**Development Ready Advisory Committee (DRAC)**
*Investments, Incentives & Funding Alignment Working Group*
August 18th, 2026

Kickoff Meeting Agenda

**Working Group Directive**

- **Purpose**: Make state funding and incentive programs easier to understand, navigate, and coordinate across agencies. Also, make effective progress on state goals by clarifying how funding programs could better align with those goals.
- **Focus:** Identify overlaps and gaps and misalignments with state goals to reduce confusion and streamline support for development-ready communities.
- **Early Output:** An analysis of common funding programs and preliminary recommendations for better alignment.
- **Goal:** Communities and developers experience more efficient, predictable access to incentives.

| Time | Topic | Purpose |
|---|---|---|
| **10 min** | **Welcome & Introductions** | Quick introductions:<br>• Name, organization, title |
| **5–10 min** | **The "why" / shared problem** | Ground the group in the current challenge:<br>• Funding programs can be difficult to understand, navigate, and coordinate; potential overlaps, gaps, and misalignment with state goals |
| **5 min** | **Define success** | What would "more efficient, predictable access" actually look like for communities and developers? |
| **5 min** | **Approach & working model** | • Meeting cadence, and how the group will make/input recommendations<br>• Schedule regular meeting (poll to come)<br>• Meeting virtually for 6 months<br>• February delivery date on recommendations to DRAC |

| | | |
|---|---|---|
| **25 min** | **Working group discussion: Please review the member roster and the funding spreadsheet in advance of the meeting** | Invite perspectives on the biggest pain points, important programs/agencies to include, overlaps/gaps worth investigating, and state goals that should guide the analysis<br><br>Key questions for discussion:<br><br>• Where do communities and developers experience the most confusion today?<br>• Which funding/incentive programs are misaligned?<br>• Where do you already see obvious overlaps, gaps, or competing requirements?<br>• If we could fix 2–3 things through this effort, what would have the biggest practical impact?<br>• What funding programs provide good models that others could replicate? |
| **5 min** | **Wrap-up & next steps** | Recap decisions, assignments, immediate next steps, and confirm next meeting |

Working Group Member List

- **Judy East** (working group chair), Director, Bureau of Resource Information and Land Use Planning, Department of Agriculture, Conservation, and Forestry
- **Marina Tomer** (DRAC Policy Lead), Resilience Collaborative Program Manager, Maine Office of Community Affairs
- **Dana Ludwig**, Senior Climate Planner, Bureau of Resource Information and Land Use Planning, Department of Agriculture, Conservation and Forestry
- **Deborah Johnson**, Director, Office of Community Development, Department of Economic and Community Development
- **Nell Donaldson**, Director of Special Projects City of Portland
- **Robert Wood**, Director of the Bureau of Land Resources, Department of Environmental Protection
- **Jessica Damon**, Land Licensing Division Director, Department of Environmental Protection
- **Bob Clark**, Executive Director, Northern Maine Development Commission
- **Tagwongo Obomsawin**, Clean Energy Partnership Program Manager, Department of Energy Resources
- **Bree LaCasse**, Director of Real Estate, Community Housing of Maine
- **Joyce Taylor**, Deputy Commissioner, Department of Transportation
- **Tyler Norod,** President, Westbrook Development Corporation, Maine Real Estate & Development Association Board of Directors
- **Carlos Mello**, CEO, FAME
- **Chloe Shields**, Deputy Director, New England Environmental Finance Center
- **Terry Hayes**, Executive Director, Maine Municipal Bond Bank
- **Liza Fleming-Ives**, Executive Director, Genesis Fund
- **Maggie Kelly-Boyd**, Senior Resilience Coordinator, Governor's Office of Policy Innovation and the Future
- **Lee Jay Feldman**, Community Development Director, Town of Kennebunk
- **Laura Reading**, Director of Affordable Housing, Developers Collaborative
- **Amy Winston**, Senior Vice President for Public Policy, CEI

# Development Ready Advisory Committee (DRAC)

*Investments, Incentives, and Funding Alignment Working Group*

August 18, 2026; 1pm to 2pm via Teams

**In attendance:**

- Lee Jay Feldman: Community Development Director, Town of Kennebunk
- Terry Hayes: Executive Director, Maine Municipal Bond Bank, incoming Executive Director is Josh Steirman
- Judy East: Director, Bureau of Resource Information and Land Use Planning
- Dana Ludwig: Senior Climate Planner, Bureau of Resource Information and Land Use Planning
- Marina Tomer: CRP Regional Collaborative Program Manager, State Resilience Office
- Joyce Taylor: Deputy Commissioner, Maine DOT
- Bree LaCasse: Director of Real Estate, Community Housing of Maine
- Laura Reading: Director of Affordable Housing, Developers Collaborative
- Tagwongo Obomsawin: Clean Energy Partnership Program Manager, Department of Energy Resources
- Maggie Kelly Boyd: Senior Resilience Coordinator, Governor's Office of Policy Innovation and the Future
- Robyn Wardell in for Liza Flemming-Ives: Executive Director, Genesis Fund
- Jessica Damon: Land Licensing Division Director, Department of Environmental Protection
- Chloe Shields: Deputy Director, New England Environmental Finance Center
- Carlos Mello: CEO, Finance Authority of Maine
- Nell Donaldson: Director of Special Projects, City of Portland
- Deborah Johnson: Director, Office of Community Development at Maine Department of Economic and Community Development
- Tyler Norod: President, Westbrook Development Corporation
- Patrick Hess: Vice President of Real Estate, Avesta Housing

