

# MAINE STATE LEGISLATURE

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# ACTS AND RESOLVES

AS PASSED BY THE

One Hundred and Third Legislature

OF THE

STATE OF MAINE

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**PUBLIC LAWS**  
OF THE  
**STATE OF MAINE**  
AS PASSED BY THE  
**One Hundred and Third Legislature**  
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whether the action appealed from so restricts the use of the property as to deprive the owner of the reasonable use thereof, or is an unreasonable exercise of police power, or constitutes the equivalent of a taking without compensation. The court upon such a finding may set aside or amend the action appealed from.

#### § 4705. Wetlands Control Board

The Wetlands Control Board shall be composed of the Commissioners of Sea and Shore Fisheries and of Inland Fisheries and Game, the Chairman of the Water Improvement Commission, the Chairman of the State Highway Commission and the Forest Commissioner or their delegates.

#### § 4706. Application

Section 4701 shall not apply to any alteration of wetlands undertaken as a bona fide emergency action providing that the person undertaking such action notifies the municipal officers and the Wetlands Control Board within 3 days of commencing such action, and providing that such action does not result in permanent alteration unless authorization be obtained pursuant to section 4701.

#### § 4707. Exemptions

The Wetlands Control Board may by rule or regulation exempt from this chapter such activity or activities or waive such procedural requirements as it deems not inconsistent with the purposes of this chapter.

#### § 4708. Exception

Nothing in this chapter shall prohibit the normal maintenance or repair of presently existing ways, roads or railroad beds nor the construction, maintenance and repair of private roads and bridges required or convenient to agriculture, or in a logging or lumbering operation, abutting or crossing said wetlands, provided no watercourse is substantially altered.

#### § 4709. Violation

Whoever willfully violates any provisions of this chapter shall be punished by a fine of not more than \$100 and the Superior Court shall have jurisdiction to restrain a continuing violation of this chapter at the suit of any person.

Effective October 7, 1967

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## Chapter 349

### AN ACT Relating to Enactment of Municipal Zoning.

*Be it enacted by the People of the State of Maine, as follows:*

R. S., T. 30, § 4953, sub-§ 3, amended. Subsection 3 of section 4953 of Title 30 of the Revised Statutes is amended to read as follows:

3. **Enactment; public hearing.** A zoning ordinance or amendment may be enacted only after a public hearing has been held by the planning board for its

consideration at least 10 days before it is submitted to the legislative body. In towns where the legislative body is the town meeting, such legislative body may at a regular or special meeting thereof vote on the following question: "Shall the municipal officers be authorized to enact and amend a zoning ordinance?" If the question is voted on favorably, said municipal officers may enact and amend from time to time a zoning ordinance.

Effective October 7, 1967

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## Chapter 350

### AN ACT Relating to Fees for Handling Insurance Papers by Those Who Loan on Property.

*Be it enacted by the People of the State of Maine, as follows:*

R. S., T. 24, § 2915-A, additional. Title 24 of the Revised Statutes is amended by adding a new section 2915-A, to read as follows:

#### § 2915-A. Loans on property, fees prohibited

It is unlawful for any person, firm, association or corporation, who makes a loan on real or personal property and in connection with such a transaction, to make any separate charge to or to require any fee from or to require the payment of any money for handling insurance papers for an insurance company, insurance agency, borrower, mortgagor or purchaser, other than the insurance premium on insurance written as additional security for the loan. This prohibition includes any separate charge or fee or payment of any money for the substitution by a borrower or a mortgagor or a purchaser of one insurance policy on the property for an existing policy on the property when the existing or substituted policy is provided through an insurance company or insurance agent or broker licensed to do business in the State. This section shall not prohibit fees paid to a lender for handling or processing credit accident and health or credit life insurance not exceeding 10% of premiums. Nothing in this section prevents the payment of the interest which may be charged on premium loans or premium advancements in accordance with the security agreement, nor dividends to group policyholders.

Effective October 7, 1967

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## Chapter 351

### AN ACT Relating to Review of Projects Under Housing Authority Law.

*Be it enacted by the People of the State of Maine, as follows:*

R. S., T. 30, § 4651, sub-§ 10, additional. Section 4651 of Title 30 of the Revised Statutes is amended by adding a new subsection 10, to read as follows: