plan year ended June 30:	
2023	\$ (626)
2024	(29)
2025	249
2026	253
2027	(2,076)
Thereafter	(4,971)

**Discount Rate**

The discount rate is the assumed interest rate used for converting projected dollar related values to a present value as of the valuation date of January 1, 2022. The discount rate determination is based on the high-quality AA/Aa or higher bond yields in effect for 20-year, tax-exempt general obligation municipal bonds using the Bond Buyer 20-Bond GO Index. The rate of 2.06% per annum for June 30, 2022 was based upon a measurement date of December 30, 2021. The sensitivity of net OPEB liability to changes in discount rate are as follows:

TOWN OF CHEBEAGUE ISLAND, MAINE

NOTES TO FINANCIAL STATEMENTS  
JUNE 30, 2022

NOTE 15 - OTHER POST EMPLOYMENT BENEFIT (OPEB) PLAN (CONTINUED)

*Actuarial Cost Method*

The Entry Age Normal Actuarial Cost Method is used to determine costs. Under this funding method, a normal cost rate is determined as a level percent of pay for each active Plan member and then summed to produce the total normal cost for this Plan. The unfunded actuarial liability is the difference between the actuarial liability and the actuarial value of assets.

For medical and pharmacy, historical claims and census records were assembled and provided through June 30, 2021. Medicare and non-Medicare eligible medical and prescription experience were analyzed. It was assumed that current enrollment distribution of benefit options would remain constant in the future for retirees. The cost was distributed based on the current covered population and the actuary's standard age curves which vary by age, gender and Medicare status. Children costs are converted to a load on the non-Medicare retirees which implicitly assumes that future retirees will have the same child distribution as current retirees.

*Assumptions*

The actuarial assumptions used in the January 1, 2022 actuarial valuation were adopted by the Maine State Retirement Consolidated Plan for Participating Local Districts as of June 30, 2021 and based on the experience study covering the period from June 30, 2016 through June 30, 2020. As of January 1, 2021, they are as follows:

Discount Rate - 2.06% per annum for year end 2022 reporting. 2.12% per annum for 2021 reporting.

Trend Assumptions:

Medical Trend assumptions were developed using the Society of Actuaries (SOA) Long-Run Medical Cost Trend Model. The SOA model was released in December 2007 and version 2022\_fa was used for this valuation. The following assumptions were input into this model:

<u>Variable</u>	<u>Rate</u>
Rate of Inflation	2.40%
Rate of Growth in Real Income/GDP per capital 2031+	1.10%
Extra Trend due to Taste/Technology 2031+	1.00%
Expected Health Share of GDP 2031	19.00%
Health Share of GDP Resistance Point	20.00%
Year for Limiting Cost Growth to GDP Growth	2042

TOWN OF CHEBEAGUE ISLAND, MAINE

NOTES TO FINANCIAL STATEMENTS

JUNE 30, 2022

NOTE 15 - OTHER POST EMPLOYMENT BENEFIT (OPEB) PLAN (CONTINUED)

Salary Increase Rate - 2.75% per year assumed using the level percentage of pay entry age method.

Dates of Hire - Needed to be assumed for some employees and will be based on the average age at hire for similar employees.

Rate of Mortality:

Healthy Annuitant - Based on 112% and 118.5% of the 2010 Public Plan General Benefits-Weighted Healthy Retiree Mortality Table, respectively, for males and females. The proposed rates are projected generationally using the RPEC\_2020 model, with an ultimate rate of 1.00% for ages 80 and under, grading down to 0.05% at age 95 and further grading down to 0.00% at age 115, along with convergence to the ultimate rates in the year 2027. All other parameters used in the RPEC\_2020 model are those included in the published MP-2020 scale. As prescribed by the Trust, mortality rates were taken from the assumptions for the Maine State Retirement Consolidated Plan for Participating Local Districts at June 30, 2021.

Active Employees - Rates of mortality are based on 83.5% and 88.6% of the 2010 Public Plan General Benefits- Weighted Employee Mortality Table, respectively, for males and females. These rates are generationally projected using the same version of the RPEC\_2020 model as described in the healthy annuitant mortality. As prescribed by the Trust, mortality rates were taken from the assumptions for the Maine State Retirement Consolidated Plan for Participating Local Districts at June 30, 2021.

Retiree Continuation Percentage:

Medicare participant retirees - 100% assumed to continue in the plan elected

Pre-Medicare plan retirees and active participants - 75% assumed to continue coverage once Medicare-eligible

Pre-Medicare plan spouses and spouses of active participants - 50% assumed to continue coverage once Medicare-eligible

TOWN OF CHEBEAGUE ISLAND, MAINE

NOTES TO FINANCIAL STATEMENTS  
JUNE 30, 2022

NOTE 16 - OTHER POST EMPLOYMENT BENEFIT (OPEB) GROUP LIFE  
INSURANCE PLAN

MAINE PUBLIC EMPLOYEES RETIREMENT SYSTEM

STATE EMPLOYEE AND TEACHER PLAN

**Plan Description**

All School teachers, plus other qualified educators, participate in the Maine Public Employees Retirement System's (MainePERS) State Employee and Teacher (SET) Plan. The teacher's program is a multi-employer cost-sharing plan with a special funding situation, established by the Maine State Legislature. The State of Maine is also a non-employer contributing entity in that the State pays the initial unfunded actuarial liability on behalf of teachers, while school districts contribute the normal cost, calculated actuarially, for their teacher members. Title 5 of the Maine Revised Statutes Annotated assigns the authority to establish and amend benefit provisions to the State Legislature. As of June 30, 2021, there were 228 employers, including the State of Maine, participating in the plan. The Maine Public Employees Retirement System issues a publicly available financial report that includes financial and actuarial information for the SET Plan. That report may be obtained online at [www.maineopers.org](http://www.maineopers.org) or by contacting the System at (800) 451-9800.

**Benefits Provided**

The Group Life Insurance Plan (the Plan) provides basic group life insurance benefits, during retirement, to retirees who participated in the Plan prior to retirement for a minimum of 10 years (the 10-year participation requirement does not apply to recipients of disability retirement benefits). The level of coverage in retirement is initially set to an amount equal to the retiree's average final compensation. The initial amount of basic life is then subsequently reduced at the rate of 15% per year to the greater of 40% of the initial amount or \$2,500.

**Contributions**

Life insurance benefits are funded by contributions from members and employers. Premium rates are those determined by the MainePERS's Board of Trustees to be actuarially sufficient to pay anticipated claims. For Department's teachers, the premiums for retiree life insurance coverage are factored into the premiums paid for basic coverage while participants are active members. Premiums for basic life insurance coverage for retired teachers are paid by the State as the total dollar amount of each year's annual required contribution. The State participates in the SET Plan as a non-employer contributing entity in that the State pays the actuarially

TOWN OF CHEBEAGUE ISLAND, MAINE

NOTES TO FINANCIAL STATEMENTS  
JUNE 30, 2022

NOTE 17 - OTHER POST EMPLOYMENT BENEFIT (OPEB) MEDICAL PLAN  
(CONTINUED)

*Other Than Pensions.* MEABT issues a publicly available financial report that includes financial statements and required supplementary information. That report may be obtained by contacting MEABT at (888) 622-4418.

**Benefits Provided**

This Plan provides medical/prescription drug benefits during retirement to Medicare and non-Medicare retirees and their spouses with varying levels of benefits determined by voluntary plan selection by the retiree as well as applicable Medicare statutes and regulations. The employee must have participated in a plan for the 12 months prior to retirement and have 10 years (under age 50) or 5 years (age 50 or above) of continuous active service and enrollment in the health plan to be eligible for this Plan. The retiree who terminates coverage may elect to re-enroll in coverage if they participated in the health plan for 12 months prior to terminating coverage, as long as re-enrollment occurs within 5 years from coverage termination and as long as the retiree is not past age 62. The retiree must have maintained continuous health insurance coverage during the break in coverage with MEABT to be eligible for re-enrollment and is only eligible for re-enrollment once.

**Employees Covered by Benefit Terms**

At June 30, 2022, the following employees were covered by the benefit terms:

Active members	11
Retirees and spouses	<u>5</u>
Total	<u><u>16</u></u>

**Cost Sharing Provisions/Contributions**

Retirees are eligible for a State subsidy of 55% of the blended single premium for the retiree. The blended premium is determined by blending rates for active members and retired members, as determined by State law. The retiree contributes the remaining 45% of blended single premium and spouse must contribute 100% of the blended premium amount coverage elected.

TOWN OF CHEBEAGUE ISLAND, MAINE

NOTES TO FINANCIAL STATEMENTS  
JUNE 30, 2022

NOTE 17 - OTHER POST EMPLOYMENT BENEFIT (OPEB) MEDICAL PLAN  
(CONTINUED)

	MEABT	
	Deferred Outflows of Resources	Deferred Inflows of Resources
Differences between expected and actual experience	\$ 4,589	\$ -
Changes of assumptions	18,221	1,211
Net difference between projected and actual earnings on OPEB plan investments	-	-
Contributions subsequent to the measurement date	-	-
<b>Total</b>	<b>\$ 22,810</b>	<b>\$ 1,211</b>

\$0 were reported as deferred outflows of resources related to OPEB resulting from School contributions subsequent to the measurement date will be recognized as a reduction of the net OPEB liability in the year ended June 30, 2023. Other amounts reported as deferred outflows of resources and deferred inflows of resources related to OPEB will be recognized in OPEB expense as follows:

	MEABT
Plan year ended June 30:	
2022	\$ 5,268
2023	5,267
2024	5,870
2025	5,064
2026	130
Thereafter	-

**Discount Rate**

The discount rate is the assumed interest rate used for converting projected dollar related values to a present value as of June 30, 2021. The discount rate determination is based on the high-quality AA/Aa or higher bond yields in effect for 20-year, tax-exempt general obligation municipal bonds using the Bond Buyer 20-Bond GO Index. The rate of 2.16% per annum for June 30, 2021 was based upon a measurement date of June 24, 2021. The sensitivity of total OPEB liability to changes in discount rate are as follows:

TOWN OF CHEBEAGUE ISLAND, MAINE

NOTES TO FINANCIAL STATEMENTS  
JUNE 30, 2022

NOTE 17 - OTHER POST EMPLOYMENT BENEFIT (OPEB) MEDICAL PLAN  
(CONTINUED)

*Actuarial Cost Method*

The Entry Age Normal Actuarial Cost Method is used to determine costs. Under this funding method, a normal cost rate is determined as a level percent of pay for each active Plan member and then summed to produce the total normal cost for this Plan. The unfunded actuarial liability is the difference between the actuarial liability and the actuarial value of assets.

*Assumptions*

The demographic actuarial assumptions are the Teacher assumptions that were used by the Maine Public Employees Retirement System State Employee and Teacher Retirement Program valuation at June 30, 2021 and are based on the experience study covering the period from June 30, 2015 through June 30, 2020. The proposed assumptions were adopted by the Board of Trustees at their March 11, 2021.

The economic assumptions are based on GASB 75 paragraph 36. Since the Plan is not funded via a qualified trust, the discount rates are selected based on the 20-year tax-exempt bond buyer rates as of the measurement dates. The other economic assumptions, ie trend rates, were developed based on historical and future projections of long term health care rates:

Discount Rate - 2.16% per annum for year-end 2021 reporting, 2.21% per annum for year-end 2020 reporting.

Trend Assumptions:

Health care trend assumptions used were developed using the Society of Actuaries (SOA) Long-Run Medical Cost Trend Model version 2021\_b. The following assumptions were applied in this model as below:

Trend Assumption Inputs

Variable	Rate
Rate of Inflation	2.00%
Rate of Growth in Real Income/GDP per capita 2030+	1.23%
Extra Trend due to Taste/Technology 2030+	1.10%
Expected Health Share of GDP 2030	20.0%
Health Share of GDP Resistance Point	25.0%
Year for Limiting Cost Growth to GDP Growth	2040

TOWN OF CHEBEAGUE ISLAND, MAINE

NOTES TO FINANCIAL STATEMENTS  
JUNE 30, 2022

NOTE 17 - OTHER POST EMPLOYMENT BENEFIT (OPEB) MEDICAL PLAN  
(CONTINUED)

Salaries - Salaries were not provided by the client. Assumed salaries are inferred using the Teachers Age/Service Salary scatter from the Maine State Teachers Retirement System's salary age/service scatter from the June 30, 2020 Maine Public Employees Retirement System State Employee and Teacher Retirement Program valuation. Based on the dates of hire assumed above and the participant's actual age, pay was assigned using the salary age service scatter, unless otherwise supplied by the district group during its review of the active data.

Dates of Hire - Were not available from the client and were available from the State Retirement Agency. Dates of hire were inferred using the Maine State Retirement System's Age/Service scatter from the June 30, 2020 Maine Public Employees Retirement System State Employee and Teacher Retirement Program valuation. Those under 1 year of service, the date was assumed to be January 1, 2020 and all other groups were assumed to be hired on July 1 of each service midpoint.

Rate of Mortality:

Healthy Annuitants: Based on the 2010 Public Plan Teacher Benefits Weighted Healthy Retiree Mortality Table adjusted as follows:

- 98.1% and 87.5% respectively of the rates for males before age 85 and females before age 80
- 106.4% and 122.3% respectively of the rates for males on and after age 85 and females on and after age 80

Rates are projected generationally using the RPEC\_2020 model, with an ultimate rate of 1.00% for ages 80 and under, grading down to 0.05% at age 95 and further grading down to 0.00% at age 115, along with convergence to the ultimate rates in the year 2027. All other parameters used in the RPEC\_2020 model are those included in the published MP-2020 scale.

Healthy Employees: Based on 93.1% and 91.9% of the 2010 Public Plan Teacher Benefits Weighted Employee Mortality Table, respectively, for males and females. These rates are generationally projected using the same version of the RPEC\_2020 model as described in the healthy annuitant mortality.

TOWN OF CHEBEAGUE ISLAND, MAINE

NOTES TO FINANCIAL STATEMENTS  
JUNE 30, 2022

NOTE 17 - OTHER POST EMPLOYMENT BENEFIT (OPEB) MEDICAL PLAN  
(CONTINUED)

Medicare Eligibility - Assumed to be age 65, with the exception of retirees over age 65 who are not in the Medicare Advantage Plan are assumed to never be eligible for Medicare, all current actives with a hire date before March 31, 1986 are assumed to never be eligible for Medicare.

**Changes in Total OPEB Liability**

Changes in total OPEB liability are recognized in OPEB expense for the year ended June 30, 2021 with the following exceptions:

*Differences between Expected and Actual Experience*

The difference between expected and actual experience are recognized in OPEB expense using a straight-line amortization method over a closed period equal to the average expected remaining service lives of active and inactive members in each plan. As of July 1, 2021, this average was 8 years. The first year is recognized as OPEB expense and the remaining years are shown as either deferred outflows of resources or deferred inflows of resources. For the fiscal year ended June 30, 2021, there were no differences between expected and actual experience.

*Changes in Assumptions*

Differences due to changes in assumptions about future economic, demographic or claim and expense factors or other inputs are recognized in OPEB expense over the average expected remaining service life of all active and inactive Plan members. As of July 1, 2021, this average was 8 years. The first year is recognized as OPEB expense and the remaining years are shown as either deferred outflows of resources or deferred inflows of resources. The amortization period was six years for year ending June 30, 2019. For the fiscal year ended June 30, 2021, there were no changes in assumptions.

*Differences between Projected and Actual Earnings on OPEB Plan Investments*

Differences between projected and actual investment earnings are recognized in OPEB expense using a straight-line amortization method over a closed five-year period. The first year is recognized as OPEB expense and the remaining years are shown as either deferred outflows of resources or deferred inflows of resources.

**OPEB Plan Fiduciary Net Position**

Additional financial and actuarial information with respect to this Plan can be found at the Town Office at 192 North Road, Chebeague Island, Maine 04017.

TOWN OF CHEBEAGUE ISLAND, MAINE

NOTES TO FINANCIAL STATEMENTS  
JUNE 30, 2022

NOTE 20 - OVERLAPPING DEBT

The Town is responsible for its proportionate share of County debt. As of June 30, 2022, the Town's share was as follows:

	<u>Outstanding Debt</u>	<u>Town's Percentage</u>	<u>Total Share</u>
Cumberland County	\$ 30,856,174	0.48%	<u>\$ 146,995</u>

NOTE 21 - RESTATEMENT

In 2022, it was determined that a restatement to the Town's governmental activities net position was needed for July 1, 2021. The net position was restated down by \$26,028 to reflect a correction in the capital assets. The governmental activities net position was restated from \$5,536,573 to \$5,510,545.

NOTE 22 - SUBSEQUENT EVENTS

On September 7, 2022, the Town entered into a loan agreement with the Maine Municipal Bond Bank in the amount of \$250,000 which was used for the broadband project.

On November 3, 2022, the Town issued a general obligation bond through the Maine Municipal Bond Bank in the amount of \$250,000 for the dredging project.

On May 18, 2023, the Town issued a general obligation bond through the Maine Municipal Bond Bank in the amounts of \$725,000 for the broadband project.

SCHEDULE 1

TOWN OF CHEBEAGUE ISLAND, MAINE

BUDGETARY COMPARISON SCHEDULE - BUDGETARY BASIS  
 BUDGET AND ACTUAL - GENERAL FUND  
 FOR THE YEAR ENDED JUNE 30, 2022

	Budgeted Amounts		Actual Amounts	Variance Positive (Negative)
	Original	Final		
Budgetary Fund Balance, July 1	\$ 725,924	\$ 725,924	\$ 725,924	\$ -
Resources (Inflows):				
General tax revenue	3,072,904	3,072,904	3,068,491	(4,413)
Intergovernmental revenue	75,645	82,145	85,440	3,295
Charges for services	42,200	42,200	86,869	44,669
Interest income	2,500	2,500	481	(2,019)
Other revenue	2,500	2,500	13,653	11,153
Transfers from other funds	70,698	70,698	70,698	-
Amounts Available for Appropriation	<u>3,992,371</u>	<u>3,998,871</u>	<u>4,051,556</u>	<u>52,685</u>
Charges to Appropriations (Outflows):				
General government	509,060	509,060	455,534	53,526
Public safety	210,308	210,308	196,614	13,694
Public services and solid waste	417,730	417,730	379,135	38,595
Social services	162,300	162,300	158,348	3,952
Education	1,141,141	-	-	-
County tax	162,283	162,283	162,283	-
Debt service:				
Principal	241,969	241,969	241,969	-
Interest	99,011	99,011	92,553	6,458
Overlay	37,216	37,216	-	37,216
Other	86,139	86,139	82,368	3,771
Transfers to other funds	343,290	1,484,431	1,484,431	-
Total Charges to Appropriations	<u>3,410,447</u>	<u>3,410,447</u>	<u>3,253,235</u>	<u>157,212</u>
Budgetary Fund Balance, June 30	<u>\$ 581,924</u>	<u>\$ 588,424</u>	<u>\$ 798,321</u>	<u>\$ 209,897</u>
Utilization of unassigned fund balance	<u>\$ 120,000</u>	<u>\$ 120,000</u>	<u>\$ -</u>	<u>\$ (120,000)</u>

See accompanying independent auditor's report and notes to financial statements.

SCHEDULE 2

TOWN OF CHEBEAGUE ISLAND, MAINE

SCHEDULE OF PROPORTIONATE SHARE OF THE NET PENSION LIABILITY  
LAST 10 FISCAL YEARS\*

	2022	2021	2020	2019	2018	2017	2016	2015
<u>SET Plan:</u>								
School Department's proportion of the net pension liability	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
School Department's proportionate share of the net pension liability	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
State's proportionate share of the net pension liability associated with the School Department	177,603	434,574	276,871	170,840	174,948	215,760	163,296	146,579
Total	\$ 177,603	\$ 434,574	\$ 276,871	\$ 170,840	\$ 174,948	\$ 215,760	\$ 163,296	\$ 146,579
School Department's covered payroll	\$ 224,691	\$ 332,814	\$ 207,446	\$ 195,813	\$ 196,534	\$ 245,800	\$ 242,756	\$ 200,492
School Department's proportionate share of its net pension liability as a percentage of its covered payroll	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Plan fiduciary net position as a percentage of the total pension liability	90.90%	81.03%	84.52%	85.17%	80.78%	76.21%	81.18%	83.91%

\* The amounts presented for each fiscal year were determined as of June 30 and are for those years for which information is available.

SCHEDULE 4

TOWN OF CHEBEAGUE ISLAND, MAINE

SCHEDULE OF PROPORTIONATE SHARE OF THE NET OPEB LIABILITY  
LAST 10 FISCAL YEARS\*

	2022	2021	2020	2019	2018
<u>SET Life Insurance:</u>					
Proportion of the net OPEB liability	0.00%	0.00%	0.00%	0.00%	0.00%
Town's proportionate share of the net OPEB liability	\$ -	\$ -	\$ -	\$ -	\$ -
State's proportionate share of the net OPEB liability associated with the Town	863	1,737	1,605	3,078	2,983
Total	<u>\$ 863</u>	<u>\$ 1,737</u>	<u>\$ 1,605</u>	<u>\$ 3,078</u>	<u>\$ 2,983</u>
Covered payroll	\$ 224,691	\$ 332,814	\$ 207,446	\$ 195,813	\$ 196,534
Proportionate share of the net OPEB liability as a percentage of its covered payroll	0.00%	0.00%	0.00%	0.00%	0.00%
Plan fiduciary net position as a percentage of the total OPEB liability	62.90%	55.40%	49.51%	49.22%	48.04%

\* The amounts presented for each fiscal year were determined as of June 30 and are for those years for which information is available.

TOWN OF CHEBEAGUE ISLAND, MAINE

SCHEDULE OF CHANGES IN NET OPEB LIABILITY AND RELATED RATIOS  
MMEHT PLAN  
LAST 10 FISCAL YEARS\*

	2022	2021	2020	2019	2018
<u>Total OPEB liability</u>					
Service cost (BOY)	\$ 6,964	\$ 6,186	\$ 4,360	\$ 4,692	\$ 4,088
Interest (includes interest on service cost)	1,239	1,314	1,053	769	778
Changes of benefit terms	-	-	(884)	-	-
Differences between expected and actual experience	(12,905)	-	9,578	-	(3,166)
Changes of assumptions	(6,970)	2,844	6,715	(1,668)	(431)
Benefit payments, including refunds of member contributions	(672)	(646)	(126)	(121)	(68)
Net change in total OPEB liability	\$ (12,344)	\$ 9,698	\$ 20,696	\$ 3,672	\$ 1,201
Total OPEB liability - beginning	\$ 51,791	\$ 42,093	\$ 21,397	\$ 17,725	\$ 16,524
Total OPEB liability - ending	\$ 39,447	\$ 51,791	\$ 42,093	\$ 21,397	\$ 17,725
<u>Plan fiduciary net position</u>					
Contributions - employer	646	646	126	121	68
Contributions - member	-	-	-	-	-
Net investment income	-	-	-	-	-
Benefit payments, including refunds of member contributions	(646)	(646)	(126)	(121)	(68)
Administrative expense	-	-	-	-	-
Net change in fiduciary net position	-	-	-	-	-
Plan fiduciary net position - beginning	\$ -	\$ -	\$ -	\$ -	\$ -
Plan fiduciary net position - ending	\$ -	\$ -	\$ -	\$ -	\$ -
Net OPEB liability - ending	\$ 39,447	\$ 51,791	\$ 42,093	\$ 21,397	\$ 17,725
Plan fiduciary net position as a percentage of the total OPEB liability	-	-	-	-	-
Covered employee payroll	\$ 233,289	\$ 281,812	\$ 281,812	\$ 247,671	\$ 247,671
Net OPEB liability as a percentage of covered employee payroll	16.91%	18.38%	14.94%	8.64%	7.16%

\* The amounts presented for each fiscal year are for those years for which information is available.

See accompanying independent auditor's report and notes to financial statements.

TOWN OF CHEBEAGUE ISLAND, MAINE

SCHEDULE OF CHANGES IN NET OPEB LIABILITY AND RELATED RATIOS  
MEABT PLAN  
LAST 10 FISCAL YEARS\*

	2022	2021	2020	2019	2018
<b>Total OPEB liability</b>					
Service cost (BOY)	\$ -	\$ 2,247	\$ 1,063	\$ 880	\$ 956
Interest (includes interest on service cost)	-	1,569	1,819	1,717	1,628
Changes of benefit terms	-	-	(14,670)	-	-
Differences between expected and actual experience	-	-	6,885	-	-
Changes of assumptions	-	790	22,722	4,833	(3,631)
Benefit payments, including refunds of member contributions	-	-	-	-	-
Net change in total OPEB liability	\$ -	\$ 4,606	\$ 17,819	\$ 7,430	\$ (1,047)
Total OPEB liability - beginning	\$ 73,338	\$ 68,732	\$ 50,913	\$ 43,483	\$ 44,530
Total OPEB liability - ending	\$ 73,338	\$ 73,338	\$ 68,732	\$ 50,913	\$ 43,483
<b>Plan fiduciary net position</b>					
Contributions - employer	-	-	-	-	-
Contributions - member	-	-	-	-	-
Net investment income	-	-	-	-	-
Benefit payments, including refunds of member contributions	-	-	-	-	-
Administrative expense	-	-	-	-	-
Net change in fiduciary net position	-	-	-	-	-
Plan fiduciary net position - beginning	\$ -	\$ -	\$ -	\$ -	\$ -
Plan fiduciary net position - ending	\$ -	\$ -	\$ -	\$ -	\$ -
Net OPEB liability - ending	\$ 73,338	\$ 73,338	\$ 68,732	\$ 50,913	\$ 43,483
Plan fiduciary net position as a percentage of the total OPEB liability	-	-	-	-	-
Covered employee payroll	\$ 524,491	\$ 524,491	\$ 511,698	\$ 656,774	\$ 639,196
Net OPEB liability as a percentage of covered employee payroll	14.0%	14.0%	13.4%	7.8%	6.8%

\* The amounts presented for each fiscal year are for those years for which information is available.

See accompanying independent auditor's report and notes to financial statements.

TOWN OF CHEBEAGUE ISLAND, MAINE

NOTES TO REQUIRED SUPPLEMENTARY INFORMATION  
FOR THE YEAR ENDED JUNE 30, 2022

**Changes of Assumptions**

MMEHT:

The discount rate was updated to reflect the December 30, 2021 Bond Buyer 20-Bond GO Index. The ultimate trend assumption was reduced to reflect the reduction in the Bond Buyer 20-Bond GO Index.

The following demographic assumptions were updated based on the June 30, 2021 experience study:

Mortality, termination, retirement and salary rates.

The enrollment participation for plans with no employer subsidy was update for ages 65-70.

There was a change in the discount rate from 2.12% to 2.06% per GASB 75 discount rate selection. In addition, medical and prescription drug trend arrays were updated.

MEABT:

There was a change in the discount rate from 2.21% to 2.16% per GASB 75 discount rate selection.

MEPERS SET Plan:

The discount rate was reduced from 6.75% to 6.50%. In addition, the salary increases for the plan, increased from 2.75% to 2.80% - 13.03% per year.

See accompanying independent auditor's report and notes to financial statements.

## SCHEDULE A

## TOWN OF CHEBEAGUE ISLAND, MAINE

BUDGETARY COMPARISON SCHEDULE - BUDGETARY BASIS  
 BUDGET AND ACTUAL - GENERAL FUND REVENUES  
 FOR THE YEAR ENDED JUNE 30, 2022

	Original Budget	Final Budget	Actual	Variance Positive (Negative)
<b>REVENUES</b>				
General tax revenues:				
Property taxes	\$ 2,978,404	\$ 2,978,404	\$ 2,935,468	\$ (42,936)
Vehicle excise taxes	87,000	87,000	125,238	38,238
Boat excise taxes	7,500	7,500	7,785	285
Intergovernmental revenues:				
State revenue sharing	27,500	34,000	43,518	9,518
Homestead exemption	32,926	32,926	25,447	(7,479)
BETE	219	219	219	-
LRAP	15,000	15,000	14,964	(36)
Other	-	-	1,292	1,292
Charges for services:				
Building/other permits	3,000	3,000	22,906	19,906
Electrical permits	800	800	1,565	765
Plumbing permits	1,500	1,500	2,990	1,490
Town clerk fees	3,000	3,000	6,586	3,586
Solid waste/recycling	20,000	20,000	29,769	9,769
Police fines	-	-	968	968
Transient tie-up fees	2,500	2,500	3,765	1,265
Stone wharf permits	5,500	5,500	6,950	1,450
Shellfish licenses	2,400	2,400	1,615	(785)
Mooring fees	3,500	3,500	9,755	6,255
Interest income	2,500	2,500	481	(2,019)
Other income:				
Interest/fees on taxes	2,500	2,500	3,577	1,077
Miscellaneous	-	-	10,076	10,076
Transfers from other funds:				
Education	70,698	70,698	70,698	-
<b>Total Revenues</b>	<b>\$ 3,266,447</b>	<b>\$ 3,272,947</b>	<b>\$ 3,325,632</b>	<b>\$ 52,685</b>

See accompanying independent auditor's report and notes to financial statements.

SCHEDULE B (CONTINUED)

TOWN OF CHEBEAGUE ISLAND, MAINE

SCHEDULE OF DEPARTMENTAL OPERATIONS - GENERAL FUND  
FOR THE YEAR ENDED JUNE 30, 2022

	Original Budget	Budget Adjustments	Final Budget	Actual	Variance Positive (Negative)
<b>Education</b>	1,141,141	(1,141,141)	-	-	-
<b>County tax</b>	162,283	-	162,283	162,283	-
<b>Debt service</b>					
Principal	241,969	-	241,969	241,969	-
Interest	99,011	-	99,011	92,553	6,458
	340,980	-	340,980	334,522	6,458
<b>Overlay</b>	37,216	-	37,216	-	37,216
<b>Other</b>					
Mainland	22,094	-	22,094	22,094	-
Cumberland tax	16,000	-	16,000	45,895	(29,895)
Contingency	48,045	-	48,045	14,379	33,666
	86,139	-	86,139	82,368	3,771
<b>Transfers to other funds</b>					
Capital projects funds	343,290	-	343,290	343,290	-
Education fund	-	1,141,141	1,141,141	1,141,141	-
	343,290	1,141,141	1,484,431	1,484,431	-
<b>Total Departmental Operations</b>	<b>\$ 3,410,447</b>	<b>\$ -</b>	<b>\$ 3,410,447</b>	<b>\$ 3,253,235</b>	<b>\$ 157,212</b>

See accompanying independent auditor's report and notes to financial statements.

## SCHEDULE D

## TOWN OF CHEBEAGUE ISLAND, MAINE

COMBINING SCHEDULE OF REVENUES, EXPENDITURES AND CHANGES IN FUND  
BALANCES - NONMAJOR GOVERNMENTAL FUNDS  
FOR THE YEAR ENDED JUNE 30, 2022

	Special Revenue Funds	Capital Projects Funds	Permanent Funds	Total Nonmajor Governmental Funds
REVENUES				
Intergovernmental revenues	\$ 52,426	\$ -	\$ -	\$ 52,426
Interest income	-	1,154	85	1,239
Other income	-	-	8,950	8,950
TOTAL REVENUES	<u>52,426</u>	<u>1,154</u>	<u>9,035</u>	<u>62,615</u>
EXPENDITURES				
Capital outlay	-	416,502	-	416,502
Other	21,093	35,624	-	56,717
TOTAL EXPENDITURES	<u>21,093</u>	<u>452,126</u>	<u>-</u>	<u>473,219</u>
EXCESS OF REVENUES OVER (UNDER) EXPENDITURES	<u>31,333</u>	<u>(450,972)</u>	<u>9,035</u>	<u>(410,604)</u>
OTHER FINANCING SOURCES (USES)				
Bond proceeds	-	124,000	-	124,000
Transfers in	-	345,790	-	345,790
Transfers (out)	-	-	(500)	(500)
TOTAL OTHER FINANCING SOURCES (USES)	<u>-</u>	<u>469,790</u>	<u>(500)</u>	<u>469,290</u>
NET CHANGE IN FUND BALANCES	31,333	18,818	8,535	58,686
FUND BALANCES, JULY 1	-	1,024,970	93,215	1,118,185
FUND BALANCES, JUNE 30	<u>\$ 31,333</u>	<u>\$ 1,043,788</u>	<u>\$ 101,750</u>	<u>\$ 1,176,871</u>

See accompanying independent auditor's report and notes to financial statements.

TOWN OF CHEBEAGUE ISLAND, MAINE

COMBINING BALANCE SHEET - NONMAJOR SPECIAL REVENUE FUNDS  
 JUNE 30, 2022

	ARPA	REAP Grant	Total
<b>ASSETS</b>			
Due from other funds	\$ 36,586	-	\$ 36,586
<b>TOTAL ASSETS</b>	<b>\$ 36,586</b>	<b>\$ -</b>	<b>\$ 36,586</b>
<b>LIABILITIES</b>			
Due to other funds	\$ -	\$ 5,253	\$ 5,253
<b>TOTAL LIABILITIES</b>	<b>-</b>	<b>5,253</b>	<b>5,253</b>
<b>FUND BALANCES (DEFICITS)</b>			
Nonspendable	-	-	-
Restricted	36,586	-	36,586
Committed	-	-	-
Assigned	-	-	-
Unassigned	-	(5,253)	(5,253)
<b>TOTAL FUND BALANCES (DEFICITS)</b>	<b>36,586</b>	<b>(5,253)</b>	<b>31,333</b>
<b>TOTAL LIABILITIES AND FUND BALANCES (DEFICITS)</b>	<b>\$ 36,586</b>	<b>\$ -</b>	<b>\$ 36,586</b>

See accompanying independent auditor's report and notes to financial statements.

### Capital Projects Funds

Capital projects funds are established to account for financial resources to be used for the acquisition or construction of major capital facilities, other than those financed by proprietary or trust fund.

