

Natural Hazards 101 Series

Session #5: Funding and Financing for Hazard Resilience

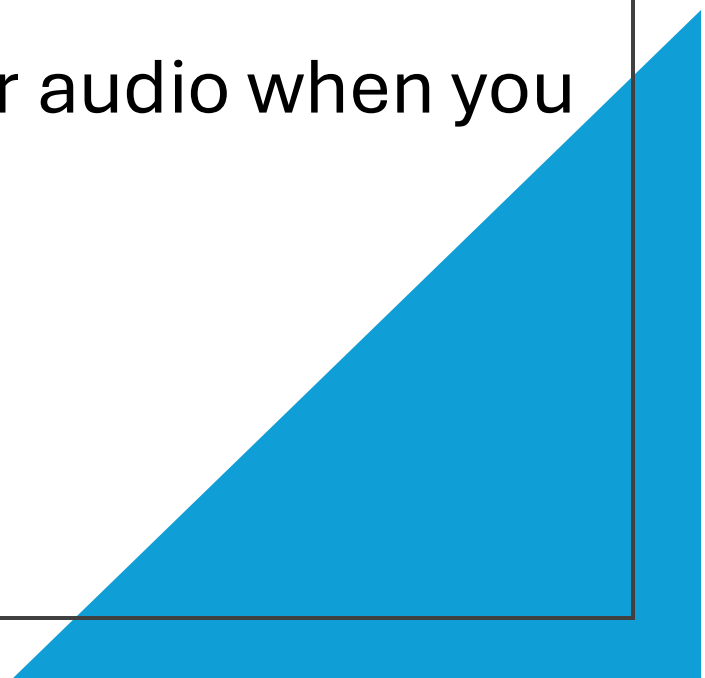
January 13, 2025



Agenda:

1. Capital stacking
2. Tax increment financing
3. Municipal banking
4. Land acquisition
5. Flood insurance
6. Grants
7. Monhegan reserve account

Meeting Reminders:

- This meeting is being recorded, if you would like to keep your camera off
 - Please mute your audio when you are not talking
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Capital and Capital Stacking



Capital – a broad term that can describe anything that confers value or benefit to its owners, such as a building, machinery, or financial assets



Capital Stacking – refers to the different layers of funding resources used to fully finance a capital investment, potentially including loans, accumulated reserves, private equity, and grant programs

Capital Improvement Plan or Investment Program

What is a Capital Improvement?

- A major project or construction that requires expenditure of funds from sources other than normal operating expenses.
- Expenses that are relatively large, don't occur annually, are longer lasting, and result in a fixed asset.
- Ex. new fire truck, culvert replacement, new town dock, community center, etc.

Why Capital Improvement Plan?

- Assists Town Officials in multi-year planning
- Identifies capital improvement needs
- Considers financial resources to keep facilities in adequate states of repair
- Assures that vehicles are maintained and purchased on a recurring basis
- Informs the public of projected capital infrastructure and asset improvements
- Sets an ideal timeline for each project the municipality can regularly measure progress against

Local Examples and Resources

Town of Brunswick

[Brunswick Capital Improvement Program](#)

Town of Rockport

[Rockport Capital Improvement Plan](#)

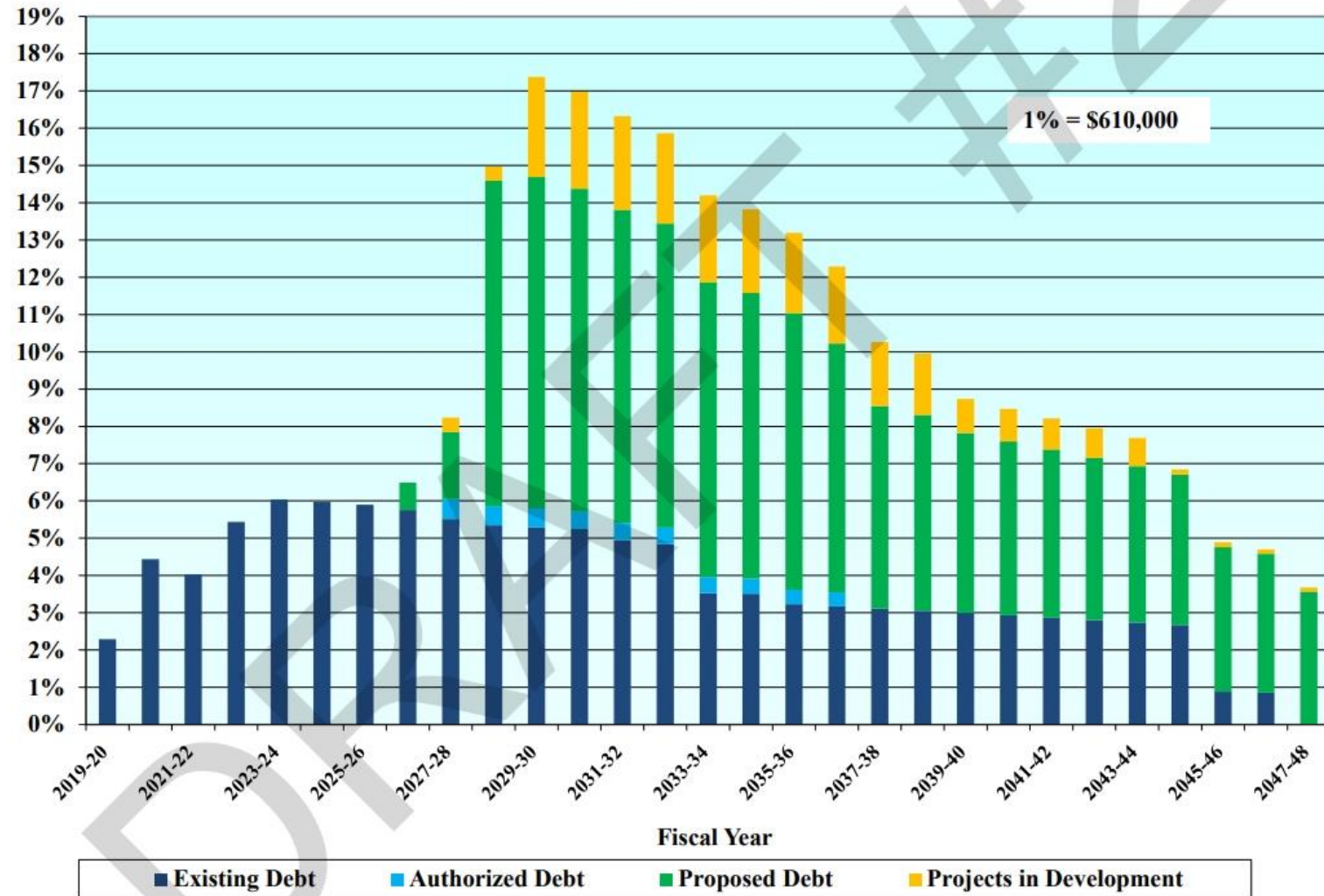
Developing a Capital Improvements Program (GPCOG and State Planning Office)

[GPCOG and State Planning Office CIP Guide](#)

Town of Brunswick
Capital Improvement Program

Net General Fund Debt Service Effect on Tax Rate
Including Projects in Development

Note: Does not include debt service proposed from TIF revenues



Tax Increment Financing (TIF)

Town
General
Fund
(50%)

Lost
School
Subsidies
(30%)

County
Taxes
(15%)

Misc.
(5%)

- Economic tool used in Maine since 1982.
 - In US since 1960s.
- Program places up to 2% of land of the community into a designated "District" that is used to track the change in value.
 - The taxes collected from the selected portion of the community stays within the community whether it goes towards projects in the District or towards general economic projects in the community.
- As the value increases in the District, the community saves money that would have been lost to reduced subsidies and increased county taxes.
 - Bar on the left side is a general example. Some towns lose up to 70% of their taxes to lost subsidies and increased county taxes.
- Program for the community lasts for up to 30 years.
- Do **not** need legal counsel. Contact your Regional Council!
- When to create a District:
 - Large development in the works
 - Revaluation
 - Disaster resulting in damaged parcels that will be rebuilt

TIF Examples

Large Development (Warren, ME and Brooks, ME)

- Both are pending approval.
- Both were interested because funding could be used for buying emergency equipment and vehicles.

