



Maine Working Waterfront Advisory Council

Samantha Horn, Director, Maine Office of Community Affairs
Director's Report – February 1st, 2026

1. Introduction & Background

Purpose

Maine's working waterfronts face multiple threats due to intense development pressure, climate related impacts like extreme storms and sea level rise, aging infrastructure, and high costs for maintenance and repair. Working waterfronts, including shoreline properties and access points that support commercial fishing, aquaculture, and other marine-dependent industries, are critical to Maine, both economically and culturally. These important properties and coastal access points have declined rapidly over the past several decades, impacting community resilience and economic opportunity across the state.

In the 132nd legislative session, Governor Janet Mills signed into law a measure sponsored by Representative Morgan Reilly (D-Westbrook), Senator Jill Duson (D-Cumberland), and others to create a Working Waterfront Advisory Council to address issues facing working waterfronts in the state ([Title 5, §3208](#)). This Advisory Council is housed within the Maine Office of Community Affairs (MOCA) and staffed by the Maine Coastal Program (MCP). The overarching goal of the Council is to identify and seek solutions to current and future challenges related to working waterfronts in Maine and to advise the Administration and provide recommendations to the Legislature, MOCA, and MCP on potential policy changes and support to address those critical challenges.

The creation of an ongoing Working Waterfront Advisory Council dedicated to addressing these critical issues is one of many key steps that have been taken to protect working waterfronts and increase the resiliency of these shoreline areas within the state.

2. Key Observations

The Maine Office of Community Affairs and the Maine Coastal Program have identified several critical issues related to working waterfronts in Maine that also have significance nationally for other coastal communities.

1. As a state, we do not have a clear understanding of what working waterfronts we have and, therefore, we do not fully know what we have lost or could still lose. The Maine Coastal Program is working with the Maine Coast Fishermen's Association to establish a

framework for creating a statewide inventory of working waterfront properties and access points that support commercial fishing, aquaculture, and marine-related activities in Maine. This information is essential to assess the current status of working waterfronts and to identify future opportunities for protection and additional areas of investment that could support working waterfront viability.

2. Many private working waterfront properties (e.g., lobster cooperatives) provide for the public benefit but are not eligible for federal funding for reconstruction and resiliency upgrades. There is currently a significant amount of funding available in Maine, but private working waterfront owners are not eligible for these programs despite there being a critical need for reconstruction resources.
3. In the past, small, public working waterfront wharves were not eligible for public funding because too few people used the wharf. We have learned, however, that some of these small public wharfs were in towns with very few license holders - below the threshold number of users set to be eligible for public funding - but the wharf was serving 100% of the license holders in that municipality.
4. As the number of license holders declines industry-wide, there is a decline in the owner-operator businesses that can support the economic viability of a working waterfront property. In these situations, we are seeing support businesses keep the commercial fishing portion of a wharf viable. However, the rising property costs along the coast will continue to impact the economic viability of these businesses.
5. Along the Maine coast, we see working waterfronts that supports a variety of economic activity including charter fishing, marine tourism, eco-tours, marine service businesses like boat yards or fueling/charging docks, and larger ports that include cargo shipping and naval ship building. These businesses are also critical to the viability of the working waterfront in Maine but are not always recognized and categorized as such.

Although these issues are acute across the state, they are not entirely unique to Maine. Other coastal states in the region and across the nation, including the Great Lakes, have shared similar experiences. Solving these challenges for Maine is critical, but it will also be important to collaborate with other states to develop comprehensive, nationwide solutions.

3. Context-Setting – Working Waterfront Efforts Underway in Maine

Below is a summary of the current and ongoing efforts related to supporting working waterfronts in Maine. The Administration has provided direct support for many of these efforts and significant progress has been made due to available funding, resources, and technical assistance opportunities.