DRAFT

SCHEDULE G (CONTINUED)

TOWN OF CHEBEAGUE ISLAND, MAINE

COMBINING BALANCE SHEET - NONMAJOR CAPITAL PROJECTS FUNDS  
JUNE 30, 2022

	Facilities	Revaluation	Public Services Equipment	Boat Ramp	Coastal Access Fund	Solar Array	Harbor Master Vessel	Cemetery Capital Reserve	Fire Pond
ASSETS									
Cash and cash equivalents	\$ 15,682	\$ 54,997	\$ 20,416	\$ 10,352	\$ 10,836	\$ 45,146	\$ 6,509	\$ 6,742	\$ 4,823
TOTAL ASSETS	\$ 15,682	\$ 54,997	\$ 20,416	\$ 10,352	\$ 10,836	\$ 45,146	\$ 6,509	\$ 6,742	\$ 4,823
LIABILITIES									
Due to other funds	\$ -	\$ -	\$ 28,472	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
TOTAL LIABILITIES	\$ -	\$ -	\$ 28,472	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
FUND BALANCES (DEFICITS)									
Nonspendable	-	-	-	-	-	-	-	-	-
Restricted	-	-	-	-	-	-	-	-	-
Committed	15,682	54,997	-	10,352	10,836	45,146	6,509	6,742	4,823
Assigned	-	-	-	-	-	-	-	-	-
Unassigned	-	-	(8,056)	-	-	-	-	-	-
TOTAL FUND BALANCES (DEFICITS)	\$ 15,682	\$ 54,997	\$ (8,056)	\$ 10,352	\$ 10,836	\$ 45,146	\$ 6,509	\$ 6,742	\$ 4,823
TOTAL LIABILITIES AND FUND BALANCES (DEFICITS)	\$ 15,682	\$ 54,997	\$ 20,416	\$ 10,352	\$ 10,836	\$ 45,146	\$ 6,509	\$ 6,742	\$ 4,823

SCHEDULE F

TOWN OF CHEBEAGUE ISLAND, MAINE

COMBINING SCHEDULE OF REVENUES, EXPENDITURES AND CHANGES IN FUND BALANCES  
NONMAJOR CAPITAL PROJECTS FUNDS  
FOR THE YEAR ENDED JUNE 30, 2022

	Paving	Rescue Vehicles and Equipment	Dredging	Fire Truck	Easements and Drainage	Town Office	Floats and Ramps	Town Match for Grants	Cousin's Island Parking/CTC Escrow	Indian Point Retaining Wall
REVENUES										
Interest income	\$ 173	\$ -	\$ 119	\$ 46	\$ 70	\$ 44	\$ 32	\$ 29	\$ 22	\$ 52
TOTAL REVENUES	<u>173</u>	<u>-</u>	<u>119</u>	<u>46</u>	<u>70</u>	<u>44</u>	<u>32</u>	<u>29</u>	<u>22</u>	<u>52</u>
EXPENDITURES										
Capital outlay	49,762	-	232,925	-	10,000	-	-	-	-	-
Other	-	-	-	-	923	1,044	5,000	-	-	-
TOTAL EXPENDITURES	<u>49,762</u>	<u>-</u>	<u>232,925</u>	<u>-</u>	<u>10,923</u>	<u>1,044</u>	<u>5,000</u>	<u>-</u>	<u>-</u>	<u>-</u>
EXCESS OF REVENUES OVER (UNDER) EXPENDITURES	<u>(49,589)</u>	<u>-</u>	<u>(232,806)</u>	<u>46</u>	<u>(10,853)</u>	<u>(1,000)</u>	<u>(4,968)</u>	<u>29</u>	<u>22</u>	<u>52</u>
OTHER FINANCING SOURCES (USES)										
Bond proceeds										
Transfers in	125,000	-	-	34,090	20,000	10,000	-	-	2,000	65,000
Transfers (out)	-	-	-	-	-	-	-	-	-	-
TOTAL OTHER FINANCING SOURCES (USES)	<u>125,000</u>	<u>-</u>	<u>-</u>	<u>34,090</u>	<u>20,000</u>	<u>10,000</u>	<u>-</u>	<u>-</u>	<u>2,000</u>	<u>65,000</u>
NET CHANGE IN FUND BALANCES (DEFICITS)	<u>75,411</u>	<u>-</u>	<u>(232,806)</u>	<u>34,136</u>	<u>9,147</u>	<u>9,000</u>	<u>(4,968)</u>	<u>29</u>	<u>2,022</u>	<u>65,052</u>
FUND BALANCES (DEFICITS) - JULY 1	<u>101,102</u>	<u>97</u>	<u>251,514</u>	<u>20,633</u>	<u>52,702</u>	<u>35,480</u>	<u>32,605</u>	<u>27,746</u>	<u>19,868</u>	<u>5,310</u>
FUND BALANCES (DEFICITS) - JUNE 30	<u>\$ 176,513</u>	<u>\$ 97</u>	<u>\$ 18,708</u>	<u>\$ 54,769</u>	<u>\$ 61,849</u>	<u>\$ 44,480</u>	<u>\$ 27,637</u>	<u>\$ 27,775</u>	<u>\$ 21,890</u>	<u>\$ 70,362</u>

SCHEDULE F (CONTINUED)

TOWN OF CHEBEAGUE ISLAND, MAINE

COMBINING SCHEDULE OF REVENUES, EXPENDITURES AND CHANGES IN FUND BALANCES  
NONMAJOR CAPITAL PROJECTS FUNDS  
FOR THE YEAR ENDED JUNE 30, 2022

	Vehicles	Recycling Compactor	Stone Wharf Parking	Broadband Reserve	School Special Ed Reserve	School Tuition Reserve	School Playground	School Capital Improvement Fund	School Capital Transportation Reserve	Total
REVENUES										
Interest income	3	5	3	39	148	87	7	84	26	\$ 1,154
TOTAL REVENUES	3	5	3	39	148	87	7	84	26	1,154
EXPENDITURES										
Capital outlay	-	-	-	-	-	-	-	-	-	416,502
Other	-	-	-	-	-	-	-	-	-	35,624
TOTAL EXPENDITURES	-	-	-	-	-	-	-	-	-	452,126
EXCESS OF REVENUES OVER (UNDER) EXPENDITURES	3	5	3	39	148	87	7	84	26	(450,972)
OTHER FINANCING SOURCES (USES)										
Bond proceeds	-	-	-	-	-	-	-	-	-	124,000
Transfers in	-	-	-	40,000	-	-	-	-	-	345,790
Transfers (out)	-	-	-	-	-	-	-	-	-	-
TOTAL OTHER FINANCING SOURCES (USES)	-	-	-	40,000	-	-	-	-	-	469,790
NET CHANGE IN FUND BALANCES (DEFICITS)	3	5	3	40,039	148	87	7	84	26	18,818
FUND BALANCES (DEFICITS) - JULY 1	3,283	-	2,811	10,019	141,210	82,620	7,232	80,096	25,004	1,024,970
FUND BALANCES (DEFICITS) - JUNE 30	\$ 3,286	\$ 5	\$ 2,814	\$ 50,058	\$ 141,358	\$ 82,707	\$ 7,239	\$ 80,180	\$ 25,030	\$ 1,043,788

See accompanying independent auditor's report and notes to financial statements.

TOWN OF CHEBEAGUE ISLAND, MAINE

COMBINING BALANCE SHEET - NONMAJOR PERMANENT FUNDS  
JUNE 30, 2022

	Cemetery Perpetual Care	Total
<b>ASSETS</b>		
Cash and cash equivalents	\$ 93,312	\$ 93,312
Due from other funds	8,438	8,438
<b>TOTAL ASSETS</b>	<b>\$ 101,750</b>	<b>\$ 101,750</b>
<b>LIABILITIES</b>		
Accounts payable	\$ -	\$ -
<b>TOTAL LIABILITIES</b>	<b>-</b>	<b>-</b>
<b>FUND BALANCES</b>		
Nonspendable	-	-
Restricted	101,750	101,750
Committed	-	-
Assigned	-	-
Unassigned	-	-
<b>TOTAL FUND BALANCES</b>	<b>101,750</b>	<b>101,750</b>
<b>TOTAL LIABILITIES AND FUND BALANCES</b>	<b>\$ 101,750</b>	<b>\$ 101,750</b>

See accompanying independent auditor's report and notes to financial statements.



Proven Expertise & Integrity

INDEPENDENT AUDITOR'S REPORT ON INTERNAL CONTROL OVER  
FINANCIAL REPORTING AND ON COMPLIANCE AND OTHER MATTERS  
BASED ON AN AUDIT OF FINANCIAL STATEMENTS PERFORMED IN  
ACCORDANCE WITH GOVERNMENT AUDITING STANDARDS

Selectboard  
Town of Chebeague Island  
Chebeague Island, Maine

We have audited, in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States, the financial statements of the governmental activities, business-type activities, each major fund and the aggregate remaining fund information of the Town of Chebeague Island, Maine as of and for the year ended June 30, 2022 and the related notes to the financial statements, which collectively comprise the Town of Chebeague Island, Maine's basic financial statements and have issued our report thereon dated September 14, 2023.

Internal Control Over Financial Reporting

In planning and performing our audit of the financial statements, we considered the Town of Chebeague Island, Maine's internal control over financial reporting (internal control) to determine the audit procedures that are appropriate in the circumstances for the purpose of expressing our opinions on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Town of Chebeague Island, Maine's internal control. Accordingly, we do not express an opinion on the effectiveness of the Town of Chebeague Island, Maine's internal control.

*A deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent or detect and correct, misstatements on a timely basis. A *material weakness* is a deficiency or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented or detected and corrected on a timely basis. A *significant deficiency* is a deficiency or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

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## State Compliance

State compliance includes financial information and reports that are presented for purposes of additional analysis as required by Title 20-A MRSA §6051 of the Maine Revised Statutes as amended. Such financial information and reports include:

- Schedule of Expenditures of Federal Awards
- Notes to Schedule of Expenditures of Federal Awards
- Independent Auditor's Report on State Requirements
- Reconciliation of Audit Adjustments to Annual Financial Data Submitted to the Maine Education Financial System

TOWN OF CHEBEAGUE ISLAND, MAINE

NOTES TO SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS  
FOR THE YEAR ENDED JUNE 30, 2022

1. Basis of Presentation

The accompanying schedule of expenditures of federal awards (the Schedule) includes the federal award activity of the Town of Chebeague Island, Maine under programs of the federal government for the year ended June 30, 2022. The information in this Schedule is presented in accordance with the requirements of Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles and Audit Requirements for Federal Awards* (Uniform Guidance). Because the Schedule presents only a selected portion of the operations of the Town of Chebeague Island, Maine, it is not intended to and does not present the financial position, changes in net position or cash flows of the Town of Chebeague Island, Maine.

2. Summary of Significant Accounting Policies

- a. Expenditures reported on the Schedule are reported on the accrual basis of accounting. Such expenditures are recognized following the cost principles contained in the Uniform Guidance and/or OMB Circular A-87, *Cost Principles for State, Local and Indian Tribal Governments*, wherein certain types of expenditures are not allowable or are limited as to reimbursement.
- a. The Town of Chebeague Island, Maine has not elected to use the 10 percent *de minimis* indirect cost rate as allowed under the Uniform Guidance.

3. Uniform Guidance Requirements

Although this schedule has been prepared in accordance with the requirements of the Uniform Guidance, the Town is not required to have a federal 2 CFR Part 200 Uniform Guidance Audit for the year ended June 30, 2022.

CHEBEAGUE ISLAND SCHOOL DEPARTMENT

RECONCILIATION OF AUDIT ADJUSTMENTS TO ANNUAL FINANCIAL DATA  
 SUBMITTED TO THE MAINE EDUCATION FINANCIAL SYSTEM  
 FOR THE YEAR ENDED JUNE 30, 2022

	General Fund (1000)	Special Revenue Funds (2000), (6000) & (9000)	Total
June 30, 2022 Balance per MEFS	\$ 271,233	\$ -	\$ 271,233
<b>Other adjustments:</b>			
Fund Balance	(10)	-	(10)
Funds Not Reported on MEFS: REAP	-	(5,253)	(5,253)
Audited GAAP Basis Fund Balance June 30, 2022	<u>\$ 271,223</u>	<u>\$ (5,253)</u>	<u>\$ 265,970</u>



## Town of Chebeague Island

### MEMO

**To: Selectboard Chair, Jen Belesca**

**From: Viktoria Wood, Treasurer**

**Date: September 15, 2023**

**RE: Treasurer's Report for August 2023**

#### Bank Account Reconciliations:

The banking is reconciled through July 30, 2023, with a balance in the Machias Savings Bank checking account of \$1,670.053.09. Additionally, there is \$ 1,805,908.46 in the combined Reserve Funds account at Machias Savings Bank as of August 2023. The town appropriations into reserve accounts were transferred from the checking in July. Both are attached.

Expense and Revenue reports are attached for August 2023. I have 2 calls out to TRIO to resolve an ongoing problem, until that is done, I am unable to transfer the current budget in the proper location which is why under the budget you will see zero for each line. Under current month and year to date you will see this fiscal year expenses. Excise Tax, Mooring Fees and Transfer station fees are among the highest ones for the month. No unusual or unexpected expenses for the month. September will be a high month with all of the debt payments being made.

# Exp / Rev Summary Report

ALL Departments  
August

Account	Budget	Current Month	Year To Date	Balance	Percent
<b>1300 Admn/Select</b>					
<b>REVENUES</b>					
302 AGENT FEE	0.00	612.00	1,441.00	-1,441.00	0.00
303 EXCISE TAX	0.00	11,333.48	25,306.11	-25,306.11	0.00
304 BOAT EXCISE	0.00	264.20	1,768.30	-1,768.30	0.00
305 INT & PEN	0.00	181.56	314.32	-314.32	0.00
311 HUNT&FISH	0.00	1.00	6.00	-6.00	0.00
312 MARRIAGE LIC	0.00	36.00	36.00	-36.00	0.00
315 CLERK LIC	0.00	6.00	8.00	-8.00	0.00
316 SHELLFSH LIC	0.00	155.00	595.00	-595.00	0.00
326 TAX COMMIT	0.00	3,264,893.67	3,264,893.67	-3,264,893.67	0.00
327 HOMEST REIMB	0.00	26,006.00	32,694.00	-32,694.00	0.00
328 VETERAN EXEM	0.00	50.00	50.00	-50.00	0.00
331 REV SHARING	0.00	2,872.80	7,135.63	-7,135.63	0.00
351 POLICE FINES	0.00	89.40	578.80	-578.80	0.00
364 GROWTH PERM	0.00	0.00	100.00	-100.00	0.00
365 BD APPEALS	0.00	0.00	250.00	-250.00	0.00
366 BLDG PERMITS	0.00	1,349.40	2,210.40	-2,210.40	0.00
367 ELEC PERMITS	0.00	805.00	860.00	-860.00	0.00
368 PLUMB PRMITS	0.00	600.00	600.00	-600.00	0.00
378 EDUC-AID	0.00	0.00	0.00	0.00	0.00
390 MISC REVENUE	0.00	5.00	19.45	-19.45	0.00
401 DOG REVENUE	0.00	3.00	3.00	-3.00	0.00
403 MOORING FEES	0.00	1,740.00	4,765.00	-4,765.00	0.00
418 CI S/WASTE	0.00	2,926.50	6,055.50	-6,055.50	0.00
500 RENT MOORING	0.00	100.00	900.00	-900.00	0.00
501 ST/WHF PMT	0.00	25.00	1,308.00	-1,308.00	0.00
502 TRANS TIEFEE	0.00	964.31	1,183.31	-1,183.31	0.00
512 Copy Fee Rev	0.00	55.00	133.40	-133.40	0.00
Revenue Total	0.00	3,315,074.32	3,353,214.89	-3,353,214.89	0.00
<b>EXPENSES</b>					
1000 Wages - F/T	0.00	13,043.23	26,207.74	-26,207.74	0.00
1010 Wages - P/T	0.00	2,035.28	4,388.04	-4,388.04	0.00
1110 Elected Off.	0.00	0.00	0.00	0.00	0.00
1300 Bank Fees	0.00	0.00	57.05	-57.05	0.00
2010 Gasoline	0.00	137.08	137.08	-137.08	0.00
2030 Telephone	0.00	307.68	690.48	-690.48	0.00
2041 Technology	0.00	7,115.80	25,295.35	-25,295.35	0.00
3010 Advertising	0.00	0.00	110.00	-110.00	0.00
3140 Member Dues	0.00	0.00	894.64	-894.64	0.00
3210 Postage	0.00	0.00	434.55	-434.55	0.00
3220 Printing	0.00	142.43	284.86	-284.86	0.00
3335 Travel	0.00	0.00	67.00	-67.00	0.00
4010 Equip Rental	0.00	61.17	122.34	-122.34	0.00
5000 Contr. Svcs	0.00	197.25	394.50	-394.50	0.00
5010 Auditing	0.00	0.00	7,700.00	-7,700.00	0.00
Expense Total	0.00	23,039.92	66,783.63	-66,783.63	0.00
<b>Net Profit / (Loss)</b>	<b>0.00</b>	<b>3,292,034.40</b>	<b>3,286,431.26</b>	<b>3,286,431.26</b>	