Revaluation (Waldoboro, ME)

- Approved in 2019 to prepare for industrial developments.
- Revaluation skyrocketed Waldoboro's revenue past expectations. Now brings in \$100k per year.
- Funding has been used to help with studies on the Medomak River, culvert/watershed improvements, and can be used for emergency vehicles.

Disaster Struck (St. George, ME)

- In early stages but goal to finish by end of 2025.
- General Store destroyed in 2023.
- Would use District for working waterfront improvements.

TIF Projects (Title 30-A §5225 of the Maine Revised Statutes)

- The Town **does not** have to give money back to the developer.
- Projects should have some relation to economic development.
 - Acquisition, engineering work, development of land within the TIF District to help further economic development (1)(A)(1)(a).
 - Culverts and roadway improvements to help emergency services reach the TIF Districts (1)(B)(1).
 - Environmental Improvement projects to help commercial uses in the community (1)(C)(2).
 - Trail maintenance and development to help promote tourism (1)(C)(6).
 - Public safety improvements, including new facilities and equipment (Varies).

MUNICIPAL BANKING SERVICES

PRESENTERS

FIRST NATIONAL BANK

NICCI KIMBALL

SVP, COMMERCIAL LENDING OFFICER

MONIQUE McRAE

AVP, BRANCH MANAGER

PATTI GWARA

VP, COMMERCIAL LOAN PORTFOLIO MANAGER



Municipal Banking Products

- Local, experienced service you can count on
 - Deposit Services
 - Cash Management
 - Lending

Municipal Deposit Services

- Insured Cash Sweep (ICS)
- Certificate of Deposit Account Registry Service (CDARS)
- Municipal NOW Checking
- Certificates of Deposit
- Municipal Savings Accounts
- 24-Hour Digital Banking Services

Municipal Cash Management

- Merchant Credit Card Processing
- Payroll Services
- Positive Pay
- Certificates of Deposit
- Remote Deposit Capture
- Automated Clearing House (ACH)
- Wire Transfers

Municipal Lending

- Tax or Bond Anticipation Notes (TANs/BANs)
- Municipal Real Estate
- Term Loans
 - Equipment, storage buildings, etc.
- Lines of Credit (LOCs)

Other Services

- Community Credit Cards
 - No personal guarantee required
- First Phone Banking
- Self-Service Coin Handling
- Night Depository Services
- Employee Health Savings Accounts (HSAs)

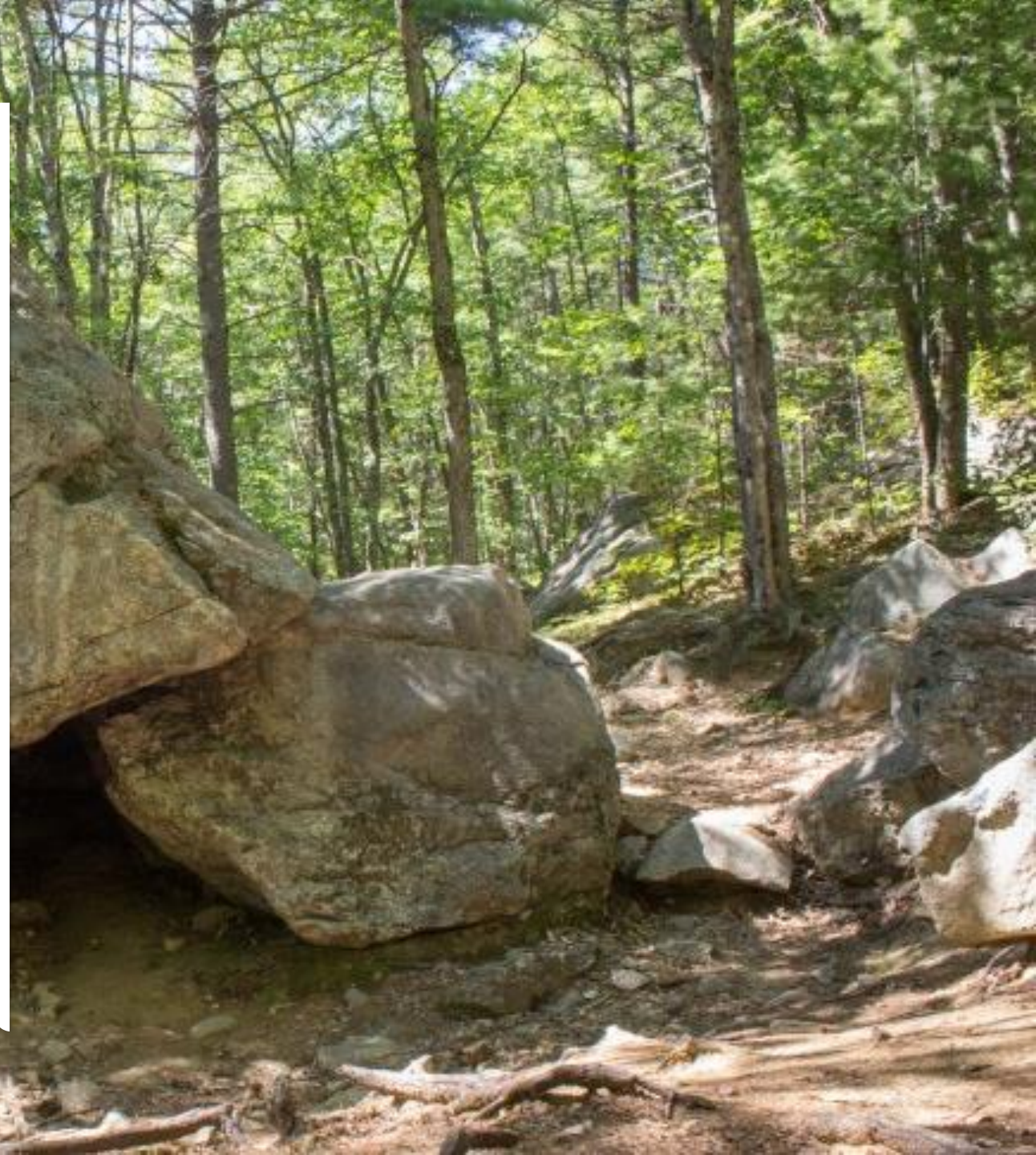
Program Funds

Presented by:
Laura Graham, Program Director
Land for Maine's Future
Laura.graham@maine.gov



Conservation & Recreation

- Protects natural areas for recreation, hunting and fishing, conservation, wildlife habitat, vital ecologic functions and scenic beauty
- Includes Community Forests
- Typically funds fee simple acquisitions and conservation easements



Public Access to Maine Waters Fund

- Designed “to get people to the water.”
- Typically involves fee purchase of small parcels of land to create or enhance access to lakes, ponds, rivers, and coastal waters
- “Access” *may* include a facility for trailered boats or hand-carry (canoes or kayaks, for example), or it may be limited to shoreline access for bank fishing, wading, swimming, clamming, worming, or other water contact opportunities
- Access may also be used for commercial purposes, provided that such commercial use does not exclude the public



Working Farmland

- Protects Maine's important farmlands from conversion to non-agricultural uses.
- LMF partners with the Bureau of Agriculture, Food, and Rural Resources (BAFRR) to identify and select projects.
- LMF and BAFRR work with a "cooperating entity" (like Maine Farmland Trust) to acquire and hold an agricultural easement on selected farms to prevent conversion to other uses.



Working Waterfront

- Protects coastal waterfront lands with the facilities & capacity to support commercial fisheries and aquaculture businesses
- Includes commercial fishermen, aquaculturists, cooperatives, and municipal and private piers and wharves that provide waterfront access for commercial fishing
- LMF partners with DMR and Maine Coastal Program to identify and select awardees
- DMR holds a covenant on these properties to prevent conversion to other uses



Natural Hazard Planning Series: Funding and Financing Hazard Resilience

January 13, 2025

Sue Baker, State NFIP Coordinator
Floodplain Management Program

sue.baker@maine.gov



MAINE DEPARTMENT OF

Agriculture, Conservation & Forestry

Purpose of the NFIP

Created by Congress in 1968

Reduce the risk to improved property and loss of life during flood events,

Reduce the amount of disaster assistance paid out for flooding events,

Make flood insurance available to those at risk, and

Require development standards for building/improving in flood prone areas in order to break the cycle of having repeat flood damages.



NFIP Overview

- Flood Insurance Rate Maps
 - FEMA maps 1% annual chance
 - Zone A and V
 - Foundation for local permitting
- Regulations
 - Via local ordinance adoption (land use)
 - Minimum standards for floodplain development
- Flood Insurance
 - Federally backed
 - Can be purchased in participating communities
 - Private Market: Different Pricing



Local Regulations

- **FEMA/NFIP underwrites flood insurance in communities that adopt and enforce compliant flood regulations.**
- **Regulations ensure buildings and other development will be protected from flood levels shown on the Flood Insurance Rate Map (FIRM) 1% annual chance.**
- **Over time exposure to hazard should be reduced as older buildings are substantially improved and new buildings are built.**
- **Any building that is improved or damaged by 50% or more must meet the elevation requirement.**

Flood Insurance

- Most every building in a participating community is eligible for flood insurance – even buildings outside the mapped flood hazard area.
- Building and contents coverage.
- Contents coverage available for renters.
- Condo association and condo unit coverage.
- **Exception:** New or substantially improved buildings completely over water.



Flood Insurance Coverage

Building Occupancy	Building Coverage	Contents Coverage
Single Family & 2-4 Family	\$250,000	\$100,000
Residential Condo Unit	\$250,000	\$100,000
Non-Residential	\$500,000	\$500,000
Renters	-----	\$100,000



Increased Cost of Compliance (ICC) Coverage

- Covers expenses above and beyond physical damage sustained to repair or rebuild a flood damaged building in compliance with state or local floodplain managements ordinances.
- Building must be declared substantially damaged (damage of 50% or more of building value). Community responsibility.
- ICC coverage pays up to \$30,000 toward the cost of acceptable mitigation measures.
 - * Elevation * Dry Floodproofing (Non-residential only)
 - * Relocation * Demolition * or any combination.

www.floodsmart.gov

GET PREPARED



FEMA



NATIONAL FLOOD
INSURANCE PROGRAM

visit floodsmart.gov

Know Your Risk

Get Insured

Flood Risks and Costs

Before and After a Flood

Flood Zones and Maps

Get a Quote



Notice of Funding Opportunity (NOFO) HMA and BRIC FY24 FEMA Hazard Mitigation Grant Funding

Please contact Christine Whelan, SHMO and/or hmagrants@maine.gov for grant eligibility checks, project inquiries, application, and application details before applying.

Christine will be providing virtual open office hours, [+1 207-209-4724](tel:+12072094724), [128545000#](tel:+12072094724) every Wednesday 10am-11am for those who have questions or inquiries related to BRIC or HMA funding.

Application deadline to SHMO/MEMA: **March 7, 2025 by 5:00pm.**

FMI, visit the MEMA website: <https://www.maine.gov/mema/grants/mitigation-grants>

Community Rating System (CRS)

- Voluntary incentive program for communities participating in the NFIP.
- CRS offers NFIP flood insurance premium discounts in communities that develop/execute measures beyond minimum floodplain management requirements.
- CRS discount applies uniformly across the community, with some exceptions.

Community Rating System (CRS)

CRS Activities

- Communities are rewarded for adopting and implementing higher standards.
- 19 activities offered for credit (public information, higher regulatory standards, flood loss reduction measures).
- CRS rating results in a direct NFIP flood insurance premium discount.

Table 3. CRS Premium Discounts By Class

CLASS	DISCOUNT	CLASS	DISCOUNT
1	45%	6	20%
2	40%	7	15%
3	35%	8	10%
4	30%	9	5%
5	25%	10	–

Public Information (300 series)

Mapping & Regulations (400 series)

Flood Damage Reduction (500 series)

Warning & Response (600 Series)

Community Rating System (CRS)

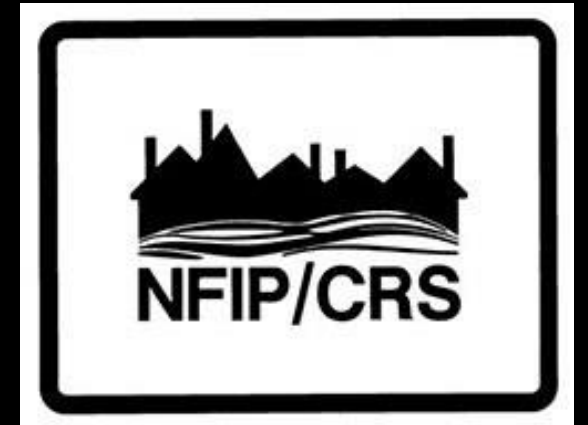
www.crsresources.org



CRS

www.crsresources.org

- Download the 2017 CRS Manual and 2021 addendum Review:
- Section 110: Overview
- Section 200: Procedures for applying/activities
- Section 240: Self assessment
- Self assessment and Letter of interest must be sent to FEMA R1/Boston
- Must successfully pass a Community Visit from FEMA
- No violations!



CRS Contacts

Floodplain Management Program

Sue Baker, State NFIP Coordinator

sue.baker@maine.gov

(207) 287-8063

Janet Parker, Planner II

janet.parker@maine.gov

(207) 287-9981

New England CRS Field Representative

Sarah Mardon

Sarah.Mardon@verisk.com

(207) 505-8505

FEMA Region I CRS Coordinator

John Grace

John.Grace@fema.dhs.gov

(857) 205-2839

Forestry, Fire, and Land Conservation Grant Opportunities

Presented by:

David Ludwig

Senior Climate Planner

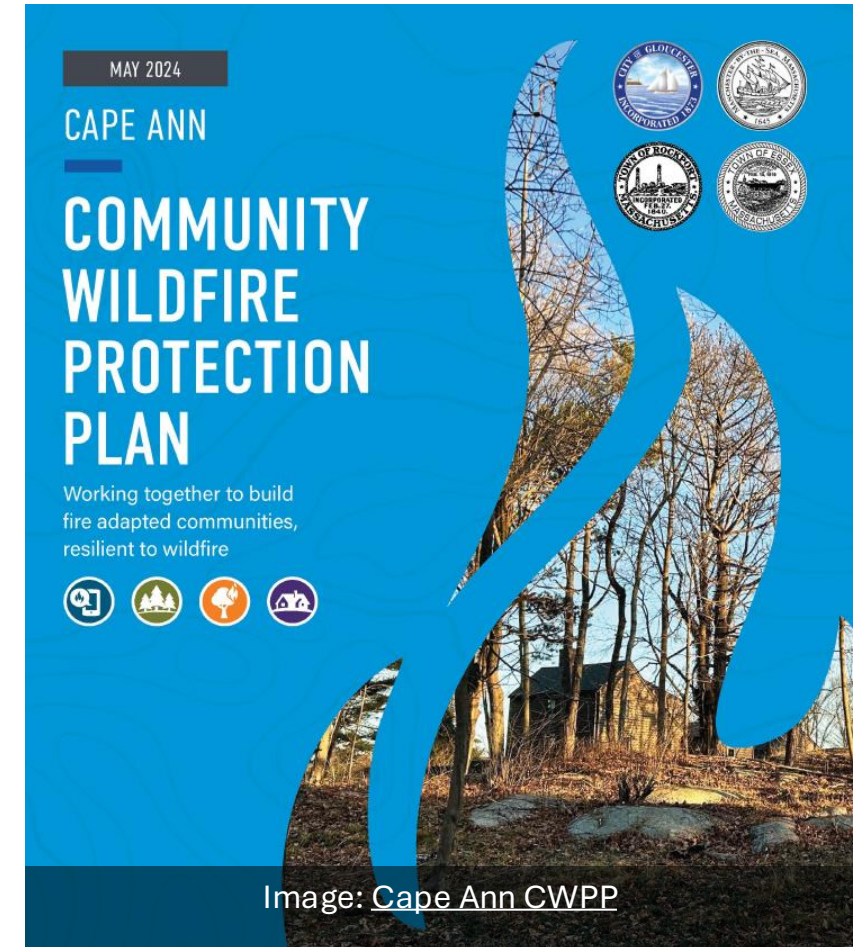
Department of Agriculture,
Conservation & Forestry



Image: A Maine Forest Ranger monitors a prescribed burn in Brunswick.

Community Wildfire Protection Plan (CWPP)

- A CWPP uses on the ground assessments and (often) remotely sensed data to determine a community's risk from wildfire
- Considers assets at risk, vegetation, weather, topography, defensible space around structures, and more
- Contains recommendations for reducing fire risk through fuels treatments, improving defensible space, and other interventions



Community Wildfire Defense Grant (CWDG)

- Grant from the USDA Forest Service that can be used to:
 - Develop or revise a CWPP
 - Up to \$250,000 per award
 - Implement projects described in a CWPP less than 10 years old
 - Up to \$10 million per award
- Eligible entities include:
 - Local governments
 - Tribal governments
 - Nonprofits such as homeowners associations
 - State forestry agencies

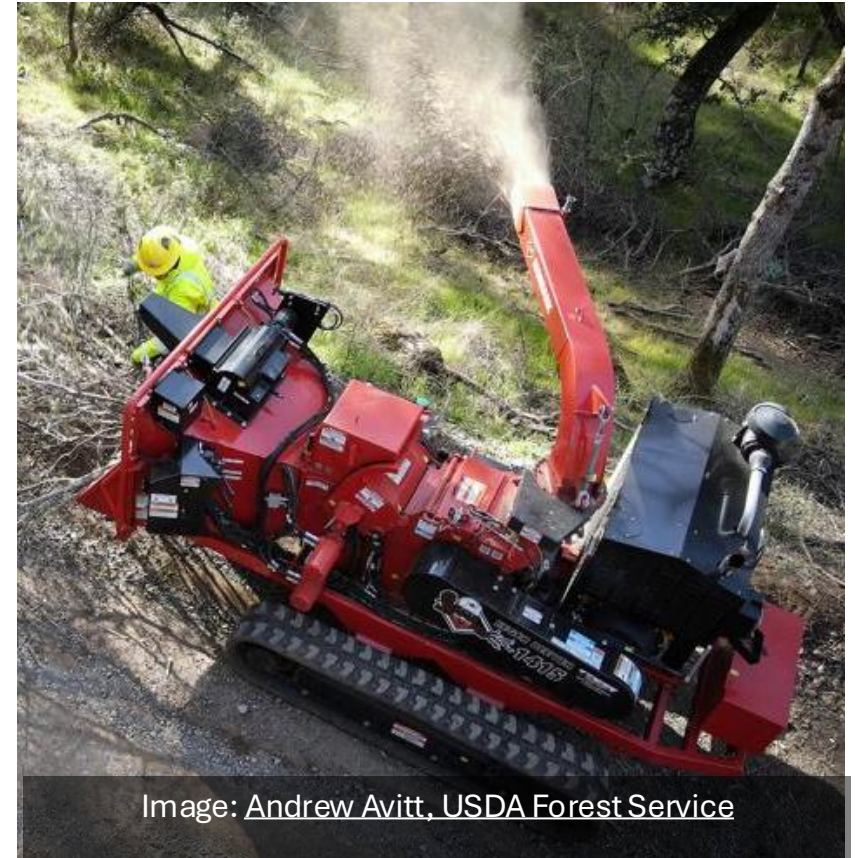


Image: [Andrew Avitt, USDA Forest Service](#)

CWDG Eligibility

- Current round applications due February 28, 2025
- Communities must meet eligibility requirements (i.e., must be at risk of wildfire according to USFS data)
 - List of eligible communities available on [USFS website](#)
 - Changes in eligibility between last round and current round – if your community was not eligible last round, it may be for this round
- Priority given to communities with:
 - High or very high wildfire hazard potential
 - Low income
 - Have been impacted by a severe disaster within 10 years that increases fire risk

CWDG Tips for Success

- Only 158 of 535 projects (~30%) were funded in the second round
 - 100% of successful applications met high/very high wildfire hazard potential
 - 72% of successful applications met all three priority criteria
- Community support is important
- If you have questions about your project idea, contact the Maine Forest Service for technical assistance
 - NOTE: Successful grant awards are determined by the USDA Forest Service, a federal agency.

CWDG Funded Projects (Eastern)

- Two successful projects in Maine from second round met all three priority criteria
- Five rounds of funding planned, third round is open now
 - If you may be interested, you're encouraged to apply for this round!

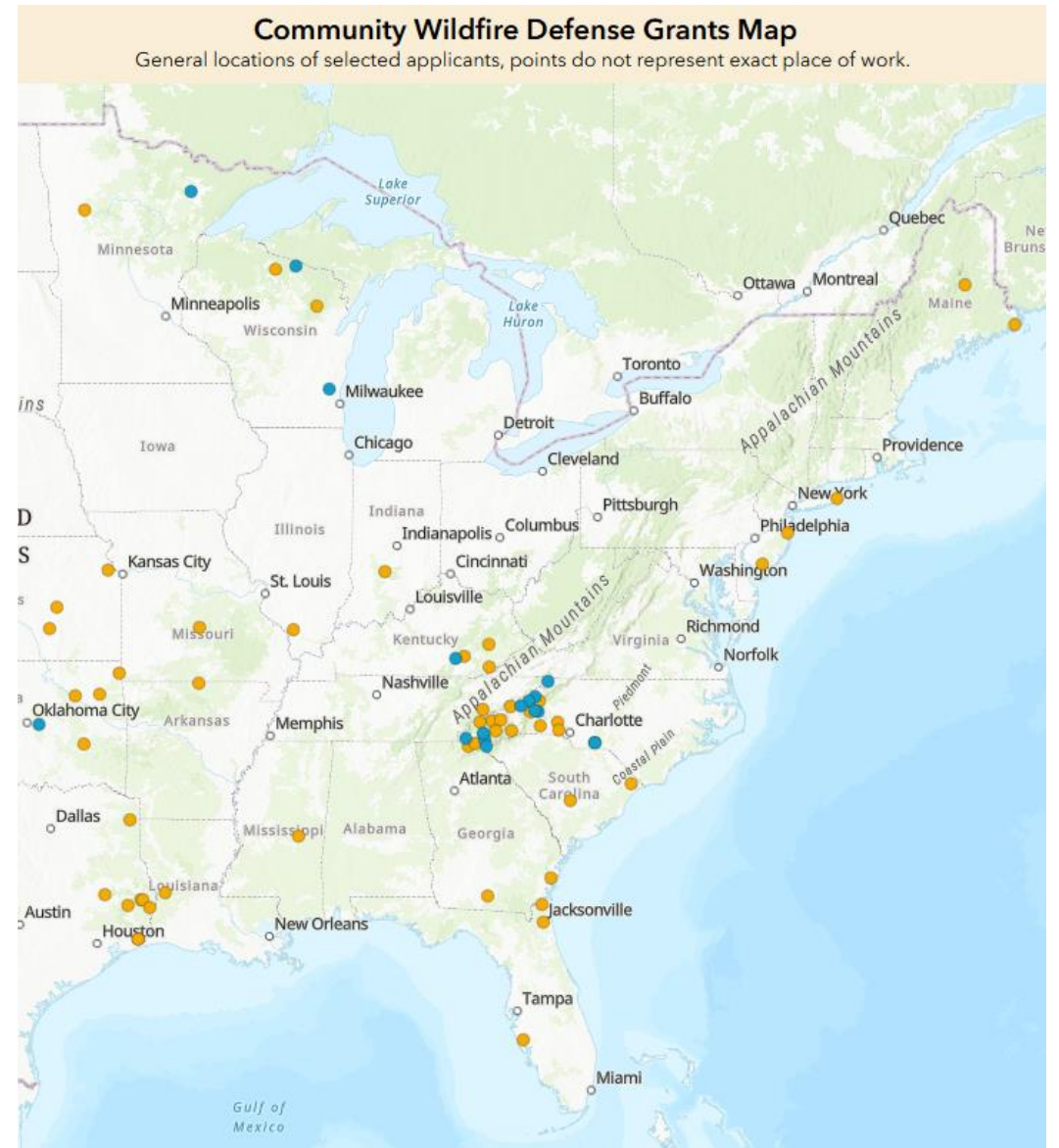


Image: <https://www.fs.usda.gov/managing-land/fire/grants/cwdg/funded-proposals>

For more CWDG Information

- USDA Forest Service CWDG Website:
fs.usda.gov/managing-land/fire/grants/cwdg
- Use this tool to help determine whether your community meets eligibility and priority criteria requirements:
 - wildfirerisk.org/cwdg-tool
 - You can search for either cities/towns or counties
 - Note: there may be other ways to meet priority criteria (such as risk assessments from the Maine Forest Service)
- Contact Forest Ranger Specialist Terri Teller with questions:
 - terri.teller@maine.gov



Image: A Maine Forest Service helicopter drops water on a wildfire.

Society of Fire Protection Engineers (SFPE) Fire Service Grant Program

- Eligible entities include local governments and fire districts
- Funds can be used to help begin fire prevention, preparedness, and control programs by supporting:
 - Laptops and digital equipment used for pre-fire planning
 - Community fire prevention programs and education
 - Arson prevention/fire investigation
- Typically small dollar awards ranging from \$1,000 to \$3,000
- Applications due January 31, 2025
- For more information, visit: sfpe-newengland.org/grant_application

Project Canopy

- Can be used to fund urban forestry projects
- Eligible entities include local governments, tribal organizations, educational institutions, and nonprofits
- Typically open in late winter or spring
- Program funded by USDA, administered by Maine Forest Service



Image: City of Belfast, Trees on Maine Street
newsletter

Three Categories of Project Canopy Grants

- Planning and Education:
 - Statewide eligibility
 - Maximum award: \$20,000
 - Can fund inventories, plans, tree board development, ordinance development
- Planting and Maintenance:
 - Statewide eligibility
 - Maximum award: \$15,000
 - Can fund tree planting and maintenance, and certain green infrastructure
- Inflation Reduction Act Urban & Community Forestry:
 - Check eligibility map:
maine.gov/dacf/mfs/policy_management/project_canopy/grants/grant_applications.html
 - Maximum award: \$200,000
 - Can fund a variety of work including planning, planting, maintenance, etc.

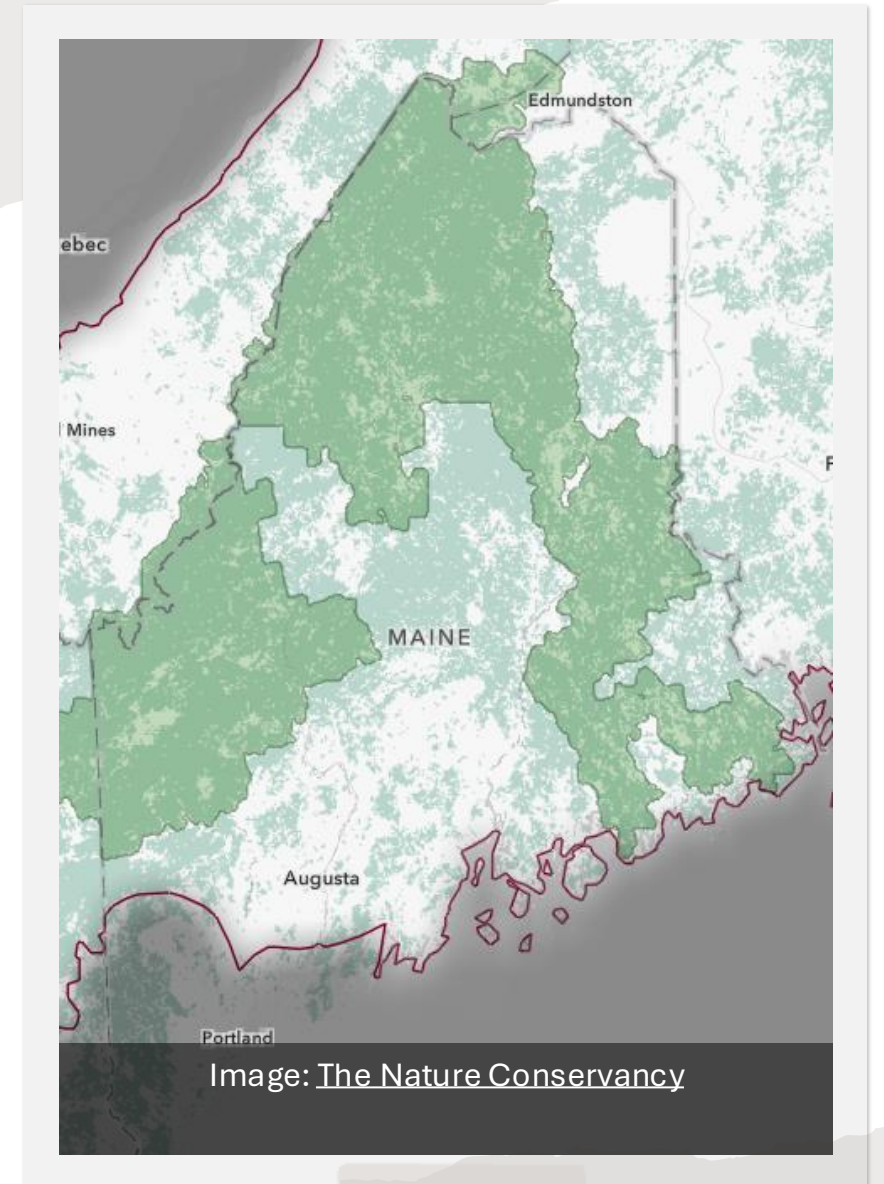
For more Project Canopy Information

- Visit the Project Canopy website at:
 - maine.gov/dacf/mfs/policy_management/project_canopy/index.html
- Contact Jan Santerre, Project Canopy Coordinator, Maine Forest Service:
 - jan.santerre@maine.gov



The Nature Conservancy (TNC)'s Resilient and Connected Appalachians Grant Program

- Provides funds for fee and easement acquisitions
- Highlighted area (most of Maine excluding southern Maine) is eligible, see map at right
 - Priority given to TNC focus areas (see [interactive map](#))
- Eligible entities include nonprofits, municipalities, federally recognized tribal nations, and state or local agencies
- Maximum amount per award is \$100,000



TNC's Resilient and Connected Appalachians Grant Program

- For more information:
 - Visit: <https://www.nature.org/en-us/about-us/where-we-work/priority-landscapes/appalachians/stories/resilient-connected-appalachians-grant/>
 - For general questions about the program, email: cccfund@tnc.org
 - For specific questions about your project, email the program representative for Maine before applying: abigail.king@tnc.org

Maine Emergency Management Agency Grants

Grant: Building Resilient Infrastructure & Communities (BRIC)

- Deadline to State Hazard Mitigation Officer: March 7, 2025 by 5:00pm

Grant: Flood Mitigation Assistance (FMA)

- Deadline to State Hazard Mitigation Officer: March 7, 2025 by 5:00pm

Contact: Christine Whelan, hmagrants@maine.gov

- Starting January 15, 2025, Christine will be providing virtual open office hours every Wednesday from 10-11am for inquiries regarding BRIC.
- Virtual office hours link: [virtual open office hours](#)



ISLAND
INSTITUTE

MONHEGAN
MAINE

FIRE DANGER!
This Island Has
Serious
Fire Potential
Call 911 In Event Of Fire

ATTENTION!
There Is No Formal
Emergency Medical Service
On Monhegan Island
PASS AT OWN RISK

“Wow. It feels like we are out on an Island.”

Grappling with municipal financing challenges



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It takes a plantation

One small island trying to accomplish one big project



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Third time's the charm

Monhegan island's century long efforts for life, liberty, and the pursuit of lobster.



