Elizabeth Luckraft Harpswell LD 1

DATE: February 10, 2025

RE: L.D. 1 An Act to Increase Storm Preparedness for Maine Communities,

Homes, and Infrastructure.

Written Submission to Public Hearing on February 11, 2025

Thank you all for your efforts with this very worthwhile LD 1 "An Act to Increase Storm Preparedness for Maine's Communities, Homes and Infrastructure."

My husband and I are lifelong Maine residents living in Central Maine with a small property we purchased about a decade ago on Bailey Island. We have worked extremely hard to purchase, pay for, fix up, and now maintain this property. Everything we have done has been to protect our property and Merriconeag Sound from runoff, erosion, evasive species, and now unprecedented climate related storm damage. Our shoreline has taken a hit over the last two storms and we are now looking at a cost of approximately \$20,000 to secure our shoreline to prevent further erosion which will undermine our entire cottage. Obviously, by investing in protecting "our" shoreline, we are also protecting the extended shoreline beyond our property to our neighbors', as clearly, the sea knows no property boundaries and erosion enables more erosion

We are not wealthy and are truly hopeful this bill will pass and benefit property owners like ourselves and others who are in even more desperate need of the assistance to keep their homes. We are unclear if the funds are meant only for Mainers with a primary residence. We are Maine residents, year-round, and want to protect our small second property and the shoreline we are blessed to enjoy. We are hoping there is an allowance for this being a second property as we will likely have to lose this property to wealthier people who may not have the concerns we do for the environment. We are mandated to have flood insurance, which has nearly tripled our cost of insurance, but we certainly want to prevent storm destruction even though we could be compensated by our newly required flood insurance. This is obviously an environmental win and a financial win for all.

We are in the process of working with the DEP for permitting, have found an experienced contractor, and are trying to navigate the process. When we learned there is a public hearing for this bill, we wanted to add our voice to the process by saying "THANK YOU and PLEASE work hard to make this happen so we can all work together to protect these fragile Maine shorelands going forward." This bill is absolutely about supporting resilience for Maine home owners, is much needed, and much appreciated. Thank you.

Elizabeth Luckraft David Hodgdon Smithfield, ME Bailey Island, ME