**1400 Assessor**

**EXPENSES**

3250 Reg of Deeds	0.00	11.00	31.00	-31.00	0.00
5000 Contr. Svcs	0.00	1,040.00	3,120.00	-3,120.00	0.00
Expense Total	0.00	1,051.00	3,151.00	-3,151.00	0.00

## Exp / Rev Summary Report

ALL Departments  
August

Account	Budget	Current Month	Year To Date	Balance	Percent
<hr/>					
<b>Net Profit / (Loss)</b>	<b>0.00</b>	<b>(1,051.00)</b>	<b>(3,151.00)</b>	<b>(3,151.00)</b>	
<hr/>					
1700 Planning					
EXPENSES					
1070 G.I.S.	0.00	0.00	550.00	-550.00	0.00
Expense Total	0.00	0.00	550.00	-550.00	0.00
<b>Net Profit / (Loss)</b>	<b>0.00</b>	<b>0.00</b>	<b>(550.00)</b>	<b>(550.00)</b>	
<hr/>					
1900 Legal Svcs					
EXPENSES					
5540 Gen. Admin.	0.00	1,100.00	1,437.50	-1,437.50	0.00
Expense Total	0.00	1,100.00	1,437.50	-1,437.50	0.00
<b>Net Profit / (Loss)</b>	<b>0.00</b>	<b>(1,100.00)</b>	<b>(1,437.50)</b>	<b>(1,437.50)</b>	
<hr/>					
2100 Law Enf Svcs					
EXPENSES					
1010 Wages - P/T	0.00	582.40	1,164.80	-1,164.80	0.00
2010 Gasoline	0.00	403.79	787.72	-787.72	0.00
3335 Travel	0.00	0.00	18.80	-18.80	0.00
5000 Contr. Svcs	0.00	39.99	44,166.53	-44,166.53	0.00
Expense Total	0.00	1,026.18	46,137.85	-46,137.85	0.00
<b>Net Profit / (Loss)</b>	<b>0.00</b>	<b>(1,026.18)</b>	<b>(46,137.85)</b>	<b>(46,137.85)</b>	
<hr/>					
2200 Fire Rescue					
EXPENSES					
1010 Wages - P/T	0.00	427.00	1,152.50	-1,152.50	0.00
2000 Electricity	0.00	0.00	30.91	-30.91	0.00
2010 Gasoline	0.00	0.00	179.75	-179.75	0.00
2030 Telephone	0.00	200.62	426.33	-426.33	0.00
3040 Equip Maint	0.00	0.00	12,174.56	-12,174.56	0.00
3200 F/R Supplies	0.00	131.95	3,046.23	-3,046.23	0.00
3300 Office Supp.	0.00	0.00	185.67	-185.67	0.00
4000 Bldg Maint	0.00	300.00	550.00	-550.00	0.00
5000 Contr. Svcs	0.00	0.00	2,950.08	-2,950.08	0.00
6110 Radio/Tele	0.00	0.00	999.68	-999.68	0.00
6230 Apparel/Gear	0.00	0.00	2,846.22	-2,846.22	0.00
Expense Total	0.00	1,059.57	24,541.93	-24,541.93	0.00
<b>Net Profit / (Loss)</b>	<b>0.00</b>	<b>(1,059.57)</b>	<b>(24,541.93)</b>	<b>(24,541.93)</b>	
<hr/>					
2400 Code Enf.					
EXPENSES					
1010 Wages - P/T	0.00	2,160.00	4,320.00	-4,320.00	0.00
Expense Total	0.00	2,160.00	4,320.00	-4,320.00	0.00
<b>Net Profit / (Loss)</b>	<b>0.00</b>	<b>(2,160.00)</b>	<b>(4,320.00)</b>	<b>(4,320.00)</b>	
<hr/>					
2500 Harbor Shell					
EXPENSES					
1010 Wages - P/T	0.00	3,045.24	6,275.06	-6,275.06	0.00
2010 Gasoline	0.00	0.00	93.44	-93.44	0.00

### Exp / Rev Summary Report

ALL Departments  
August

Account	Budget	Current Month	Year To Date	Balance	Percent
2500 Harbor Shell CONT'D					
2030 Telephone	0.00	25.00	75.00	-75.00	0.00
Expense Total	0.00	3,070.24	6,443.50	-6,443.50	0.00
<b>Net Profit / (Loss)</b>	<b>0.00</b>	<b>(3,070.24)</b>	<b>(6,443.50)</b>	<b>(6,443.50)</b>	

2600 Animal Cont.

EXPENSES

1010 Wages - P/T	0.00	0.00	800.00	-800.00	0.00
2030 Telephone	0.00	25.00	75.00	-75.00	0.00
3290 Shelter	0.00	141.57	283.14	-283.14	0.00
Expense Total	0.00	166.57	1,158.14	-1,158.14	0.00
<b>Net Profit / (Loss)</b>	<b>0.00</b>	<b>(166.57)</b>	<b>(1,158.14)</b>	<b>(1,158.14)</b>	

3100 Public Svcs

EXPENSES

1000 Wages - F/T	0.00	7,390.14	14,804.54	-14,804.54	0.00
1020 Overtime	0.00	284.64	284.64	-284.64	0.00
2000 Electricity	0.00	0.00	30.91	-30.91	0.00
2010 Gasoline	0.00	355.35	603.87	-603.87	0.00
2030 Telephone	0.00	111.02	272.06	-272.06	0.00
2080 Diesel	0.00	0.00	-493.95	493.95	0.00
3040 Equip Maint	0.00	0.00	637.07	-637.07	0.00
3300 Office Supp.	0.00	52.60	105.20	-105.20	0.00
3335 Travel	0.00	0.00	188.00	-188.00	0.00
5000 Contr. Svcs	0.00	0.00	63.00	-63.00	0.00
5020 Barging	0.00	0.00	105.00	-105.00	0.00
Expense Total	0.00	8,193.75	16,600.34	-16,600.34	0.00
<b>Net Profit / (Loss)</b>	<b>0.00</b>	<b>(8,193.75)</b>	<b>(16,600.34)</b>	<b>(16,600.34)</b>	

3200 Solid Waste

EXPENSES

1010 Wages - P/T	0.00	2,607.68	5,510.40	-5,510.40	0.00
2000 Electricity	0.00	0.00	30.91	-30.91	0.00
2030 Telephone	0.00	61.02	122.06	-122.06	0.00
3040 Equip Maint	0.00	0.00	142.21	-142.21	0.00
4655 Chipping Bru	0.00	1,380.00	2,760.00	-2,760.00	0.00
5020 Barging	0.00	2,770.00	11,605.00	-11,605.00	0.00
5110 Hauling	0.00	1,776.40	10,679.64	-10,679.64	0.00
5120 Landfill Mon	0.00	0.00	356.00	-356.00	0.00
5240 Training	0.00	0.00	100.00	-100.00	0.00
Expense Total	0.00	8,595.10	31,306.22	-31,306.22	0.00
<b>Net Profit / (Loss)</b>	<b>0.00</b>	<b>(8,595.10)</b>	<b>(31,306.22)</b>	<b>(31,306.22)</b>	

4600 Contribution

EXPENSES

3164 VNA	0.00	1,000.00	1,000.00	-1,000.00	0.00
Expense Total	0.00	1,000.00	1,000.00	-1,000.00	0.00
<b>Net Profit / (Loss)</b>	<b>0.00</b>	<b>(1,000.00)</b>	<b>(1,000.00)</b>	<b>(1,000.00)</b>	

5910 Health Svcs

### Exp / Rev Summary Report

ALL Departments  
August

Account	Budget	Current Month	Year To Date	Balance	Percent
<b>5910 Health Svcs CONT'D</b>					
EXPENSES					
1010 Wages - P/T	0.00	0.00	500.00	-500.00	0.00
Expense Total	0.00	0.00	500.00	-500.00	0.00
<b>Net Profit / (Loss)</b>	<b>0.00</b>	<b>0.00</b>	<b>(500.00)</b>	<b>(500.00)</b>	
<b>6200 Cemetery</b>					
EXPENSES					
1010 Wages - P/T	0.00	903.24	2,059.20	-2,059.20	0.00
2010 Gasoline	0.00	47.33	106.85	-106.85	0.00
3040 Equip Maint	0.00	0.00	11.99	-11.99	0.00
3163 Cemetery Gen	0.00	48.35	113.33	-113.33	0.00
5240 Training	0.00	0.00	200.00	-200.00	0.00
Expense Total	0.00	998.92	2,491.37	-2,491.37	0.00
<b>Net Profit / (Loss)</b>	<b>0.00</b>	<b>(998.92)</b>	<b>(2,491.37)</b>	<b>(2,491.37)</b>	
<b>6900 Debt Service</b>					
EXPENSES					
6511 MMBSchInt	0.00	0.00	0.00	0.00	0.00
6512 MMBSchPrin	0.00	0.00	0.00	0.00	0.00
6516 PlowTrkInter	0.00	0.00	0.00	0.00	0.00
6517 PlowTrkPrinc	0.00	0.00	0.00	0.00	0.00
6520 MMBrdbdInt	0.00	0.00	-5,000.00	5,000.00	0.00
6521 MMBrdbdPrinc	0.00	0.00	0.00	0.00	0.00
6550 MMBDrdgeInt	0.00	0.00	0.00	0.00	0.00
6551 MMBDrdgePrin	0.00	0.00	0.00	0.00	0.00
Expense Total	0.00	0.00	-5,000.00	5,000.00	0.00
<b>Net Profit / (Loss)</b>	<b>0.00</b>	<b>0.00</b>	<b>5,000.00</b>	<b>5,000.00</b>	
<b>7500 Benef/Insur.</b>					
EXPENSES					
1210 Health/Life	0.00	-1,874.39	25,695.91	-25,695.91	0.00
1220 FICA / MED	0.00	2,331.96	4,756.45	-4,756.45	0.00
1230 ICMA-Retire	0.00	306.20	1,238.87	-1,238.87	0.00
1270 Unemployment	0.00	0.00	622.50	-622.50	0.00
1280 Workers Comp	0.00	-2,673.00	-593.55	593.55	0.00
3060 Liabil. Ins	0.00	0.00	17,402.00	-17,402.00	0.00
Expense Total	0.00	-1,909.23	49,122.18	-49,122.18	0.00
<b>Net Profit / (Loss)</b>	<b>0.00</b>	<b>1,909.23</b>	<b>(49,122.18)</b>	<b>(49,122.18)</b>	
<b>8000 School</b>					
REVENUES					
800 Ed Lunch Fee	0.00	395.21	395.21	-395.21	0.00
807 Misc Sch Rev	0.00	0.00	391.00	-391.00	0.00
Revenue Total	0.00	395.21	786.21	-786.21	0.00
EXPENSES					
8101 Sup. Sal	0.00	2,570.88	5,141.76	-5,141.76	0.00
8102 Sec. Sal	0.00	432.25	768.95	-768.95	0.00
8103 Health Ins	0.00	913.38	1,826.76	-1,826.76	0.00

## Exp / Rev Summary Report

ALL Departments  
August

Account	Budget	Current Month	Year To Date	Balance	Percent
8000 School CONT'D					
8104 FICA/Med	0.00	177.29	347.28	-347.28	0.00
8107 Conf/Train	0.00	245.00	245.00	-245.00	0.00
8110 Comm/Phone	0.00	224.48	451.74	-451.74	0.00
8111 Postage	0.00	2.67	2.67	-2.67	0.00
8112 Advertising	0.00	353.00	353.00	-353.00	0.00
8113 Printing	0.00	489.20	489.20	-489.20	0.00
8114 Copier Sup	0.00	0.00	9.54	-9.54	0.00
8121 Dues&Fees	0.00	249.00	249.00	-249.00	0.00
8201 Admin Sal	0.00	2,570.88	5,141.76	-5,141.76	0.00
8202 Secr. Sal	0.00	432.25	768.95	-768.95	0.00
8203 Health Ins	0.00	913.38	1,826.76	-1,826.76	0.00
8204 FICA/Med	0.00	177.29	347.28	-347.28	0.00
8213 Dues & Fees	0.00	0.00	325.00	-325.00	0.00
8300 Pre-K Prog.	0.00	0.00	0.00	0.00	0.00
8301 K-2 Tch Sal	0.00	3,266.26	6,532.52	-6,532.52	0.00
8302 3-5 Tch Sal	0.00	4,255.24	8,510.48	-8,510.48	0.00
8303 Ed-TechSal	0.00	0.00	0.00	0.00	0.00
8305 Healt Ins	0.00	2,740.14	5,480.28	-5,480.28	0.00
8306 FICA/Med	0.00	421.96	843.82	-843.82	0.00
8312 Books & Per	0.00	87.80	87.80	-87.80	0.00
8402 OtherProServ	0.00	-200.00	-200.00	200.00	0.00
8406 Software	0.00	2.99	2.99	-2.99	0.00
8502 FICA/Med	0.00	83.98	180.79	-180.79	0.00
8503 Ed Tech	0.00	2,018.56	4,037.12	-4,037.12	0.00
8505 Test Score	0.00	0.00	867.68	-867.68	0.00
8506 OtherProServ	0.00	720.00	1,605.00	-1,605.00	0.00
8507 ExtYr Prog	0.00	0.00	1,080.00	-1,080.00	0.00
8509 TestSupplies	0.00	0.00	1,502.00	-1,502.00	0.00
8515 Healt Ins	0.00	867.68	867.68	-867.68	0.00
8601 Reg Sal	0.00	0.00	2,539.58	-2,539.58	0.00
8602 Health Ins	0.00	456.69	913.38	-913.38	0.00
8603 FICA/Med	0.00	154.44	311.89	-311.89	0.00
8607 OthrContract	0.00	243.00	483.00	-483.00	0.00
8608 Repair&Maint	0.00	0.00	5,308.41	-5,308.41	0.00
8613 Electricity	0.00	31.11	31.11	-31.11	0.00
8617 Cont Serv	0.00	300.00	450.00	-450.00	0.00
8701 Salaries	0.00	176.99	176.99	-176.99	0.00
8703 Health Ins	0.00	913.38	1,826.76	-1,826.76	0.00
8704 FICA/Med	0.00	13.52	13.52	-13.52	0.00
8707 PurProf.Serv	0.00	345.00	345.00	-345.00	0.00
8708 Repairs	0.00	6,387.64	6,109.87	-6,109.87	0.00
8711 Fuel	0.00	0.00	0.00	0.00	0.00
8801 Reg Sal	0.00	0.00	0.00	0.00	0.00
8802 Health Ins	0.00	456.69	913.38	-913.38	0.00
8803 FICA/Med	0.00	0.00	0.00	0.00	0.00
8805 OthrContServ	0.00	700.00	700.00	-700.00	0.00
8806 Supplies	0.00	0.00	0.00	0.00	0.00
Expense Total	0.00	34,194.02	69,815.70	-69,815.70	0.00
<b>Net Profit / (Loss)</b>	<b>0.00</b>	<b>(33,798.81)</b>	<b>(69,029.49)</b>	<b>(69,029.49)</b>	

8100 Street Light

### EXPENSES

### Exp / Rev Summary Report

ALL Departments  
August

Account	Budget	Current Month	Year To Date	Balance	Percent
8100 Street Light CONT'D					
2000 Electricity	0.00	692.55	1,479.91	-1,479.91	0.00
Expense Total	0.00	692.55	1,479.91	-1,479.91	0.00
<b>Net Profit / (Loss)</b>	<b>0.00</b>	<b>(692.55)</b>	<b>(1,479.91)</b>	<b>(1,479.91)</b>	

Town of Chebeague Island  
 For Period Ending: July 31, 2023  
 Date Prepared: August 1, 2023