**Working Group Directives**

- **Purpose**: Make state funding and incentive programs easier to understand, navigate, and coordinate across agencies. Also, make effective progress on state goals by clarifying how funding programs could better align with those goals.
- **Focus:** Identify overlaps, gaps, and misalignments with state goals to reduce confusion and streamline support for development-ready communities.
- **Early Output:** An analysis of common funding programs and preliminary recommendations for better alignment.
- **Goal:** Communities and developers experience more efficient, predictable access to incentives.

---

**High-Level Meeting Summary**

The discussion centered on making Maine's funding and incentive landscape easier for communities and developers to navigate, with a focus on opportunities for better alignment across programs.

**1. The current system is fragmented and difficult to navigate.** Communities and developers encounter different applications, reporting requirements, timelines, eligibility rules, and processes across agencies and regions. This creates administrative burden and makes it difficult to understand which funding sources can work together.

**2. There is strong interest in a clearer, "one-stop" funding pathway.** A centralized resource could help users move from project identification → funding search → application → award → implementation → reporting. It should clearly explain eligibility, grants vs. loans, incentives, timelines, categories, and how programs can be combined. This is out of scope for this group to implement but could be a recommendation to the full DRAC.

**3. Predictability and coordination are major opportunities.** Consistent and transparent funding cycles, application deadlines, and expected timelines would help communities and developers plan projects and coordinate multiple funding sources. This is particularly important for complex and large-scale projects such as housing and infrastructure.

**4. Streamlining applications and reporting could reduce barriers.** Participants highlighted opportunities to:

- Standardize or simplify applications where possible
- Use common online platforms
- Reduce unnecessary information requirements
- Make reporting requirements more consistent
- Avoid requiring communities to repeatedly provide the same information to different agencies

At the same time, participants recognized that not everything can or should be standardized, given statutory requirements and the different purposes of individual programs.

**5. Future conversation needs to expand beyond grants.**
Participants emphasized that communities increasingly need to combine grants, loans, lending, tax credits, and private-sector incentives into complex capital stacks. As grant funding becomes more competitive, the ability to understand and coordinate a broader capital stack is increasingly important. Resources to help communities navigate and plan for this will be helpful.

**6. Existing models provide a starting point**. Programs such as CRP and CDBG were cited as examples of processes that are relatively accessible or flexible. Rather than reinventing systems, the group could work to identify what is working in existing programs and determine what can be replicated or expanded.

**7. Better communication and outreach are as important as system changes**.
Many programs and grants were mentioned that others have not heard of. Improving program descriptions, advertising, technical assistance, and communication about how funding sources work together could unlock existing resources.

The emerging vision is a **more coordinated, predictable, and user-centered funding ecosystem,** one that helps communities and developers understand their options, plan around funding timelines, combine different financing tools, and move more efficiently from an identified project to implementation. A key next step is to move from identifying problems toward determining the small number of practical changes that could have the greatest system-wide impact.

---

**Real-Time Meeting Notes**

**Context Setting**

Directives for this working group have been articulated by DRAC. Goals for this working group as defined by DRAC include the following.

Communities and developers experience:

- clearer, stage-based pathways to funding that align with the full development process
- fewer administrative and procedural barriers that slow or deter project delivery
- more predictable, coordinated alignment between state funding, incentive programs, and real-world development needs and timelines

**How do we define success? How would streamlined/more efficient and predictable access benefit communities and developers?** The focus of this group is broad, thinking beyond grants to include loans, incentives, and others. Incentives can also be policies, not just financial incentives.

- Two years ago, DECD got together with 24 funders and advisers to create the **Maine Funding Network**, which is a single point portal. Four of those members are represented here in this group. How will we leverage that existing work to facilitate connection?
- This group has six months to come up with recommendations to DRAC. Pointing to existing portals, programs, and initiatives to avoid duplicating efforts is important.

DRAC's first few meetings outlined their priorities, including for this group. Members heard concerns about language of some funding and incentive programs not aligning with others, causing some confusion to navigate. Anything we can point to that already exists is important, but we also need to find points of alignment and misalignment where they exist.

**What is our base measure of success?**

- Participants also questioned how we can evaluate previous or existing programs, and whether there can be greater success if any of those programs are consolidated or combined.
- Many programs are required by statute to submit periodic reports to Legislature. FAME for example. A working group member suggested that we review measures of success from existing programs and reports to inform future work.

**Here is the approach and working model for this group:** We will make final recommendations to DRAC in February. Expect that this group will meet monthly, all virtually. We will create a standing time for this meeting to recur monthly based on feedback/a poll sent out after this meeting.