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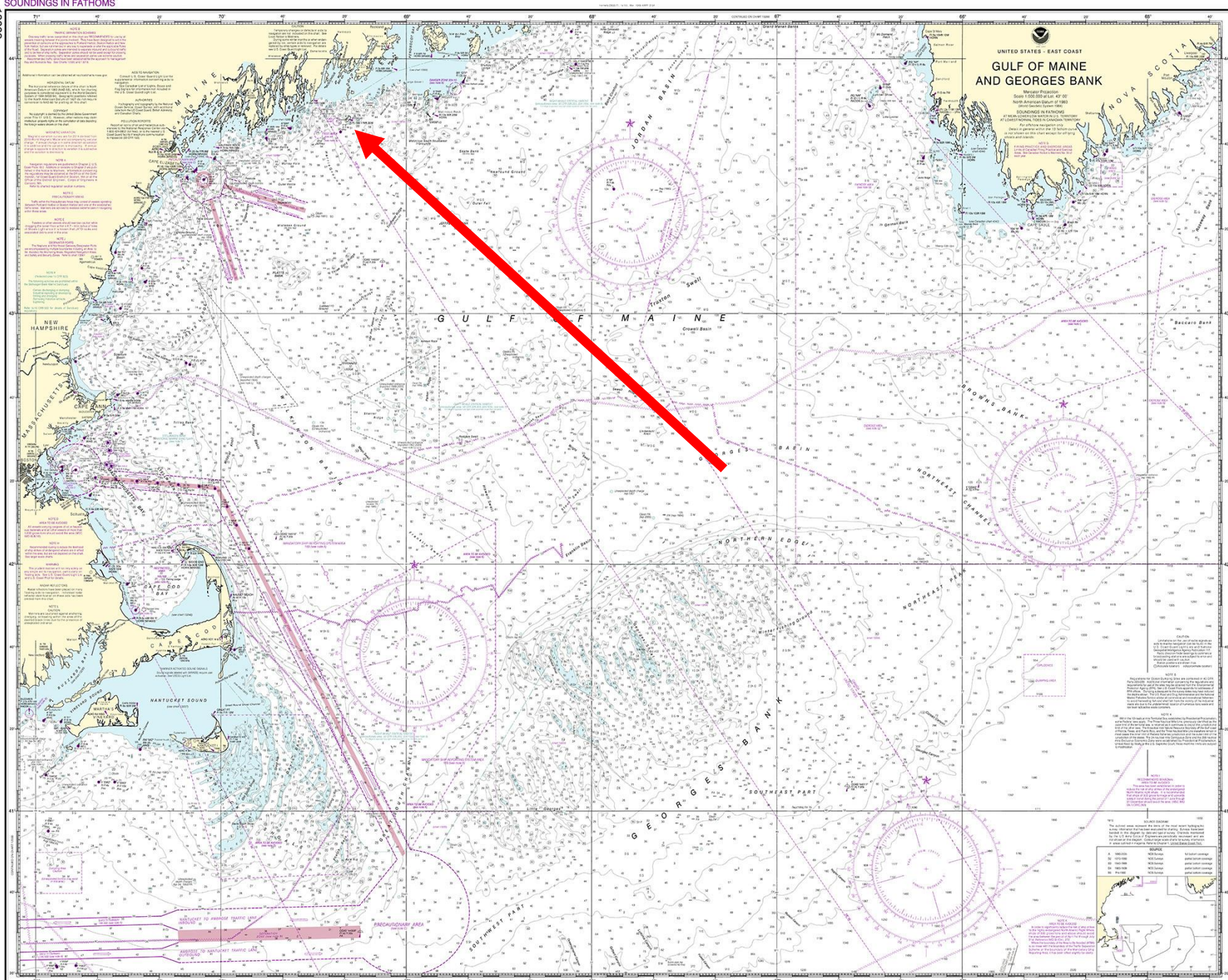
Monhegan Reserve Funds

January 2025, Monhegan Island Plantation



Overview

- History
- Prior Grants
- Path Forward
- **How much Money do we need?**
- Questions



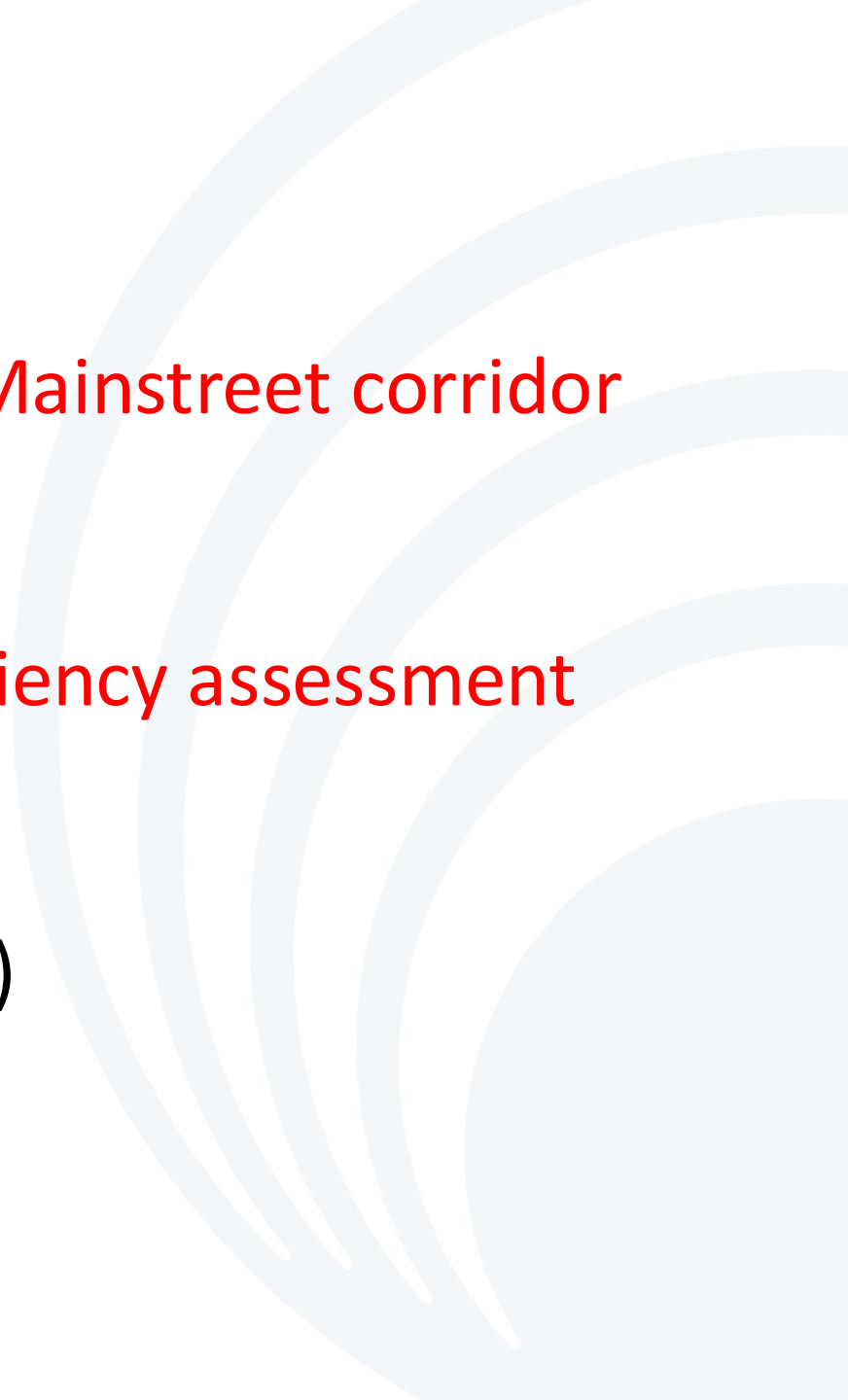
Plantation structure

- A minor civil division ie: unincorporated area and a town.
- Power of a town (less officers).
- Works with the State Land Use Planning Commission
- Board of 3 assessors.
- Town administrator + clerk + fire chief + constable



What have we done in the past?



- 
- Resiliency Study of Monhegan Plantation's Mainstreet corridor and breakwater (2019)
 - Monhegan Public Wharf condition and Resiliency assessment (2023)
 - Shore and Harbor Planning Grant **50k** (2024)
 - Community Action Grant **75k** (2024)

- Resiliency Study of Monhegan Plantation's Mainstreet corridor and breakwater (2019)
- Monhegan Public Wharf condition and Resiliency assessment (2023)
- Shore and Harbor Planning Grant **50k** (2024) ~ **Maine Coastal Program and Department of Marine Resources**
- Community Action Grant **75k** (2024) **Community Resilience Partnership from the Governor's Office of Policy, Innovation and the Future.**

WHARF



Smutty Nose Island

Manana Island



80,000 visitors come to the island in the summer

WHARF



Smutty Nose Island

Manana Island

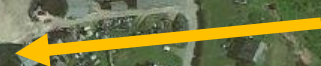
Google Earth

- RE-DESIGNED BY 1962 ACOE STUDY
- LOCALY CONSTRUCTED
- PROTECTS SKIFF ACCESS

Smutty Nose Island

Manana Island

BREAKWATER



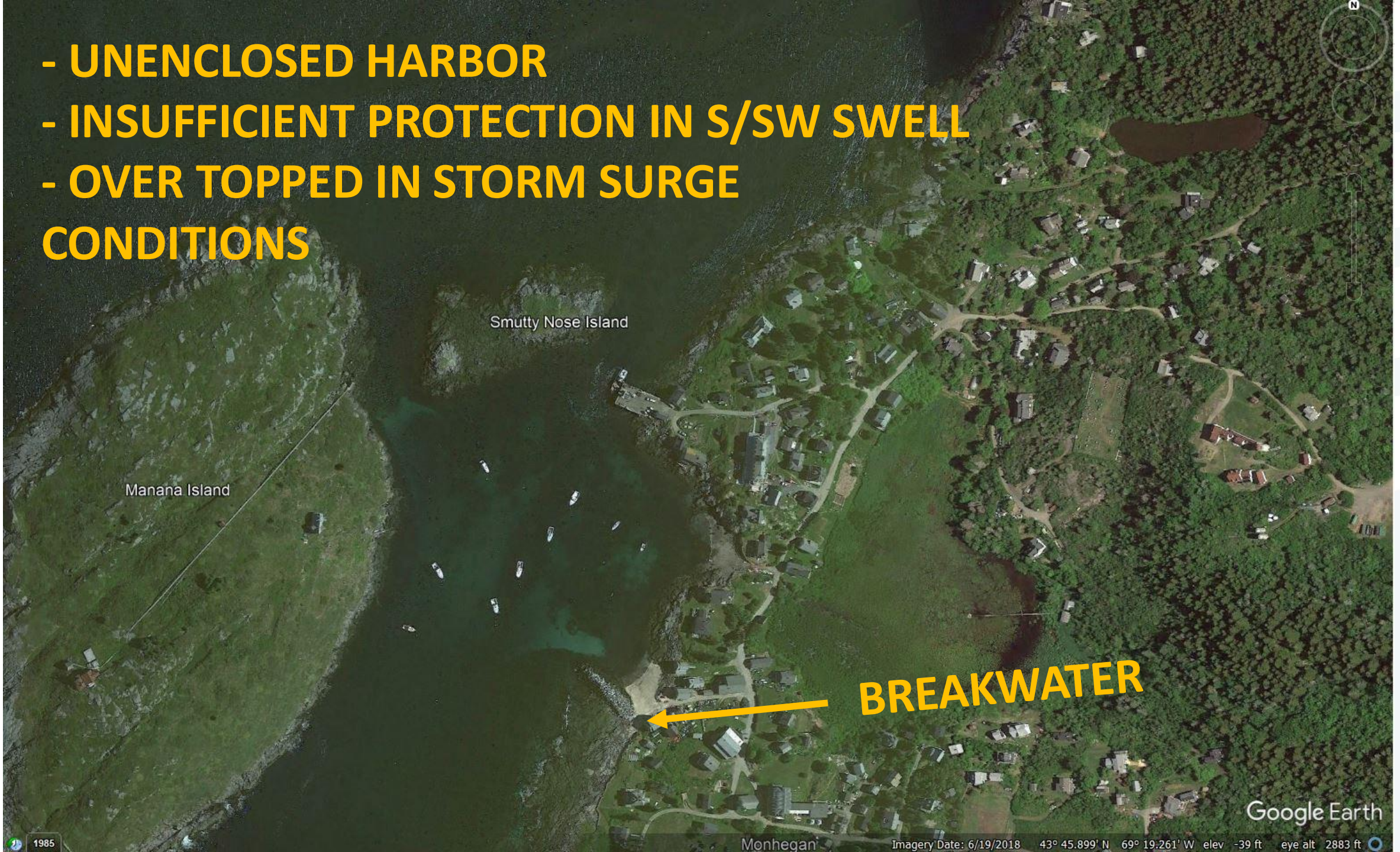
Google Earth

1985

Monhegan

Imagery Date: 6/19/2018 43° 45.899' N 69° 19.261' W elev -39 ft eye alt 2883 ft

- UNENCLOSED HARBOR
- INSUFFICIENT PROTECTION IN S/SW SWELL
- OVER TOPPED IN STORM SURGE CONDITIONS



January of 2024



PRIOR REPORTS

7. Monhegan Harbor has been the subject of seven reports since about 1888. Five of these reports (preliminary examination reports and surveys on breakwater protection) were not published. One was published in the Annual Report of the Chief of Engineers for 1889, and one in House Document No. 536, 64th Congress, 1st session. Tabulated hereinafter are the reports on record.