Project/Fund Name	Balance	Deposits	Withdrawals	Total	Interest	Ending Balance
					1.75%	
					<u>\$2,245.02</u>	
Dredging	\$ 49,270.63	\$ 80,000.00		\$ 129,270.63	\$ 161.14	\$ 129,431.77
Stone Wharf	\$ 259,971.81	\$ 100,000.00		\$ 359,971.81	\$ 448.72	\$ 360,420.53
Floats and Ramps	\$ 27,989.52	\$ 5,000.00		\$ 32,989.52	\$ 41.12	\$ 33,030.64
New Town Office	\$ 38,990.87	\$ 10,000.00		\$ 48,990.87	\$ 61.06	\$ 49,041.93
Barge Ramps	\$ 10,183.96	\$ 20,000.00		\$ 30,183.96	\$ 38.00	\$ 30,521.96
Fire Truck	\$ 75,706.83	\$ 70,000.00		\$ 145,706.83	\$ 181.63	\$ 145,888.46
Building Facilities	\$ 26,001.60	\$ 20,000.00		\$ 46,001.60	\$ 57.34	\$ 46,058.94
Vehicles	\$ 3,387.77	\$ 5,000.00		\$ 13,387.77	\$ 16.69	\$ 13,404.46
Grant Matching Funds	\$ 28,128.98	\$ 20,000.00		\$ 48,128.98	\$ 60.00	\$ 48,188.98
Revaluation	\$ 76,038.98			\$ 76,038.98	\$ 94.79	\$ 76,133.77
Paving	\$ 37,802.52	\$ 25,000.00	\$ 44,511.40	\$ 62,802.52	\$ 78.29	\$ 62,880.81
Public Works Equipment	\$ 26,079.05	\$ 25,000.00		\$ 6,567.65	\$ 3.19	\$ 6,570.84
Easements & Drainage	\$ 82,884.23			\$ 82,884.23	\$ 103.32	\$ 82,987.55
Rescue Vehicles & Equipment	\$ 98.10			\$ 98.10	\$ 0.12	\$ 98.22
Fire Pond	\$ 4,884.79			\$ 4,884.79	\$ 6.09	\$ 4,890.88
Harbor Master Vessel & Equip.	\$ 6,592.01	\$ 1,000.00		\$ 6,592.01	\$ 8.22	\$ 6,600.23
Recycling Compactor	\$ 1,017.19			\$ 2,017.19	\$ 2.51	\$ 2,019.70
Coastal Access Fund	\$ 6,427.66	\$ 10,000.00		\$ 16,427.66	\$ 20.48	\$ 16,448.14
School Capital Reserve	\$ 73,265.93		\$ 7,831.91	\$ 65,434.02	\$ 81.57	\$ 65,515.59
School special Education Reserve	\$ 143,159.56			\$ 143,159.56	\$ 178.46	\$ 143,338.02
School Tuition Reserve	\$ 83,760.42			\$ 83,760.42	\$ 104.41	\$ 83,864.83
School Transportation Reserve	\$ 50,527.57			\$ 50,527.57	\$ 62.09	\$ 50,590.56
Cemetery Perpetual Care	\$ 94,501.40			\$ 94,501.40	\$ 117.80	\$ 94,619.20
Cousins Island Parking Escrow Fund	\$ 24,185.46			\$ 24,185.46	\$ 30.15	\$ 24,215.61
Cemetery Capital Reserve	\$ 6,827.51			\$ 6,827.51	\$ 3.51	\$ 6,836.02
Land Acquisition & Development	\$ 12,970.36	\$ 10,000.00		\$ 22,970.36	\$ 28.63	\$ 22,998.99
School Playground	\$ 7,331.44			\$ 7,331.44	\$ 9.14	\$ 7,340.58
Indian Point Retaining Wall	\$ 61,305.84			\$ 61,305.84	\$ 76.12	\$ 61,382.26
Broadband Reserve	\$ 49,311.30			\$ 49,311.30	\$ 61.47	\$ 49,372.77
Solar Array Purchase	\$ 68,431.48	\$ 15,000.00		\$ 78,431.48	\$ 97.76	\$ 78,529.24
	\$ 1,437,324.77	\$ 416,000.00	\$ 52,343.31	\$ 1,800,981.46	\$ 2,245.02	\$ 1,803,226.48



# Cumberland County Sheriff's Office

Town of Chebeague Island

Calls for Service - Month of August 2023



Nature of Incident	Total Incidents
911 Cell Hangup	4
Accident, w/ Personal Injury	2
Agency Assistance	5
Citizen Assist	4
Community Policing	10
Disabled Vehicle	1
Theft	2
Traffic Detail	8
VIN Number Inspection	2

---

Total Incidents for This Report: **38**

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Report includes:

- All dates between `00:00:01 08/01/23` and `23:59:59 08/31/23`
  - All agencies matching `0300`
  - All natures
  - All locations matching `Chebeague Island`
  - All responsible officers
  - All dispositions
  - All clearance codes
  - All observed offenses
  - All reported offenses
  - All offense codes
  - All circumstance codes
-

# Memo

**TO:** Chebeague Select Board  
**FROM:** Broadband Committee  
**SUBJECT:** Fiber Network Central Office  
**DATE:** Sept 13, 2023

---

## **PURPOSE:**

The Broadband Committee is asking that **the Select Board formally approve the location** of the Fiber Optic Network Central Office (the 50¢ word for the facility where all the fiber optic cables come together). The Town will be applying to the Board of Adjustment and Appeals for a Special Exception, and then to the Planning Board for Site Plan Review. Since the Committee's charge is to recommend actions to the Board, it seems appropriate that the Select Board should approve the location before those approvals are sought.

## **DESCRIPTION:**

The Central Office will be a concrete slab with 3 electronics cabinets on stands and with a roof overhead similar to that over the pizza area at the school. The slab will be 8' x 16' (if a separate generator is required, the length will increase by 4' to a total of 20'). There will also be an underground vault at one end of the slab. Attached is an image of the setup at Georgetown, which is similar to ours except that they have no roof. If a generator is required, there will also be a 500-gallon LPG tank. The Georgetown facility is protected by pipe stanchions, but we would use boulders, which we think would look better.

Construction will be by Axiom and their contractors.

## **LOCATION:**

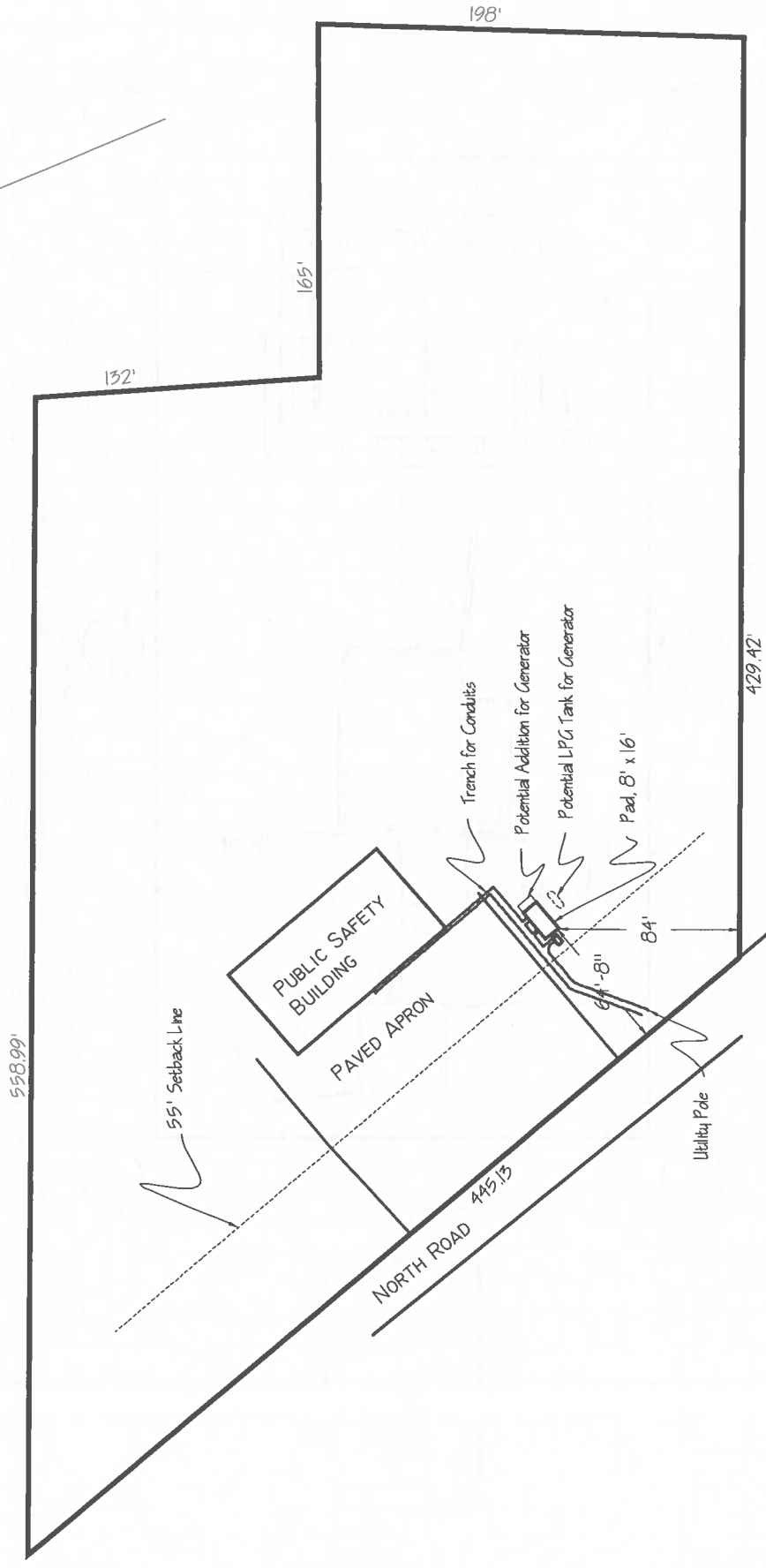
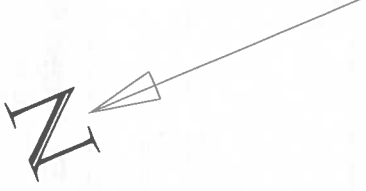
The Broadband Committee has determined that the best location for this facility is as shown on the attached siteplan. This location meets the Zoning setback requirements and aligns well with the route for the upgraded electrical service conduit (Information was provided by Bo Beaupre as to the Facilities Committee thinking on this). It is clear of the septic tank and leach field.

## **POWER DRAW:**

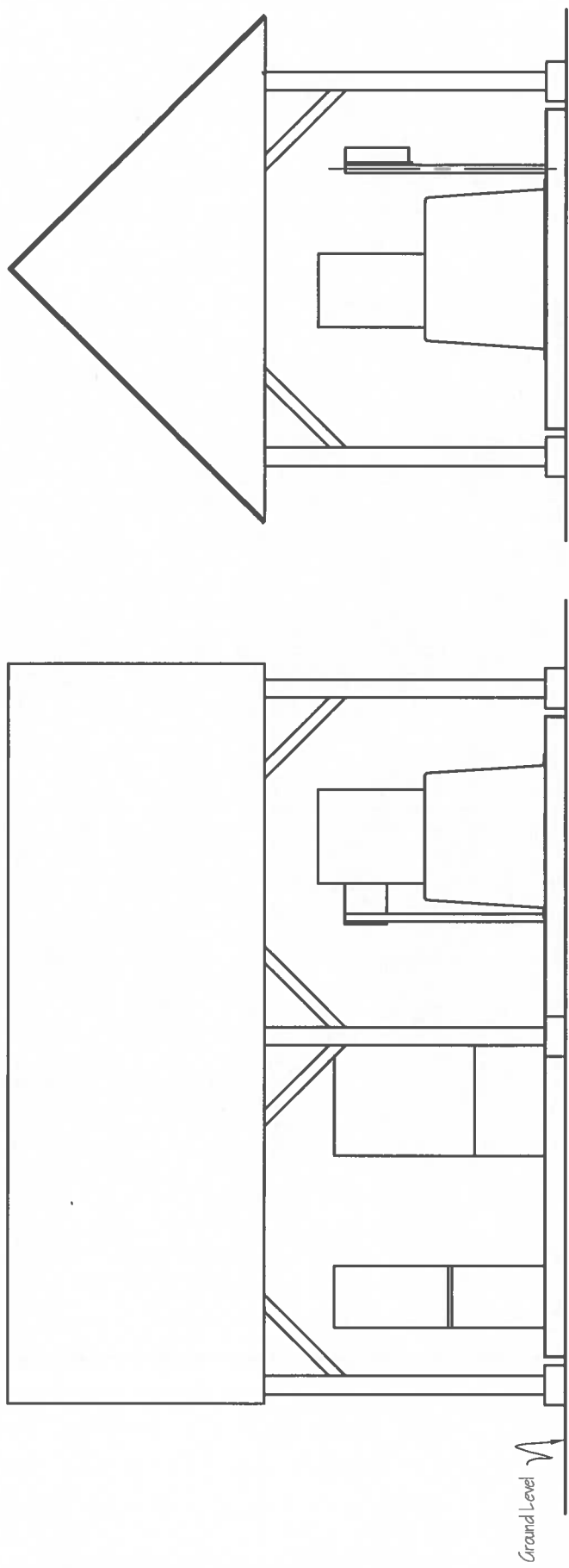
Information from Axiom is that the maximum theoretical power draw of the facility is 3500 Watts. This figure assumes that both heating and cooling in the cabinets are operating at maximum, a very unlikely condition. The power bill for the system at Georgetown (similar to ours) for August showed 924 KWH, which translates to an average load of 1300 Watts, or 10.8 Amps at 120 Volts, or 5.4 Amps at 240 Volts. We understand that the Facilities Committee is considering powering the Central Office from the (upgraded) service to the Public Safety Building, and using the existing emergency generator for backup power. **A firm decision on these points would be very helpful as we move towards construction.**

## **TIMELINE:**

If the permitting can be done in time, we would like to have the excavation work done, the conduits in place, and the slab poured during the month of October. Costs will rise after that due to frost.



<b>MICHAEL PORTER MARINE DESIGN</b> MARINE DESIGN SYSTEMS ENGINEERING 27 SOULE ROAD, CHEBEAGUE ISLAND, MAINE 04017 TEL: +1 (207)946-3145 FAX: +1 (207)946-1083	
SCALE:	
DATE: 09/10/2023	DRAWING NR: A
BROADBAND CENTRAL OFFICE	
SITE PLAN	
DRN: 20230301	



<b>MICHAEL PORTER MARINE DESIGN</b> MARINE DESIGN SYSTEMS ENGINEERING <small>27 SOULE ROAD, CHEBEAQUE ISLAND, MAINE 04017 TEL: +1 (207)946-3145 FAX: +1 (207)946-1083</small>	
SCALE: 1/4" = 1'-0"	CHEBEAQUE FIBER NETWORK
DATE: 09/10/2023	CENTRAL OFFICE ELEVATIONS
DRN:	A 023002

## Town admin

---

**From:** Alexandra Swafford <alexandra@swafford.com>  
**Sent:** Tuesday, August 29, 2023 1:27 PM  
**To:** Town admin; AlexanDRA  
**Subject:** Re: sharp root stumps

Hi Vika,

I was just speaking with someone who apparently knows about trees and stumps, and they said the simplest thing is a backhoe to pull out what's left of the stumping roots and then fill it with dirt.

Bo will be doing some backhoe work as our septic system got choked out with roots. He will do that after we have gone, if that makes things easier or he's the person you would ask to do it?

Best & Thanks  
Alexandra

On Aug 29, 2023 7:51 AM, Alexandra Swafford <alexandra@swafford.com> wrote:

Good Morning Vika,

I am sending you a picture of the shredded root stump and deep hole left from a pine tree going down this winter (and taking out the power lines to the Merchants). The pine is/was actually on Town property, and the snow plow often runs along there. That side of the road is used by people walking, dogs and children...and it is quite dangerous. If you are able to have a Town person just pull the stump out and fill the gaping hole with gravel or dirt, that would be wonderful. We have tried to block it off a bit with our cars so people do not get hurt, but that is not a very good solution.

thanks so much.

alexandra zaugg swafford, 5 Ben Webber Road

----- Forwarded Message -----

**Subject:**Root shards  
**Date:**Mon, 28 Aug 2023 20:59:47 -0400  
**From:**Alexandra Swafford <alexandra@swafford.com>  
**To:**AlexanDRA <alexandra@swafford.com>

\* chuck looked @ it  
9/6.

\* close to building, does  
not feel comfortable  
to remove it.

\* Road Commissioner  
decision.

① check for survey

② bring to BOS sept. 20<sup>th</sup>

## Town admin

---

**From:** Alexandra Swafford <alexandra@swafford.com>  
**Sent:** Wednesday, September 6, 2023 9:35 AM  
**To:** Town admin; 'Alexandra Swafford'  
**Subject:** Recorded plan for 5 Ben Webber-2018  
**Attachments:** 218-504.pdf

Victoria,

Here is my electronic version of what was recorded. It was quite convoluted, but here is the trail:

- Chamberlains had a deed which had been generated, showing they owned the road into the Capps/Merchant (previously included Tubbesing) property.
- I had a survey done when we were determining where the shed could go...which showed that we actually owned part of the 'driveway' at the rock wall...into the rut closest to the Chamberlains.
- My surveyor was 'bought out' by Schwanda/Owen Haskell, who was in an awkward position, because he had found two deeds for the Chamberlains, and the one he used was (at that point) the most current.
- We placed the shed according to our survey (lots of backstory, but this is the data) with conforming setbacks to what our survey showed, and a rope fence the Chamberlains erected, prohibiting us to cross over - ever. We had the shed placed via the ocean side of the large maple (we never crossed the rope or what we were told was Chamberlain property..

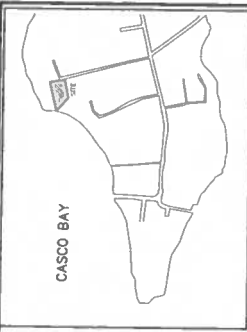
### URNS OUT:

- Capps Road is plowed to the rock wall of the Capps/Merchants
- Power poles are on **either** side of Capps Road....
- There are Town Records:  
As it turns out, Capps Road was created as a Town Road in 1896, all the way to the Capps, Zaugg-Swafford, Chamberlin stone wall, so the three properties abut directly with Capps Road. The inconsistencies in the boundary surveys likely was as a result of this, along with an 'oversight' by the surveyors in researching the legal designation of Capps Road.
- Surveyors had. at some point in time designated Capps Road as 'Private'....regardless, they did not do a thorough job,

So, Capps Road is 40 feet wide (you may need to watch this when people apply for permits along Capps Road)) but as the shed was already set, with extensive double checking with all CEO and lawyers, we were given a "No Action Letter" bt the COE - then Jim Butler. Likely in my file, but I have an electronic copy if that is helpful.

How one removed the stump safely and fills (with dirt?) the gaping hold properly, I do not know. I assume some of the roots that may need to be removed closed to the shed (if they are below ground level it would not matter) an axe should work. I was told a back hoe by someone who has experience with these sorts of things, but I can confirm with Bo. The hole should certainly be filled. I currently have our cars blocking the hole as children and dogs run around the yards, and included that strip.

Please let me know if you need any more information.



- LEGEND**
- NEW PIPE OR ROD FOUND
  - UTILITY POLE
  - DECIDUOUS TREE
  - CONIFEROUS TREE
  - FENCE
  - STONE WALL
  - CURB
  - CONCRETE WALK
  - GLASS
  - N/Y
  - NOV OR TOWER

**GENERAL NOTES**

1. OWNER OF RECORD: ALEXANDRA CHRISTINA ZAUG SWAFFORD
2. T.M. MAP 104 LOT 59
3. C.C.R.A. BOOK 24770 PAGE 217
4. THE LOCATION OF THE LOTUS EQUIPMENT BOUNDARY AND POINT OF BEGINNING AS RETAINED IN THE CHAMBERLAIN DEED IS CORRECT. THE CALL IN THE CHAMBERLAIN DEED ALONG THE STONE WALL, THE PAGE 241 AND COULD BE CONSIDERED AS SUBORDINATE TO THE 1871 PAGE 12. THE EXISTING LABELS BEING RECORDED IN BOOK 24770 PAGE 217. THE CALL FOR IT IN THE CHAMBERLAIN DEED SHALL BE DELETED AND THE CALL FOR IT IN THE CHAMBERLAIN DEED SHALL BE SUBORDINATE TO THE CALL IN THE CHAMBERLAIN DEED. A DEED EXCHANGE FOR SAID PROPERTY UPON COMMON BOUNDARY LOCATION IS HEREBY SUGGESTED.
5. ROAD LAYOUT FROM 1897 IS SHOWN. THIS MAKES THE QUESTION OF THE LINE BETWEEN SWAFFORD AND CHAMBERLAIN DEED.

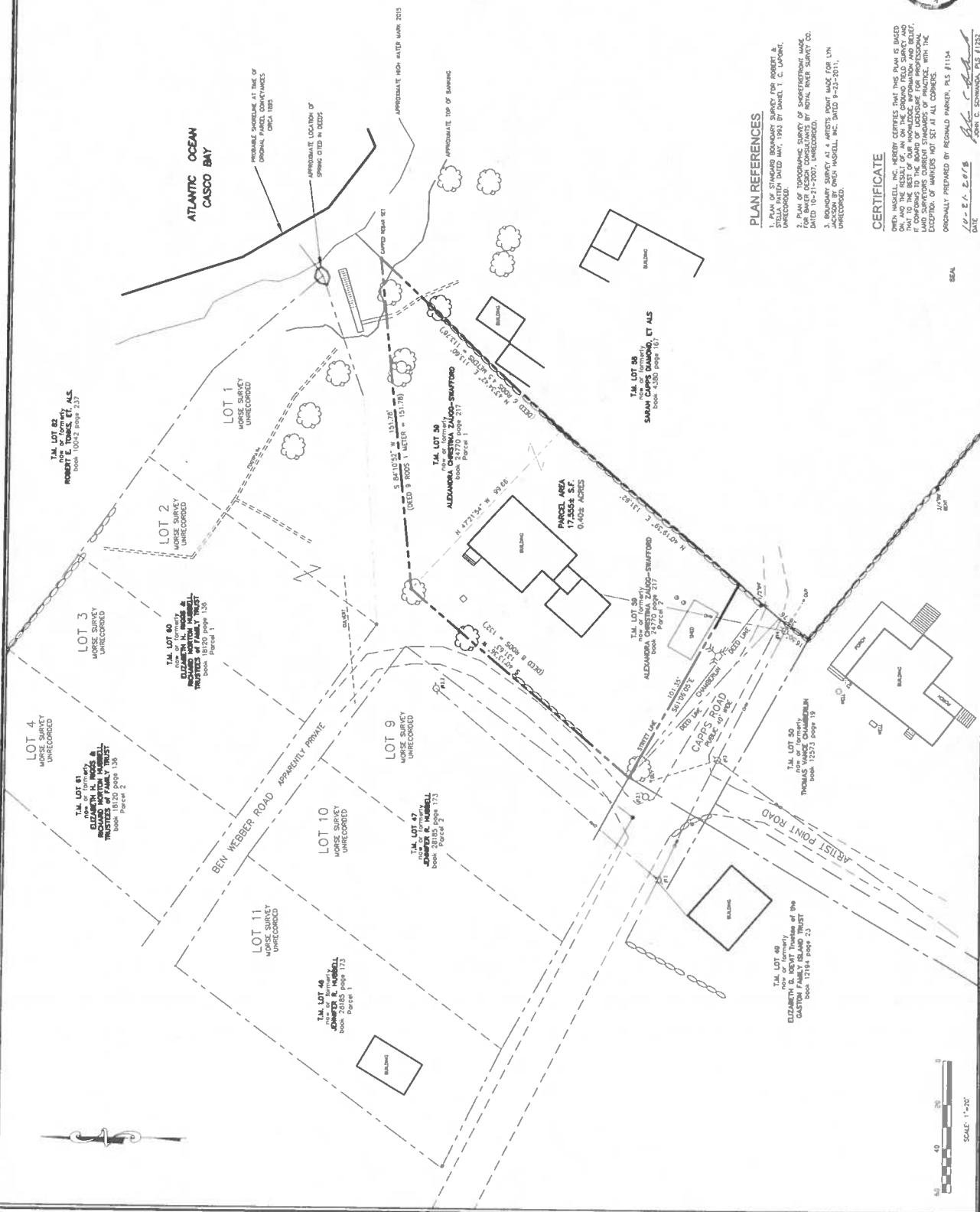
**PLAN REFERENCES**

1. PLAN OF STANDARD BOUNDARY SURVEY FOR ROBERT & ROBERTA T. THOMAS, ET AL, 1993 BY DANIEL T. C. LAMON, UNRECORDED.
2. PLAN OF TOPOGRAPHIC SURVEY OF SHORESTREET MADE BY DANIEL T. C. LAMON, COMPILED BY ROYAL RIVER SURVEY CO. DATED 10-1-2000.
3. BOUNDARY SURVEY AS A SETBACK POINT MADE FOR UNRECORDED.
4. BOUNDARY SURVEY AS A SETBACK POINT MADE FOR UNRECORDED.

**CERTIFICATE**

OWEN HASKELL, INC. HEREBY CERTIFIES THAT THIS PLAN IS BASED UPON A SURVEY MADE BY DANIEL T. C. LAMON, A LICENSED SURVEYOR IN THE STATE OF MAINE, AND THAT TO THE BEST OF OUR KNOWLEDGE, INFORMATION AND BELIEF IT CONFORMS TO THE BOARD OF LAND SURVEYING FOR PROFESSIONAL SURVEYORS. WE HEREBY CERTIFY THAT THIS PLAN IS CORRECT AND TRUE TO THE EXCEPTION OF MISTAKES NOT SET AT ALL CORNERS. ORIGINALY PREPARED BY REYNOLD PARKER, PLS #1134

DATE: 10-2-2018  
 OWEN HASKELL, INC.  
 104 BOND COURT, LOS GATOS, CA 95030  
 (916) 774-0444



Plan No.	218	219	220
Plan Date	12-29-2015	2015-2017	2017-2017
Checked By	PLS	PLS	PLS
Drawn By	PLS	PLS	PLS
Scale	1" = 20'	1" = 20'	1" = 20'



**BOUNDARY SURVEY**

5 BEN WEBBER ROAD, CHEBEAGUE ISLAND, MAINE  
 MADE FOR RECORD OWNER  
 ALEXANDRA ZAUG SWAFFORD  
 104 BOND COURT, LOS GATOS, CA 95030

OWEN HASKELL, INC.  
 104 BOND COURT, LOS GATOS, CA 95030  
 (916) 774-0444

DATE: 10-2-2018  
 PLAN: NEW AREA  
 NOTE: 4





**JULIET T. BROWNE**  
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Main 207-774-4000

September 11, 2023

**VIA EMAIL**

Chebeague Island Board of Selectmen  
Jen Belesca, Chair  
192 North Rd.  
Chebeague Island, ME 04017

**VIA EMAIL**

Maine DEP  
Marybeth Richardson  
312 Canco Road  
Portland, Maine 04103

Re: Bennett's Cove Barge Landings

Dear Ms. Belesca and Ms. Richardson:

I am writing on behalf of a number of concerned citizens of Bennett's Cove concerning the environmental degradation, threats to public safety, and overall disruption that is resulting from commercial barge landings in Bennett's Cove. The residents impacted by this activity have repeatedly asked the Town to limit the frequency of such landings, but to no avail. To the contrary, I understand the Board of Selectmen has authorized the Town Administrator to seek proposals to expand and improve the road to Bennett's Cove, including the turnaround and parking area, as well as to install a concrete ramp to facilitate barge landings.

For the reasons set forth below, we do not believe barge landings in Bennett's Cove are compatible with existing uses, the Coastal Waters Ordinance, the Shoreland Zoning Ordinance, or sound public policy. We also believe the existing activity violates the Natural Resources Protection Act. We request that the DEP investigate this use and its compliance with State law, and that the Town direct barges to use the Stone Wharf barge landing unless and until appropriate regulatory approvals are obtained for use of Bennett's Cove. Not only does the existing activity violate existing law, but any new construction in this ecologically sensitive area is contrary to existing law.

A. Overview of Bennett's Cove

Bennett's Cove is a small cove on the west side of Chebeague Island that is an important and sensitive ecological resource. The entire length of the cove is mapped as a frontal sand dune and is an erosion hazard area.<sup>1</sup> Coastal sand dune systems are an important natural resource. As described by the DEP, these systems "provide natural protection against storm surge and high

<sup>1</sup> The coastal sand dune map can be accessed here:

[https://digitalmaine.com/cgi/viewcontent.cgi?article=3297&context=mgs\\_maps](https://digitalmaine.com/cgi/viewcontent.cgi?article=3297&context=mgs_maps)

September 11, 2023

Page 2

waves, reduce coastal flooding and structural damage”; “provide important wildlife habitat”; and “are all part of a system that needs to thrive in order to provide a protective shield from negative tidal effects, especially with the influence of sea level rise.”<sup>2</sup> There is a freshwater pond located inland from the beach, surrounded by wetlands, and the entire area is identified as tidal waterfowl and wading bird habitat.<sup>3</sup> Residents describe an abundance of bird life, including Great Blue Herons, Bald Eagles, Greater Yellowlegs, Semipalmated Plovers, Egrets, and other species. Accompanying photographs 1, 2 and 3 illustrate this unique and undeveloped coastal resource.

Bennett’s Cove has historically had a robust eel grass population. Residents describe the presence of eel grass spanning the entire cove, and published reports indicate that the cove has had 70-100% eelgrass cover.<sup>4</sup> As noted by the Maine Department of Marine Resources, eel grass “provides shelter for juvenile fish, and invertebrates, is a site for primary settlement of the larvae of some bivalve mollusks and invertebrates, and in certain locations helps to stabilize the unconsolidated sediments and shorelines.”<sup>5</sup> Eelgrass also absorbs climate-warming carbon, produces oxygen, provides a buffer against coastal storms, and prevents shoreline sediments from washing away.<sup>6</sup>

Bennett’s Cove is also an important juvenile lobster nursery. In its 2007 report on Mapping Lobster Nursery Habitats, the Lobster Conservancy classified Bennett’s Cove as one of seven “especially important” lobster nurseries in Casco Bay, and only one of two such areas on Chebeague Island.<sup>7</sup> Bennett’s Cove is an important area where lobsters settle and grow, and that harbors juvenile lobster in relatively great abundance. Lobster use of the intertidal zone is important and changes in their population dynamics there can signal impending problems in the population at large.<sup>8</sup>

As the accompanying photographs show, the coastal sand dune system has not been adversely impacted by residential or other commercial development. It is a residential area and all of houses are set back more than 100 feet from the beach.<sup>9</sup> Families and children recreate on the beach and swim and kayak in the cove. There is a relatively narrow dirt road and town right-

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<sup>2</sup> Maine Department of Environmental Protection, *FAQ: Activities in Coastal Sand Dunes (August 2021)*, <https://www.maine.gov/dep/land/nrpa/dunes-Fact-sheet-8-2021.pdf>.

<sup>3</sup> The IFW map can be accessed here: [Maine Department of Inland Fisheries and Wildlife - Regulatory Habitat Data Viewer App \(arcgis.com\)](#)

<sup>4</sup> E.g., New England District US Army Corps of Engineers, *Great Chebeague Island, Maine Navigation Improvement Project Draft Environmental Assessment and Finding of No Significant Impact* (Jan. 2021) (“Draft EA and FONSI”) at Figure EA-4 (this document may be accessed here: [2-GreatChebeagueIs107-DraftEnvironAssess-Jan21.pdf \(army.mil\)](#)); Seth Baker, *Eelgrass Distribution in Casco Bay 2018 Final Project and Data Report for the Maine Department of Environmental Protection*, Figure 6 (this document can be accessed here: <https://digitalcommons.usm.maine.edu/cgi/viewcontent.cgi?article=1334&context=cbep-publications>).

<sup>5</sup> Maine Department of Marine Resources, *Maine Eelgrass*, <https://www.maine.gov/dmr/science/species-information/eelgrass#:~:text=Along%20with%20other%20plants%2C%20eelgrass.stabilize%20unconsolidated%20sediments%20and%20shorelines> (last visited Aug. 24, 2023).

<sup>6</sup> E.g., The Pew Charitable Trusts, *Six Reasons to Protect Eelgrass* (June 7, 2019). The publication with this article can be accessed here: [Six Reasons to Protect Eelgrass | The Pew Charitable Trusts \(pewtrusts.org\)](#).

<sup>7</sup> The Lobster Conservancy, *Report on Mapping Lobster Nursery Habitats* (2007) (“Juvenile Lobster Monitoring Report”). A copy of this report is enclosed.

<sup>8</sup> Juvenile Lobster Monitoring Report at 3, 10.

<sup>9</sup> See Photograph 4 showing the area around Bennett’s Cove.

of-way used to access the cove.<sup>10</sup> There is no designated parking, although there is a small turn around at the end of the road that has increased in size due to recent barge landings and associated truck traffic.<sup>11</sup> The low-impact residential and recreational use of the surrounding area is compatible with the sensitive ecological resource.

#### B. Impact of Barge Landings in Bennett's Cove

Barge landings in Bennett's Cove have had a significant adverse impact on the existing use of the area. Recently there have been four to five landings per tide and sometimes two barges landing at the same time.<sup>12,13</sup> No recreational activities can occur in the water when the barges are present and there is no mechanism for warning swimmers or kayakers that a barge is approaching. The risk to the public is significant. Allowing unlimited barge landings to occur in a residential area where families and children swim, boat, and play is bad public policy, and there is a serious risk of injury to the public who recreate there.

The ecological impact of such activity has been devastating. The barges must place a temporary ramp to offload large equipment and while that occurs the propellers are active to hold the vessel in place.<sup>14</sup> The repeated churning activity from the barge propellers has damaged the substrate, and the repeated use of the offloading ramp has worn away the beach.<sup>15</sup> In its report on sea level rise vulnerability, the Greater Portland Council of Governments noted that "the impact of the barges on the beach (the power of the propellers holding the barge to the shore churns a large hole into the substrate), combined with rising sea levels will likely continue to cause increased erosion in the area."<sup>16</sup> The barge landings have also caused significant damage to the CMP power cable, which is its own safety risk.<sup>17</sup> The repeated barge activity has also decimated the eelgrass, destroying more than ¾ of what existed previously, and is destructive of the juvenile lobster hatchery. As the barge enters and leaves the cove, there is also significant and damaging churning and wake.<sup>18</sup>

The onshore impacts are equally destructive. The trucks and other large equipment drive through the coastal sand dune system to reach the road.<sup>19</sup> The accompanying photograph shows

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<sup>10</sup> See Photographs 4 and 5 showing the dirt road to Bennett's Cove.

<sup>11</sup> See Photograph 6 showing an aerial of the beach with the turnaround area.

<sup>12</sup> It is not clear why, but the barge operator of the Fort Gaines vessel has been reporting to Marine Traffic that they are landing at Chebeague Ferry at Chandler's Cove dock when in fact they have been landing at Bennett's Cove.

<sup>13</sup> See Photograph 7 showing a single barge landing in Bennett's Cove and Photograph 8 showing a double barge landing in Bennett's Cove.

<sup>14</sup> See Photograph 9 showing churning from continuous propeller activity while the barge is offloading large equipment.

<sup>15</sup> See Photograph 10 showing beach scouring from repeated ramp use and Photograph 11 showing damage to the substrate.