Funding Programs

- Maine Public Working Waterfront Infrastructure Fund / Congressionally Directed Spending – Senator Collin’s Funding – Supported by *Resilient Maine*, Dept. of Transportation, Maine Office of Community Affairs - Maine Coastal Program, Dept. of Marine Resources
 - This program received \$7 million from *Resilient Maine* and an additional \$10 million from Congressionally Directed Spending supported by Senator Collins to support public working waterfront resilience projects.
- Working Waterfront Access Protection Program – Land for Maine’s Future, Dept. of Agriculture, Conservation, and Forestry, Dept. of Marine Resources, Maine Office of Community Affairs - Maine Coastal Program
 - This program currently has \$1 million available to help secure working waterfront properties to permanently protect properties that support commercial fisheries.
 - This program does not have dedicated funding for the future.
- Shore and Harbor Planning Grants & Coastal Community Grants – Maine Office of Community Affairs - Maine Coastal Program & Municipal Planning Assistance Program
 - This program supports planning projects for community resilience and public infrastructure resilience, including public boating facilities. These can benefit commercial working waterfront users that may rely on public facilities.
- Small Harbor Improvement Program (SHIP) – Dept. of Transportation
 - This program promotes economic development, public access, and improved commercial fishing opportunities, and works to preserve and create infrastructure in coastal and tidewater municipalities.
- Seafood Infrastructure Adaptation Fund – supported by *Resilient Maine*, SEA Maine
 - This program received \$1 million from *Resilient Maine* to help strengthen the seafood sector and provide greater resilience to climate-related impacts. The funding supports supply chain infrastructure adaptations to marine living resource infrastructure in public facilities.
- Land for Communities – Maine Community Foundation
 - This program supports community land acquisition projects, including eligible working waterfront properties, that expand access to land for underserved geographies and populations in Maine.
- Climate Resilience Conservation Fund – supported by *Resilient Maine*, Maine Coast Heritage Trust
 - This program supports land protection projects, including eligible working waterfront properties, that enhance climate resilience and reduce climate impacts on Maine’s natural resources.
- Working Waterfront Trust Feasibility Project – Gulf of Maine Research Institute, Island Institute, Maine Coast Fisherman’s Association, Sunrise County Economic Council
 - This collaborative project explores new mechanisms that could support the purchase and protection of critical working waterfront properties using models from land trust organizations and philanthropies.

Policy Recommendations / Explorations

- Infrastructure Resilience and Rebuilding Commission Recommendations

- This report includes a tremendous amount of information and detailed strategies that support working waterfront resilience. The primary strategies and actions relate to identifying and strengthening vulnerable infrastructure, increasing community readiness to respond to climate impacts, and improving and protecting energy infrastructure. Much of this work is being implemented through *Resilient Maine*, LD 1 funding programs, and other partner efforts.
- Blue Economy Task Force Recommendations
 - The recommendations outlined in this process directly support working waterfronts in Maine and include: 1) the establishment of a Maine Blue Economy Center that would focus on synthesizing data, strengthening coordination, and attracting investment, and 2) strengthening the blue economy workforce via increased coordination, tracking, and training opportunities.
- Maine Interagency Regulatory Forum – Dept. of Environmental Protection, Dept. of Agriculture, Conservation, and Forestry, Dept. of Inland Fisheries and Wildlife, Dept. of Marine Resources, Dept. of Transportation, Governor’s Office of Policy Innovation and the Future
 - This new state regulatory forum is working to improve internal and external regulatory guidance, inform regulatory revisions, and enable and incentivize resilient designs with an emphasis on nature-based solutions.
- Working Waterfront Coalition Initiatives
 - The Coalition outlined and recommended three critical topics for the Working Waterfront Advisory Council to address (detailed later in this report).
 - The Coalition’s Policy Task Force advocated for program funding and support for Maine’s working waterfront industry and co-hosted the Pier & Wharf Permitting Roundtable with the Maine Interagency Regulatory Forum.
- Working Waterfront Disaster Mitigation Tax Credit Act
 - This act would establish a 30% tax credit to support resilience upgrades from FEMA’s Hazard Mitigation Assistance Program Policy Guide. If passed, this would provide working waterfronts across the nation with the necessary financial resources to adapt to rapidly shifting climate dynamics affecting marine economies.
 - Maine’s state version of this act (LD 1694) did not pass (January 2026).
- Working Waterfront Current Land Use Taxation Reform
 - This program offers working waterfront property owners a reduction in the assessed value of their property based on its current use, rather than its market value, resulting in a decrease in the total property taxes owed on that property.