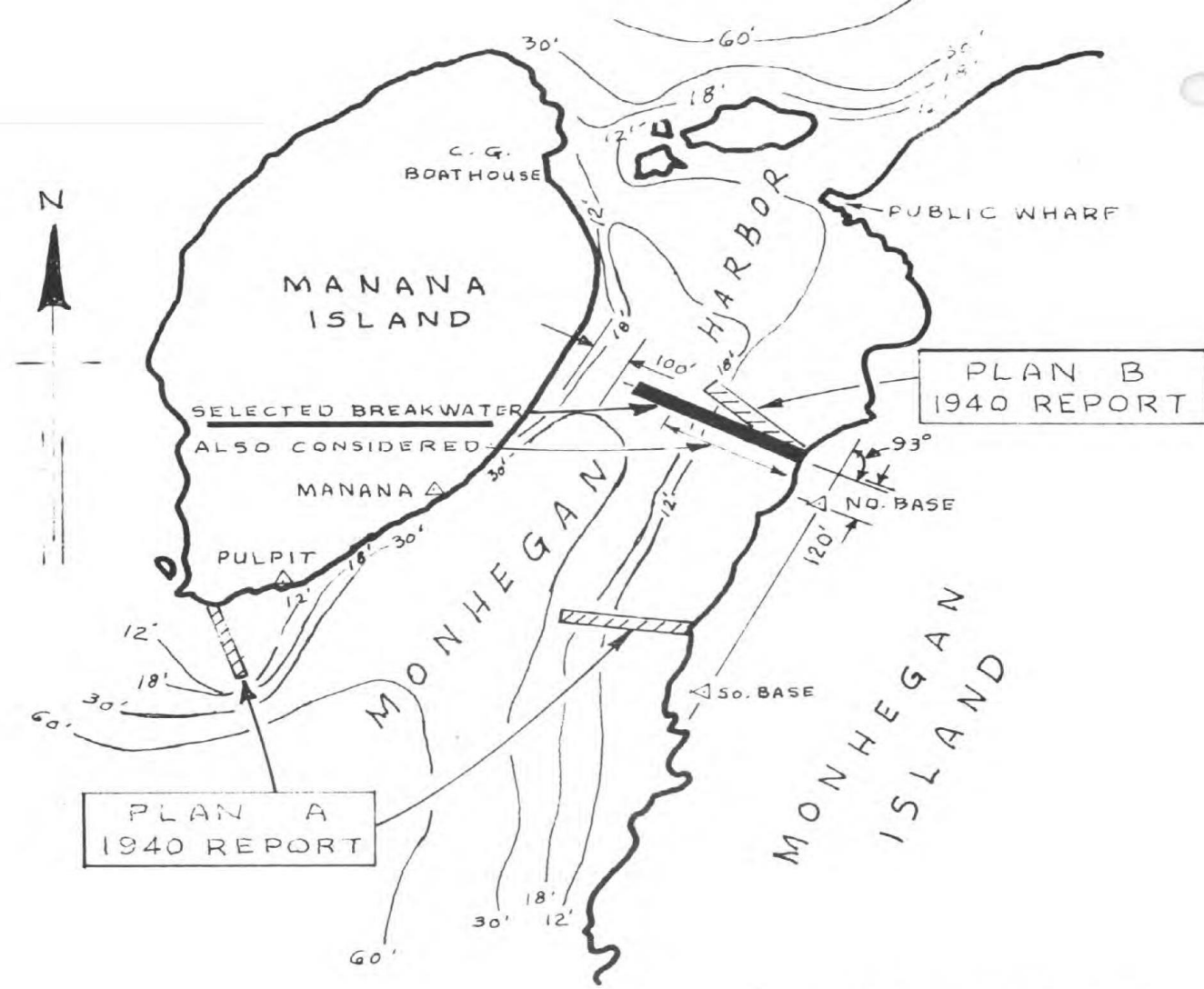
<u>Type</u>	<u>Date and Where Published</u>	<u>Remarks</u>
Preliminary Exam	27 December 1888 Annual Report of Chief of Engineers for 1889, Page 547	Unfavorable to further study of desired breakwater.
Preliminary Exam	12 October 1915 House Doc. 536, 64th Congress, 1st Session	Unfavorable to further study of desired breakwater.
Preliminary Exam	4 October 1930 Not Published	Favorable to survey.
Survey	15 March 1932 Not Published	Unfavorable to construction of desired or considered breakwater, then estimated to cost \$550,000, because of insufficient benefits.
Preliminary Exam	20 December 1935 Not Published	Unfavorable to further study.
Preliminary Exam	26 October 1939 Not Published	Unfavorable to further study.
Survey	30 October 1940 Not Published	Unfavorable to two considered breakwater plans, one then estimated to cost \$150,000 and the other then estimated at \$88,000 because the total storm damage plus gains to accrue from increased fishing time would be less than the carrying charges. Other plans considered would not meet navigation needs.

Archives!

PRIOR REPORTS

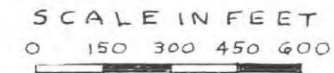
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Survey	15 March 1932 Not Published	Un o b t o
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Preliminary Exam	26 October 1939 Not Published	Un
Survey	30 October 1940 Not Published	Un b e t i f i d f w c l w



BREAKWATER LOCATION

MONHEGAN
HARBOR
MAINE



FEBRUARY 1961
S.J.B.

At a glance

- The fishing village is as old as any other.
- Without protection there is little incentive for new fishermen to come to the island.

year	fishermen
1970	15
2025	7

- The harbor is central to island life and transportation.
- No safe harbor means less vessel trips available: stressing food cost and availability, livelihood, emergency services.
- Shipping pilots and the Coast Guard are no longer based on Monhegan Island
- Damage to the town dock, shoreside residences, fishing infrastructure still persist.

So, what has changed?



A large number of metal crab traps are stacked on the deck of a boat. The traps are made of wire mesh and have colorful floats (red and green) attached to them. In the background, there are several houses with grey siding and white trim, situated on a hillside overlooking the water. The sky is overcast.

So, what has changed?

Wharf Reserve Fund: \$50,000

Breakwater Reserve Fund: \$25,000

The plantation process

WARRANT FOR THE ANNUAL PLANTATION MEETING

To: Matthew J. Weber, Constable, Monhegan Plantation in the County of Lincoln.

Greetings:

In the name of the State of Maine, you are hereby required to notify and warn the voters of the Plantation of Monhegan in the said County, qualified to vote in Plantation affairs, to meet at the Monhegan Schoolhouse in said Plantation on April 8th, A.D. 2023, at 5:30 in the evening, then and there to act on the articles listed below.

Art. 1. To choose a Moderator to preside at said Meeting. **DAPHNE PULSIFER**

Art. 2. To see if the Plantation will vote to discuss the Plantation Report. **PASSED**

Art. 3. To see what sum the Plantation will vote to raise and appropriate from Taxation for the compensation of Plantation Officers and Officials. Stipends to be allocated with a minimum attendance (virtually, written comment or physically) at 9 Assessor's meetings. **PASSED**
Officers request:

First Assessor	\$ 6,796.30
Second Assessor	\$ 5,774.30
Third Assessor	\$ 4,752.30
Treasurer	\$ 4,241.30
Clerk	\$ 2,197.30
Tax Collector	\$ 2,708.30
Harbor Master	\$ 459.90
Constable	\$ 1,686.30
Fire Chief	\$ 5,000.00
Subtotal Stipends	\$ 33,616.00
FICA/MC	\$ 2,571.62
Grand Total Stipends	\$ 36,187.62

Art. 4. To choose all necessary Plantation Officers: First Assessor, **JAMES BUCCHERI** Second Assessor, **ANDREW DALRYMPLE** Third Assessor, **MICHAEL BRASSARD** Plantation Clerk, **LISA BRACKETT** Collector of Taxes, **LISA BRACKETT** Planning Board, **KATHIE IANNICELLI**, **MELANIE TUCKER** Treasurer, **JENNIFER MARR** all necessary members of the School Board, **JES STEVENS**, **DAPHNE PULSIFER** Truant Officer, **BILLY BOYNTON** Fire Chief, **WALKER ELLIS**, Road Commissioner, **TRAVIS DOW** Constable, **MATT WEBER** Harbor Master, **SHERMIE STANLEY** and all necessary Trustees of the Monhegan Plantation Power District **BILLY BOYNTON**, **MOTT FEIBUSCH**.

Art. 5. To see if the Plantation will vote to transfer all un-mandated and unexpended balances to the Undesignated Funds Account. **PASSED**

Art. 30. To see what sum the Plantation will vote to raise and appropriate for the Long-Term Wharf Maintenance Dedicated Account:

The Assessors recommend: \$ 30,248.00

Raised from Taxation: \$ 30,248.00 PASSED

Explanatory Note: Given the dramatically higher tides and storm surges, over the next 3-5 years there will have to be some major modifications to the current wharf design to keep it operating effectively year-round for both passenger and freight-related services. The Plantation will be seeking outside funding for this major project, but an annual Sea Level Rise Wharf Reserve Fund contribution (\$25,000) will be necessary even if we're successful in getting grants for the work, since all grants require a minimum of 25% community match. If the Plantation doesn't acquire outside funding, this reserve fund would be a major contribution towards a self-funded project without requiring a huge single-year tax increase.

**Grant applications i.e. Shore
and Harbor Planning Grant**

Maine Coastal Program and the Department of Marine Resources

Where do we go from here?



Presented by:

Thomas McClellan, Island Institute Fellow

Monhegan Island, ME

tmcclellan@islandinstitute.org

Presenter Contact Information

Rachael Hamilton – NOAA Coastal Zone Management Fellow
Maine Coastal Program
Rachael.Hamilton@maine.gov

Laura Graham – Director
Land for Maine's Future
Laura.graham@maine.gov

Sue Baker, CFM – State National Flood Insurance Program Coordinator
Floodplain Management Program
Sue.baker@maine.gov

David Ludwig – Senior Climate Planner
Bureau of Resource Information and Land Use Planning
David.Ludwig@maine.gov

Thomas McClellan – Island Institute Fellow
Monhegan Island, ME
tmcclellan@islandinstitute.org

Midcoast Council of Governments
Max Johnstone – mjohnstone@midcoastcog.com
Dan Debord – ddebord@midcoastcog.com

Lincoln County Regional Planning Commission
Laura Graziano – lgraziano@lcrpc.org
Curtis Brown – cbrown@lcrpc.org