<sup>16</sup> *Greater Portland Council of Governments, Town of Chebeague Island Sea Level Rise Vulnerability Assessment* (Apr. 2016) at 22 (this document can be accessed here:

[http://www.townofchebeagueisland.org/vertical/Sites/%7B984705D3-C709-4324-9040-19247D095968%7D/uploads/Final\\_Sea\\_Level\\_Rise\\_Study.pdf](http://www.townofchebeagueisland.org/vertical/Sites/%7B984705D3-C709-4324-9040-19247D095968%7D/uploads/Final_Sea_Level_Rise_Study.pdf)).

<sup>17</sup> See Photographs 12 and 13 showing damage to the CMP power cable from repeated barge landings.

<sup>18</sup> See Photographs 14 and 15 showing disruptive wake from the barge as it leaves Bennett's Cove.

<sup>19</sup> See Photograph 16 showing vehicles and other large commercial trucks exiting the barge on the residential dirt road from Bennett's Cove; Video 1 showing a commercial truck exiting the barge and driving over the beach and sand dunes; Video 2 showing a large commercial truck backing up the residential dirt road from Bennett's Cove.

the impact on the beach where the ramp is placed.<sup>20</sup> The road itself is not able to accommodate the traffic. Trucks line up waiting for the barge sometimes as many as five to six at a time, and often they idle the entire time they are waiting.<sup>21</sup> There is significant congestion as trucks off-loading must maneuver around trucks waiting to get on to the barge. In addition to the environmental harm, this truck traffic is not compatible with the residential use of the area.<sup>22</sup>

### C. Natural Resources Protection Act Violations

The Natural Resources Protection Act (NRPA) regulates activities in, on or over protected natural resources, and adjacent to other designated protected resources. 38 M.R.S. § 480-C.1. Protected natural resources include coastal sand dune systems, coastal wetlands, and significant wildlife habitat, *id.* § 480-B, all of which are present in Bennett's Cove and impacted by the barge landings. Regulated activities include dredging and removing or displacing soil, sand, vegetation, or other materials. *Id.* § 480-C.2. Barge landings displace sand and vegetation, both due to the barge activity within the water, as well as from vehicles loading and off-loading and then traveling across the beach and sand dune to the road. This is not a one-time activity, but a repeated activity that has visibly changed the beach due to vehicle traffic and ramp landings, harmed the substrate in the water due to the barge, and damaged the overall ecosystem, including the eelgrass and lobster habitat. We believe that the impacts associated with this repeated activity violate NRPA.

Additionally, any proposal to install a hard structure such as a concrete ramp or riprap is prohibited by NRPA. It is worth noting that the Town violated NRPA previously when it installed riprap in this location without a permit. The DEP issued an after the fact approval for the installation, although it is not clear whether the Town sought or obtained approval to subsequently remove the material. Boat ramps and most new structures, however, are not allowed in frontal sand dunes, *e.g.*, 06-096 C.M.R. ch. 355 § 6.B, and therefore we do not believe that the DEP could approve a concrete ramp, riprap or similar structure in this location.

The construction of a new or expansion of an existing road within the coastal sand dune caused by the repeated passing of trucks and vehicles also violates NRPA. Roads are structures that are not allowed in the frontal dune. *E.g.*, 06-096 CMR ch. 355 § 3.AA (structures include roads), § 6 (standards for activities in frontal sand dunes). Because it is a coastal sand dune system, roads are prohibited. To the extent that the Town seeks to expand the road within the coastal sand dune system that would also be prohibited.

We request that the DEP evaluate the impact that expanded barge activity has had on this sensitive ecological resource and its compliance with State law.

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<sup>20</sup> See Photograph 10 showing beach scouring from repeated ramp use and tire tracks over the beach and sand dunes.

<sup>21</sup> See Photographs 17-22 showing trailers and other commercial vehicles lining up for the barge on the residential dirt road to Bennett's Cove.

<sup>22</sup> Compare Photograph 4 and 23 showing residential housing in Bennett's Cove, with Photographs 16-22 showing commercial and industrial vehicles using barge transport in the same area.

D. Local Zoning and Regulatory Issues

The expanded use of Bennett's Cove for barge landings is also contrary to the Town's ordinances. As discussed below, new construction and new or expanded uses in the shoreland zone, including the increased use of the area for barge landings and potential expansion of the existing road, require review and approval by the Planning Board with review and input from the Coastal Waters Commission.

The Town's right-of-way is located in the Commercial Fisheries/Maritimes Activities Zoning District (CFMA) and the abutters on either side are within the Limited Residential District. No person may engage in any use or "expand," an existing use that requires a permit within the Shoreland Zone without first obtaining a permit.<sup>23</sup> A barge landing is an allowed use within the CFMA subject to Planning Board review and approval, however, any expansion of such use likewise requires review and approval by the Planning Board.<sup>24</sup> The current practice of four landings a day is a significant expansion of, and fundamental change from, the occasional historical use.

Likewise, any permanent structure such as the riprap previously installed and then removed by the Town or the more recently proposed installation of a concrete ramp, as well as enlargement of the existing road to accommodate the expanded use of Bennett's Cove for barging, including expansion of the turn-around area, requires Planning Board review and approval.<sup>25</sup>

Any shoreland zoning application related to the barge landing also requires review and comment by the Coastal Waters Commission.<sup>26</sup> Additionally, pursuant to the Coastal Waters Ordinance, any vessel owner or operator conducting activities within Chebeague's waters "that may injure, damage, disrupt the normal activities or occupations of, or otherwise harm the residents of the Town of Chebeague Island or their property shall first obtain permission from the Board of Selectmen."<sup>27</sup> Because of their destructive impact, we believe that barge landings in Bennett's Cove require express permission pursuant to this provision.

Large-scale barge traffic is fundamentally incompatible with the residential uses in and sensitive ecology of Bennett's Cove, and we respectfully request that the Town prohibit continued use of Bennett's Cove for commercial barge landings and, instead, instruct commercial barges to use the Stone Wharf facility. The Stone Wharf facility on the northwest side of the island is the island's primary transportation hub and is designed for and can accommodate barge landings. The U.S. Army Corps of Engineers described Stone Wharf as the island's "primary location for year-round ferry and barge service, emergency rescue operations,

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<sup>23</sup> Town of Chebeague Island, Me., Shoreland Zoning Ordinance § 502 (amended June 10, 2023), [https://www.townofchebeagueisland.org/vertical/Sites/%7B984705D3-C709-4324-9040-19247D095968%7D/uploads/Shoreland\\_Zoning\\_Ord\\_eff\\_4-7-18\\_as\\_amended\\_6-10-2023\\_with\\_cover.pdf](https://www.townofchebeagueisland.org/vertical/Sites/%7B984705D3-C709-4324-9040-19247D095968%7D/uploads/Shoreland_Zoning_Ord_eff_4-7-18_as_amended_6-10-2023_with_cover.pdf) ("SZO").

<sup>24</sup> SZO § 204.2, Table 1, Lines 15.B–D, 17.B.

<sup>25</sup> SZO § 204.2, Table 1, Lines 15, 17, 26.

<sup>26</sup> SZO § 308.3

<sup>27</sup> Town of Chebeague Island, Me., Coastal Waters Ordinance § 108 (July 1, 2007), [https://www.townofchebeagueisland.org/vertical/Sites/%7B984705D3-C709-4324-9040-19247D095968%7D/uploads/Coastal\\_Waters\\_Ordinance\(2\).pdf](https://www.townofchebeagueisland.org/vertical/Sites/%7B984705D3-C709-4324-9040-19247D095968%7D/uploads/Coastal_Waters_Ordinance(2).pdf).

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and commercial fishing.”<sup>28</sup> The report goes on to note that it is the only landing located on the island’s sheltered western shoreline, making it a year-round access point for all services, and it has the island’s only heavy-duty wharf and its only paved ramp, which is used for barge landings.<sup>29</sup> Not only is commercial barging destructive of the sensitive resources present at Bennett’s Cove, but there is a viable alternative available.

Thank you for consideration of these comments and request to cease use of Bennett’s Cove for barge landings.

Very truly yours,



Juliet T. Browne

JTB/mtt

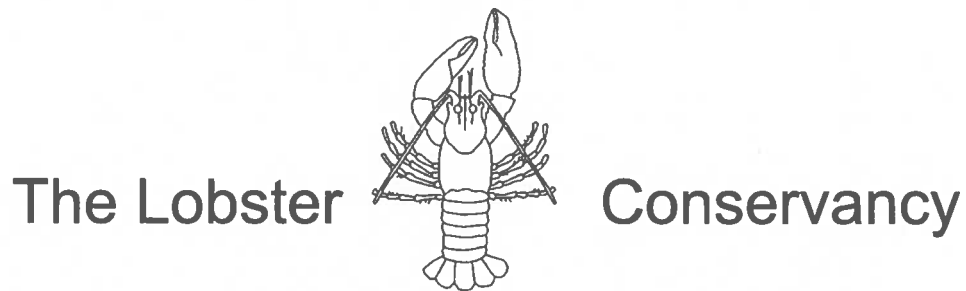
Enclosures

cc: Town of Chebeague Planning Board (w/Encls. – via email)  
Town Administrator (w/Encls. – via email)  
Natalie Burns, Esq. (w/Encls. – via email)  
Town of Chebeague Coastal Waters Commission (w/Encls. – via email)  
Lionel Plant Associates (w/Encls. – via email)  
Concerned Citizens of Bennett’s Cove (w/Encls. – via email)

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<sup>28</sup> Draft EA and FONSI § 2.0 (purpose and need).

<sup>29</sup> *Id.* § 4.3.1.



**REPORT on**  
**Mapping Lobster Nursery Habitats**

Submitted to  
**Federal, State, and Local Agencies**  
by  
**Diane F. Cowan and Jane Roundy**

**March 2007**

**The Lobster Conservancy  
P.O. Box 235  
Friendship, ME 04547**

**Report to Distribute with Map Presentations**

**Map & Summary Data List**

1. New England Lobster Nurseries
  - a. Glossy 3 x 2 foot poster
2. Massachusetts Lobster Nurseries
  - a. Glossy 3 x 2 foot poster
  - b. Summary data, transect location on nautical chart and transect location aerial photo for:
    - i. Plum Cove, Gloucester
    - ii. Gerry Island, Marblehead
    - iii. Pond Beach, Nahant
    - iv. Current Beach, Nahant
    - v. The Glades, Scituate
    - vi. Bluefish Cove, Green Harbor
    - vii. Manomet Point, Manomet
3. New Hampshire & Southern Maine Lobster Nurseries
  - a. Glossy 3 x 2 foot poster
  - b. Summary data, transect location on nautical chart and transect location aerial photo for:
    - i. Zeb Cove, Cape Elizabeth, Maine
    - ii. Broad Cove, Cape Elizabeth, Maine
    - iii. Kettle Cove, Cape Elizabeth, Maine
    - iv. Goose Rocks Beach, Biddeford, Maine
    - v. Wells Beach, Wells, Maine
    - vi. Lobster Cove, York, Maine
    - vii. Fort Stark, New Castle, New Hampshire
    - viii. Odiorne Point, Rye, New Hampshire
    - ix. Plaice Cove, Hampton, New Hampshire
4. Casco Bay, Maine Lobster Nurseries
  - a. Glossy 3 x 2 foot poster
  - b. Summary data, transect location on nautical chart and transect location aerial photo for:
    - i. Cundys Harbor, Harpswell
    - ii. Yarmouth Creek, Harpswell
    - iii. Gun Point, Harpswell
    - iv. Lowell's Cove, Orrs Island
    - v. Little Harbor, Bailey Island
    - vi. Mackerel Cove, Bailey Island
    - vii. Jaquish Island, Bailey Island
    - viii. Potts Point, Harpswell
    - ix. Basin Point, Harpswell
    - x. Bennett Cove, Chebeague Island
    - xi. Spar Cove, Peaks Island

5. Midcoast Maine Lobster Nurseries
  - a. Glossy 3 x 2 foot poster
  - b. Summary data, transect location on nautical chart and transect location aerial photo for:
    - i. North Beach, Allen Island, Cushing
    - ii. Bramhall Deep Cove, Friendship Long Island, Friendship
    - iii. Back Shore Road, Round Pond
    - iv. Pratts Island, Southport
6. Penobscot Bay & Downeast Maine Lobster Nurseries
  - a. Glossy 3 x 2 foot poster
  - b. Summary data, transect location on nautical chart and transect location aerial photo for:
    - i. Slate Island Cove, Great Wass Island
    - ii. Beach Street Cove, Winter Harbor
    - iii. The Windows, Little Cranberry Island
    - iv. Moores Harbor, Isle au Haut
    - v. Lanes Island, Vinalhaven
    - vi. Condon Cove, Matinicus
    - vii. Waterman Point, South Thomaston
    - viii. Drift Inn Beach, Port Clyde

#### **Acknowledgements**

### **New England Map**

#### ***Background***

The Lobster Conservancy staff and volunteers have surveyed 138 sites from Connecticut Long Island Sound to the Canadian border to identify locations and understand characteristics that make certain shoreline habitats suitable for postlarval lobster settlement and fulfill requirements for early juvenile life. We refer to locations where lobsters settle and grow as "lobster nursery habitats." These areas are important to the future of the lobster industry because the young lobsters settling in nursery habitats today grow up to be the catch many years later. The list of sites we've identified as lobster nurseries is not exhaustive (see below).

Until recently, lobster use of the lower intertidal zone was relatively unknown (Cowan, 1999). This study represents the first comprehensive effort to describe the use of the lower intertidal zone as lobster nursery habitat. The intertidal (or littoral) zone is that part of the sea floor that is exposed to air when the tide recedes and can be thought of as existing "between the tides." The lower intertidal zone – or intertidal/subtidal interface is the seaward margin of the littoral zone.

Lobster use of the lower intertidal zone is important to study for two major reasons. As the landward margin of the lobster's range, this habitat is the most vulnerable to land-based human impacts. Changes in lobster population dynamics in the intertidal zone can also serve as an early system for impending problems in the population at large. It is where we would expect to detect changes first. When an animal population increases or

decreases in size, it is difficult to detect such changes at population centers (areas with the highest population densities) because such places tend to support high numbers of individuals in the best of and the worst of times. It is therefore instructive to look at the edges for growing and shrinking numbers.

Our primary objective in bringing these locations to your attention is to seek further protection for lobster nurseries – so that we might minimize the probability of human activities being the cause of shrinking numbers of lobsters. Our dilemma is that at the same time that we wish to share what we know, we have witnessed harm that can come to these habitats by making them known to the public. In light of that, we offer this information along with educational materials that can help the casual observer understand that when it comes to lobster nurseries, “take nothing but photos and leave nothing but footprints,” is not enough because you need to watch your step! Your footprints can squish baby lobsters! Please see the section entitled, “Proper Shoreline Etiquette” below. Unfortunately, we have also witnessed poaching. Please report such activities to your local enforcement officials.

Examples of things you can do to protect lobster nurseries include adopting local ordinances that prevent the aerial spraying of pesticides that can harm and kill lobsters; avoiding construction projects that directly impact lobsters by displacing them from their homes; protecting wetlands that drain into lobster nurseries; preventing or minimizing contaminants in storm water run off from draining into lobster nurseries; etc.

#### ***Explanation of New England Map***

The New England Map shows the presence and absence of lobsters at 138 sites The Lobster Conservancy has surveyed in five states from Connecticut to Maine. Summary information is given for eight regions by state or geographical area. These regions were further separated or consolidated in an attempt to balance and manage numbers of long-term sites on five regional maps. For example, the sites in Southern New England were visited only once, so there is no regional map for that region. The photos accompanying the map represent an overview of the lobster life cycle. For details see section on, “Life Cycle of the American Lobster (*Homarus americanus*)” below.

The list of lobster nursery sites we have mapped is not exhaustive – we know of many more lobster nurseries that are not shown because they were not part of the formal survey. There are bound to be far more that we have simply never visited. In addition, at many of the sites we have visited, lobsters were found on some occasions but not others. Furthermore, there seems to be a range expansion occurring at this time such that lobsters are beginning to settle at more sites Downeast. Possible range expansion in Downeast Maine may be due to elevated temperatures in recent years. Through doing our survey we have identified certain features that lobster nurseries share in common that may help with identifying additional nursery habitats. However, our goal at this time is not to expand on the numbers of sites, but to gather long-term baseline data that track trends in abundance that allow us to observe the productivity of these habitats.

The most important physical characteristic that typifies a lobster nursery at the intertidal/subtidal interface is some underlying substrate covered by loose rocks – the substrate can be sand, mud, bedrock, shell hash. Other common characteristics of importance include: a shallow sloping shoreline; sufficient exposure to open water to receive postlarval supply coupled with sufficient shelter for protection from major storms; at the same time being sufficiently oceanic for safety from major ice scouring and heavy freshwater run off.

The table on the map shows dates of surveys. Some of the places shown with lobsters present may or may not currently harbor juvenile lobsters. Some sites were visited only once, others hundreds of times. Variables that impact the probability of correctly identifying a lobster nursery include year surveyed, time of year, and tidal height. Most of the sites in Penobscot Bay were surveyed during 1998 and 1999 – years of relatively low lobster abundance (see Lowell's Cove chart). Many sites were surveyed in the spring and early summer, while lobster densities are generally highest in late summer and early fall.