Technical Assistance, Outreach, and Data Collection Initiatives

- Working Waterfront Coalition Initiatives
 - The Coalition’s Protection Task Force is developing guidance and outreach materials related to protecting working waterfront properties.
- Working Waterfront Resilience Workshop Series – supported by *Resilient Maine*, Maine Sea Grant, Maine Office of Community Affairs - Maine Coastal Program, UMaine MARINE

- o These interactive workshops will help working waterfront industry and community members gain access to resources available for working waterfront infrastructure resilience and protection.
 - o The three regional workshops will be held on February 4th, 5th, and 9th in Machias, Portland, and Belfast.
- Working Waterfront Conferences – supported by *Resilient Maine*, Maine Sea Grant, Maine Coast Fisherman’s Association, Island Institute, Maine Office of Community Affairs – Maine Coastal Program
 - o As part of *Resilient Maine*, two Maine Working Waterfront Conferences will be held in 2026 and 2028. The first will be smaller and focused on the commercial fisheries and aquaculture sectors, and the second will be larger and applicable to a broad diversity of working waterfront users.
- Working Waterfront Inventory – Maine Coast Fisherman’s Association, Maine Office of Community Affairs - Maine Coastal Program
 - o This project will create a methodology and framework to define types of working waterfronts and to complete a pilot inventory in several regions of the state.
- Working Waterfront Vulnerability Assessments and Mapping – Maine Sea Grant, supported by *Resilient Maine*
 - o This project will build directly on the Working Waterfront Inventory to produce asset maps and vulnerability assessments to establish a baseline of working waterfront vulnerability in Maine.
- Accessing the Maine Coast Website – supported by *Resilient Maine*, Maine Sea Grant
 - o The new “Accessing the Maine Coast” website was formally launched and announced for use by waterfront property owners, municipalities, and waterfront users who seek information about access and working waterfront resilience.
- Coastal Access Strategy Exchange (CASE) Initiatives – coordinated by Maine Coast Fisherman’s Association
 - o CASE is developing resources for municipal shellfish programs to address water quality issues and working to update the Maine Shellfish Handbook.
- Working Waterfront Information and Technical Assistance Fund – Maine Office of Community Affairs
 - o As part of LD 1245, this fund was created within MOCA to support promotional tools designed to raise awareness of the importance of working waterfronts and strategies to protect them. It also supports technical assistance to communities to identify and preserve coastal access points and working waterfront infrastructure.

Recommendations from the Working Waterfront Coalition

While many efforts are underway to address issues related to working waterfronts in Maine, there still exist gaps and areas in need of urgent attention. The Working Waterfront Coalition recommended several of the most pressing challenges and proposed these as initial focus areas for the Advisory Council to explore.

1. Flood insurance/financing

- a. Context: Working waterfront businesses are often excluded from accessing federal loans because flood insurance premiums are either not available or so costly as to make insurance unfeasible at that price point.
- b. Proposed Council role: 1) Conduct a comprehensive exploration of this issue to clearly identify and articulate the role that flood insurance plays as a barrier to working waterfronts seeking loans to support their businesses, 2) Clearly articulate the problem in a way that policy makers can meaningfully address, 3) Explore potential solutions and new insurance and financing mechanisms that could help address this barrier.

2. Land use planning

- a. Context: In municipal planning, there is a need for more support to include working waterfronts (built infrastructure and walk-in access) in zoning and comprehensive plans
- b. Proposed Council role: 1) Collect and share information related to this issue, 2) Review the newly updated Growth Management Act and note issues and opportunities that are specifically challenging to working waterfronts (in collaboration with MPAP and other state offices), 3) Review DEP shoreland zoning regulations to make recommendations that would improve regulations for working waterfronts.

3. Permitting

- a. Context: Permitting for working waterfronts involves navigating complex local, state, and federal regulations that can be a long and challenging process for property owners. There is broad interest in developing guidance materials and exploring ways to update and streamline these processes where possible.
- b. Proposed Council role: Support ongoing progress by providing insight, expertise, and communication support as work advances.

4. Working Waterfront Advisory Council

Membership Selection and Expertise

The Council consists of 15 members, appointed by the Director of MOCA, who, to the greatest extent possible, represent federally recognized Indian nations, tribes or bands in the state, municipalities, nonprofit organizations, trade organizations, educational institutions, individuals and industries that represent or use working waterfronts in the state, and who reflect a geographic distribution along the coast. Members of the Council were selected based on their expertise and experience in the three topics described above, as those topics will guide the Council in their initial phase of work. Members also have general knowledge of problems facing working waterfronts, have experience in advocacy related to working waterfront issues, provide leadership in programs or activities that create and improve opportunities, and/or spread awareness related to working waterfronts and those that use them.

Appointed Council Members

One-year term

- Bob Carey, Maine Bureau of Insurance
- Shey Conover, Islesboro Marine Enterprises
- Mitch Lench, Ocean's Balance
- Hugh Cowperthwaite, Coastal Enterprises, Inc.
- Boe Marsh, Community Shellfish

Two-year term

- Bob Wood, Passamaquoddy Tribal Government
- Chad Strater, Sea Meadow Marine Foundation
- Rhiannon Hampson, Gulf of Maine Research Institute
- Casey O'Hara, O'Hara Corporation
- Dan Bookham, Allen Insurance & Financial

Three-year term

- Stacey Keefer, Maine Marine Trades Association/Working Waterfront Coalition liaison
- Tora Johnson, Sunrise County Economic Council
- Linda Nelson, Town of Stonington
- Rachel Bizarro, Town of Bristol
- Heather Moretti, City of Portland

The Council is staffed by Harriet Booth, Working Waterfront Coordinator for the Maine Coastal Program and Maine Office of Community Affairs (Harriet.Booth@maine.gov).

Collaboration with Ongoing Working Waterfront Efforts

The Working Waterfront Advisory Council will work closely with other groups and partners that are supporting working waterfronts in Maine. Collaborators will include industry and trade associations, academic and educational institutions, community support organizations, partner state agencies, and federal partners, and will be an integral source of additional expertise and input to help inform the Council's work.

5. Appendix – Linked Resources

Funding Programs

- Maine Public Working Waterfront Infrastructure Fund
 - <https://www.maine.gov/dot/about/funding/grants>
- Working Waterfront Access Protection Program
 - <https://www.maine.gov/dacf/lmf/funds/wwapp.shtml>
- Shore and Harbor Planning Grants & Coastal Community Grants

- <https://www.maine.gov/dmr/programs/maine-coastal-program/grants-and-rfps/shore-and-harbor-planning-grants>
 - https://www.maine.gov/dacf/municipalplanning/financial_assistance.shtml
- Small Harbor Improvement Program (SHIP)
 - <https://www.maine.gov/dot/about/funding/grants/small-harbor-improvement-program#:~:text=The%20Small%20Harbor%20Improvement%20Program,in%20tidewater%20and%20coastal%20municipalities.>
- Seafood Infrastructure Adaptation Fund
 - <https://www.seamaine.org/rfps/>
- Land for Communities
 - <https://www.maineacf.org/apply-for-a-grant/available-grants-deadlines/land-for-communities/>
- Climate Resilience Conservation Fund
 - <https://www.mltn.org/resources/regrants/crcf-fund/>

Policy Recommendations / Explorations

- Infrastructure Resilience and Rebuilding Commission Recommendations
 - https://www.maine.gov/future/sites/maine.gov.future/files/inline-files/Maine%20Infrastructure%20Resilience%20Plan_May2025.pdf
- Blue Economy Task Force Recommendations
 - <https://www.maine.gov/decd/business-development/sites/maine.gov.decd.business-development/files/inline-files/FINAL%20BETF%20report%20to%20DECD%20JAN%2031.pdf>
- Working Waterfront Disaster Mitigation Tax Credit Act
 - <https://www.congress.gov/bill/119th-congress/house-bill/4861>
- Working Waterfront Current Land Use Taxation Reform
 - <https://www.maine.gov/revenue/taxes/tax-relief-credits-programs/property-tax-relief-programs/land-use-programs>

Technical Assistance, Outreach, and Data Collection Initiatives

- Working Waterfront Resilience Workshop Series
 - <https://seagrant.umaine.edu/topic-working-waterfronts/resilience-workshop-series/>
- Accessing the Maine Coast Website
 - <https://umaine.edu/accessingthemaineacoast/>
- Working Waterfront Information and Technical Assistance Fund
 - <https://legislature.maine.gov/statutes/5/title5sec3207.html>