If you are interested in locating the lobster nurseries in your town, it is best to survey in late summer and early fall during the lowest spring low tides. A permit is required in some states.

#### **Proper Shoreline Etiquette**

We've all heard the slogan: "Take nothing but pictures. Leave nothing but footprints." However, that is not enough! Proper shoreline etiquette requires more savvy than most people think. Being aware of the way intertidal species live can help us to better protect the beauty and nature of our coast.

Whether you are visiting a sandy beach, mudflat, salt marsh or rocky shore, you are entering a fascinating world where a myriad of creatures live and die. With proper care, you can make sure that you are not the cause of their demise.

The Gulf of Maine is dominated by the type of shoreline hosting the richest diversity of sea life: the rocky intertidal zone. Making a living above and below and firmly attached to rocky substrate, species in the rocky intertidal zone compete fiercely and struggle to hold on to their home sites.

Living things that cling to the surface of the rocks include marine algal species (seaweed), mussels, barnacles, snails, encrusting invertebrates, among others. The algae depend on sunlight for photosynthesis. The animals depend on seawater flowing over their bodies to capture their planktonic prey.

Underneath the rocks, fish, shrimp, crabs, lobsters, worms and others depend on the protection of their home as a hiding place to avoid predators and to seek shelter from ultraviolet radiation, rain, ice, snow, and wave action.

If curiosity leads you to disturb the environment, please, please, put the living things and their homes back the way you found them – and do it with great care. For example, if you flip over a rock to see what may be living underneath, be gentle with the creatures you find there. When you are finished examining the occupants, put the rock back in the way you found it and do not crush any of the living things underneath. *Avoid stepping on loose rocks.* Don't pick up a rock that is too heavy for you to hold. You will be too likely to let it fall harshly and you won't have proper control over arranging it in its original orientation. If there are delicate animals (like lobsters) living beneath that may be crushed by the rock, then put the rock back first and encourage the critters to go back underneath the rock. Lobsters like to back into their homes tail first.

If you follow these simple guidelines, the life on the surface and the life underneath the rocks can continue to live, grow, feed, and enjoy safety.

#### **Life Cycle of the American Lobster (*Homarus americanus*)**

To begin life, thousands of bead-sized, pine green eggs (about 1 mm in diameter) are pushed through openings (oviducts) at the base of the female lobster's third pair of walking legs. Fertilized eggs travel along the underside of the female's abdomen until reaching the long hairs on her swimmerets (pleopods) where they remain attached for the next nine to twelve months. Inside of the eggs, the embryos grow by shedding their inelastic shell (exoskeleton) in a process called molting. After molting approximately 35 times within the egg, fully developed embryos hatch as pre-larvae that cling to the female's pleopods. Pre-larvae remain attached to the female until she releases them by fanning her pleopods in rhythmic waves. On their way toward the surface waters, they molt into the first larval stage.

Lobsters have three distinct, planktonic larval stages all of which are found at the water's surface during daylight hours and bright moonlight. The term plankton comes from the Greek word *planktos* meaning "to drift" or "to wander." Larval lobsters are not particularly capable swimmers so their movements are largely controlled by the direction of wind and water currents. Metamorphosis from the larval to a postlarval stage occurs at the fourth molt. Postlarvae are strong swimmers and it is currently thought that they make excursions to the sea bottom, or benthos (from the Greek, meaning "depth of the sea"), sampling the substrate to find a suitable settlement site. From settlement onward the lobster will remain a benthic (bottom dwelling) creature.

The lower intertidal zone represents one of many habitats where postlarvae settle. Scientists have also found recently settled lobsters in shallow subtidal areas. Settling postlarvae find holes under rocks, dig tunnels in eelgrass beds, burrow in peat reefs, or find other dark shelters where they remain hidden for the first year of their lives. As they grow larger, juveniles are found outside of shelters more often and begin to explore and forage away from their burrows. The habits of a typical adolescent (large but not sexually mature) lobster are quite similar to those of an adult. Adulthood is reached at an estimated six to eight years, depending largely on the water temperature where they have grown up.

Mating is seasonal as it is centered around the peak molting period for females. Although mating has never been directly recorded in the wild, laboratory observations reveal that adult males and females form a brief pair bond before mating. The female lobster molts in the shelter of a hard-shelled male, mates with him, and remains with him a few days while initially recovering from molting (the act of shedding its shell). During mating, the male transfers a spermatophore (filled with sperm and nutrients to keep the sperm alive) into the female's seminal receptacle. Then, the female moves out to live on her own and has a voracious appetite for the next few months while she grows into her new shell. Once her shell hardens sufficiently, the female lobster broods the fertilized eggs, and the cycle is repeated.

(For further details on the life cycle of lobsters see The Lobsters Conservancy's website at [www.lobsters.org](http://www.lobsters.org))

## Massachusetts Map

### ***Background***

The mission of The Lobster Conservancy is to strive to sustain a thriving lobster fishery through science and community.

The Lobster Conservancy's volunteer-based *Juvenile Lobster Monitoring Program* identifies and takes censuses at lobster nursery habitats to track the abundance and distribution of postlarval and early benthic phase lobsters. Since 1993, 24 sites have been surveyed in Massachusetts. Seven of those sites have been censused for at least one season and four continue to be monitored each year from April – November. The distinction between “survey” site and “monitoring” site is the census – quantitative data on the number of lobsters per unit area are available only for the monitoring sites.

A monthly census of juvenile lobsters has taken place at Plum Cove in Gloucester and Gerry Island in Marblehead since 2000. Volunteers measure monthly lobster density by sampling each lobster in 20 one-meter square quadrats along a predefined transect line. Lobsters are immediately returned to their homes after volunteers measure and record distinguishing characteristics.

### ***Explanation of Massachusetts Maps***

The smallest lobsters that settle in the intertidal zone are postlarvae measuring between 4 and 6 millimeters in carapace length (mm CL); or about 0.25” long. Postlarvae have been found at four out of seven monitoring sites (Plum Cove, Gerry Island, Pond Beach, and Blue Fish Cove) in Massachusetts. Lobsters of slightly larger size (8 mm CL) were found at The Glades, suggesting that settlement probably occurs there as well – since it is unlikely that lobsters of such small size move significant distances after settling. It is unlikely that settlement occurred at Manomet Point or Current Beach based on the presence of much larger animals. The minimum legal size for capture is 82.5 mm CL. Lobsters of legal size were found at both Plum Cove and Gerry Island.

Mean maximum densities ranged from near zero at Current Beach to 3.3 lobsters per square meter at The Glades. Average densities of greater than one lobster per square meter are considered important habitat.

We classify Plum Cove, Gerry Island, The Glades and Bluefish Cove as especially important lobster nurseries for two reasons: (1) they are places where lobsters settle and grow, and (2) they are places that harbor juvenile lobsters in relatively great abundance.

## **New Hampshire/Southern Maine Maps**

### ***Background***

The mission of The Lobster Conservancy is to strive to sustain a thriving lobster fishery through science and community.

The Lobster Conservancy's volunteer-based *Juvenile Lobster Monitoring Program* identifies and takes censuses at lobster nursery habitats to track the abundance and distribution of postlarval and early benthic phase lobsters. Since 1993, 24 sites have been surveyed in New Hampshire and Southern Maine. Ten of those sites have been censused for at least one season and five continue to be monitored each year from April – November. The distinction between “survey” site and “monitoring” site is the census – quantitative data on the number of lobsters per unit area are available only for the monitoring sites.

A monthly census of juvenile lobsters has taken place in New Hampshire since 1998 and in Southern Maine since 2000. Volunteers measure monthly lobster density by sampling each lobster in 20 one-meter square quadrats along a predefined transect line. Lobsters are immediately returned to their homes after volunteers measure and record distinguishing characteristics.

### ***Explanation of New Hampshire & Southern Maine Maps***

The smallest lobsters that settle in the intertidal zone are postlarvae measuring between 4 and 6 millimeters in carapace length (mm CL); or about 0.25” long. Postlarvae have been found at four out of nine monitoring sites (Kettle Cove, Goose Rocks Beach, Fort Stark, and Odiorne Point) in New Hampshire and Southern Maine. Lobsters of slightly larger size (7 and 9 mm CL) were found at Zeb Cove, Broad Cove, and Lobster Cove, suggesting that settlement probably occurs at those sites as well – since it is unlikely that lobsters of such small size move significant distances after settling. It is unlikely that settlement occurred at Wells Beach and Plaice Cove based on the presence of much larger animals. The minimum legal size for capture is 82.5 mm CL. Lobsters of legal size were found at both Broad Cove and Fort Stark.

Mean maximum densities ranged from 0.4 at Lobster Cove to 2.4 lobsters per square meter at Wells Beach. Average densities of greater than one lobster per square meter are considered important habitat.

We classify Broad Cove, Kettle Cove, Goose Rocks Beach, Fort Stark, and Odiorne Point as especially important lobster nurseries for two reasons: (1) they are places where lobsters settle and grow, and (2) they are places that harbor juvenile lobsters in relatively great abundance. Although Wells Beach does not appear to be a nursery, we still consider it to be an important lobster habitat based upon the relatively high abundance of juvenile lobsters supported there.

## Casco Bay Map

### ***Background***

The mission of The Lobster Conservancy is to strive to sustain a thriving lobster fishery through science and community.

The Lobster Conservancy's volunteer-based *Juvenile Lobster Monitoring Program* identifies and takes censuses at lobster nursery habitats to track the abundance and distribution of postlarval and early benthic phase lobsters. Since 1993, 25 sites have been surveyed in Casco Bay, Maine. Twelve of those sites have been censused for at least one season and seven continue to be monitored each year: six from April – November and one year-round. The distinction between “survey” site and “monitoring” site is the census – quantitative data on the number of lobsters per unit area are available only for the monitoring sites.

A monthly census of juvenile lobsters has taken place in Casco Bay, Maine since 1993. Volunteers measure monthly lobster density by sampling each lobster in 20 one-meter square quadrats along a predefined transect line. Lobsters are immediately returned to their homes after volunteers measure and record distinguishing characteristics.

Monthly census taking and ongoing mark/recapture studies by Senior Scientist Diane Cowan began at Lowell's Cove in 1993 and represents the first and only uninterrupted time series of year-round lobster abundance.

### ***Explanation of Casco Bay Map***

The smallest lobsters that settle in the intertidal zone are postlarvae measuring between 4 and 6 millimeters in carapace length (mm CL); or about 0.25” long. Postlarvae have been found at seven out of 12 monitoring sites (Cundys Harbor, Gun Point, Lowell's Cove, Little Harbor, Potts Point, Bennett Cove, and Spar Cove) in Casco Bay Maine. Lobsters of slightly larger size (8 & 9 mm CL) were found at Yarmouth Creek and Mackerel Cove, suggesting that settlement probably occurs there as well – since it is unlikely that lobsters of such small size move significant distances after settling. It is unlikely that settlement occurred at Jaquish Island or Basin Point based on the presence of larger animals. The minimum legal size for capture is 82.5 mm CL. Lobsters of legal size were found at Lowell's Cove.

Mean maximum densities ranged from 0.6 at Mackerel Cove to 6.8 lobsters per square meter at Lowell's Cove. Average densities of greater than one lobster per square meter are considered important habitat.

We classify Cundys Harbor, Gun Point, Lowell's Cove, Little Harbor, Potts Point, Bennett Cove, and Spar Cove as especially important lobster nurseries for two reasons: (1) they are places where lobsters settle and grow, and (2) they are places that harbor juvenile lobsters in relatively great abundance.

## Midcoast Maine Maps

### ***Background***

The mission of The Lobster Conservancy is to strive to sustain a thriving lobster fishery through science and community.

The Lobster Conservancy's volunteer-based ***Juvenile Lobster Monitoring Program*** identifies and takes censuses at lobster nursery habitats to track the abundance and distribution of postlarval and early benthic phase lobsters. Since 1993, 18 sites have been surveyed in Midcoast Maine. Four of those sites have been censused for at least one season and continue to be monitored each year: three from April – November and one year-round – at Bramhall Deep Cove where monthly census taking is accompanied by mark/recapture studies (see graph below). The distinction between “survey” site and “monitoring” site is the census – quantitative data on the number of lobsters per unit area are available only for the monitoring sites.

A monthly census of juvenile lobsters has taken place in Midcoast Maine since 1999. Volunteers measure monthly lobster density by sampling each lobster in 20 one-meter square quadrats along a predefined transect line. Lobsters are immediately returned to their homes after volunteers measure and record distinguishing characteristics.

### ***Explanation of Midcoast Maine Map***

The smallest lobsters that settle in the intertidal zone are postlarvae measuring between 4 and 6 millimeters in carapace length (mm CL); or about 0.25” long. Postlarvae have been found at two out of four monitoring sites (Bramhall Deep Cove and Pratts Island) in Midcoast Maine. Lobsters of slightly larger size (7 mm CL) were found at North Beach and Back Shore Road, suggesting that settlement probably occurs there as well – since it is unlikely that lobsters of such small size move significant distances after settling. The minimum legal size for capture is 82.5 mm CL. Lobsters of legal size were found at North Beach.

Mean maximum densities ranged from 2.4 at Back Shore Road to 8.8 lobsters per square meter at Bramhall Deep Cove. Average densities of greater than one lobster per square meter are considered important habitat.

We classify Bramhall Deep Cove, Pratts Island, North Beach, and Back Shore Road as especially important lobster nurseries for two reasons: (1) they are places where lobsters settle and grow, and (2) they are places that harbor juvenile lobsters in relatively great abundance.

## **Penobscot Bay/Downeast Maine Maps**

### ***Background***

The mission of The Lobster Conservancy is to strive to sustain a thriving lobster fishery through science and community.

The Lobster Conservancy's volunteer-based *Juvenile Lobster Monitoring Program* identifies and takes censuses at lobster nursery habitats to track the abundance and distribution of postlarval and early benthic phase lobsters. Since 1993, 28 sites have been surveyed in Penobscot Bay and 20 in Downeast Maine. Twelve of the 48 sites have been censused for at least one season and six continue to be monitored each year from April – November. The distinction between “survey” site and “monitoring” site is the census – quantitative data on the number of lobsters per unit area are available only for the monitoring sites.

A monthly census of juvenile lobsters has taken place in Penobscot Bay since 1998 and in Downeast Maine since 2002. Volunteers measure monthly lobster density by sampling each lobster in 20 one-meter square quadrats along a predefined transect line. Lobsters are immediately returned to their homes after volunteers measure and record distinguishing characteristics.

### ***Explanation of Penobscot Bay and Downeast Maine Map***

The smallest lobsters that settle in the intertidal zone are postlarvae measuring between 4 and 6 millimeters in carapace length (mm CL); or about 0.25” long. Postlarvae have been found at three out of 12 monitoring sites (Beach Street Cove, Moores Harbor, and Drift Inn Beach) in Penobscot Bay and Downeast Maine. Lobsters of slightly larger size (9, 10 & 11 mm CL) were found at Beach Street Cove, Lanes Island, and Waterman Point, suggesting that settlement probably occurs there as well – since it is unlikely that lobsters of such small size move significant distances after settling. It is unlikely that settlement occurred at Slate Island Cove or Condon Cove based on the presence of much larger animals. The minimum legal size for capture is 82.5 mm CL. Lobsters of legal size were found at Slate Island Cove, Lanes Island, and Waterman Point.

Mean maximum densities ranged from near zero at Condon Cove to 2.6 lobsters per square meter at Lanes Island. Average densities of greater than one lobster per square meter are considered important habitat.

We classify Beach Street Cove, Lanes Island, Waterman Point and Drift Inn Beach as especially important lobster nurseries for two reasons: (1) they are places where lobsters settle and grow, and (2) they are places that harbor juvenile lobsters in relatively great abundance.

### **Acknowledgements**

The Juvenile Lobster Monitoring Program (JLMP) began as part of a Bates College Research and Seminar Course taught by Diane Cowan. Bates student Sarah Kirby contributed the results of her senior thesis to the JLMP mapping project. Sara Ellis was instrumental in expanding the volunteer-based JLMP from 1999-2004. Sarah Lash compiled data and added to the site maps and aerial photo transect IDs that were begun earlier by an intern at The Lobster Conservancy.

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The Lobster Conservancy is especially grateful to our dedicated team of volunteers whose names are listed with their sites on each regional map and on accompanying summary data reports.

## Town admin

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**From:** Matthew Ridgway <ridgway.matthewd@gmail.com>  
**Sent:** Wednesday, September 6, 2023 4:50 PM  
**To:** Town admin  
**Subject:** Bike rack

*Communication*

Hi Vika,

Morgan's bike got wrecked while at the pier yesterday. I'm getting in touch with mailman to see what might have happened. When I picked him up and his twisted blue bike in the foreground to the left, I saw this massive amount of overcrowding of bikes and scooters and mopeds. These tiny vehicles take up way less space than cars on the pier and a lot of people get to and from on them. It seems like maybe another bike rack or dedicated space for scooters or both may be a good idea?



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