We passed around the agenda along with several questions in the welcome email. What are the biggest pain points? What overlaps and gaps are worth investigating, and how will we be guided by the state goals?

**Key questions for discussion include:**

- Where do communities and developers experience the most confusion today?
- Which funding/incentive programs are misaligned?
- Where do you already see obvious overlaps, gaps, or competing requirements?
- If we could fix 2–3 things through this effort, what would have the biggest practical impact?
- What funding programs provide good models that others could replicate?

Working at regional level with municipalities, running a regional organization and helping towns apply for funding, the greatest confusion or misalignment is fact that each agency does things differently. Applications, reporting, invoicing, and implementation radically vary between different agencies. When working on behalf of towns, this can be time consuming and unnecessarily inefficient. For low-capacity communities this is a significant barrier.

Each region is also different and municipal experience varies by region. Every several years, the Legislature requires review of state development initiatives, including asking how Maine compares to other states. Most states have 4-5 "go to" programs. State of Maine had 72 that were evaluated during that time. They were distributed, targeted, focused on individual regions and work groups; 9 different workforce development grant and loan repayment programs targeted at specific professions, rather than having one program that covers all.

Most are authorized by separate statutes and will require legislative action to help resolve this challenge. There is a balance between creating new programs to address specific and emerging challenges and trying to consolidate existing programs for greater efficiency.

Maine DOT administers infrastructure adaptation and culvert funds which, depending on the specific program, have several different goals (like improving fish habitat). They have tried to streamline applications as much as possible. As long as there is an improvement relative what was there before, a lot of other information isn't really needed. As a state, sometimes we ask more questions than we actually need to know.

Many funding programs target individual communities, and it can be difficult to work regionally, even when that is what is often most helpful. The Community Resilience Partnership is an exception. With CRP, you get more money in total if multiple towns apply together rather than the same number applying individually. If multiple towns apply to most other programs, a larger regional organization is needed to manage funding, grant reporting, and project administration. Sometimes the scale of need is greater than one municipality, how do we make sure funding aligns with that?

CRP is good example of program that works well. It is easy to apply for funds, they pass through relatively seamlessly, reporting is not too arduous. It may be a model to be replicated or expanded.

The state is working on one grant portal for communities to use. Some programs within MOCA are beginning to use Submittable, one common platform. It is working well on the application side, we may be able to get it to work on the reporting side too and that could help as well.

**Any thoughts from the developer side?**

Developers are unaware of some of the programs or of the Funding  Finder itself. This speaks to fact that they may need better promotion/sharing to be used to their full potential. The list of funding resources shared prior to the meeting was from the funding finder. Some programs are not in there, but we can work on filling those gaps. It is currently meant to be used for finding money, but it could later be expanded to an application and reporting tool.

There was some discussion about ways to improve the funding finder, including that some more tags may be needed and that there is not a “developer” option on the navigation screen. This tool was made for communities. Maybe some info needs to be fleshed out or added to be more effective since some programs that are used regularly didn’t come up when people went to search for them.

**Funding Finder**

The Finder has deadlines for each grant source. This helps applicants plan ahead. There is a complicated stack of resources to pull from when building housing, pulling not just from state resources but also from others. Sorting by category is/would be helpful. Lending and tax credits may need to be added to these resources as well. Could Maine Housing be broken out into more detail to parse out different types of funding resources that are available?

Housing projects often require a complex funding stack, so the tool should account for multiple sources being combined.

Some funders (like CDBG) might feel they are too small and restrictive or have too many caveats to be worth trying to summarize for the funding finder. There is concern about potential for conflicting information if info is shared with too many third party sources, because there is no guarantee that information posted on third party websites reflects the latest information as posted by the funding entity on their own website.

The state is building a  new tool with a web-crawling and AI component to flag new information when it is updated on program websites for staff to make corresponding changes on the state websites. We may be able to add similar capability to the funding finder in the future.

Developers generally know when grant funds open up in a given year, but when the programs are not consistent or don't share their timeline in advance, it can be challenging to plan. Especially when a project can take 2-3 years to complete. Consistency of timing is desirable and a "common app" especially for smaller projects/smaller municipalities.

For certain programs, the Maine Municipal Bond Bank (MMBB) lends money to municipalities or other entities after funding and eligibility decisions are made by other agencies or the Legislature. MMBB does not currently fund a specific portion of a project's capital stack and does not have the authority to do so. MMBB is an important financing intermediary rather than a grant distributor or capital-stack coordinator. There were some questions around clarifying MMBB's role in the broader funding ecosystem—particularly distinguishing between its role as a financing mechanism/access point and the role of agencies that determine grants and project eligibility.

Bond banks put pools of money together based on needs presented to them by local entities. They themselves don't go out to municipalities and try to talk them into improving certain things, communities come to them and they loan them money based on other state, federal, market programs. Access "investors" in bond market but details of programs they use are not up to them. Bond banks are one of the players in stacking of funds. Is there a way to help align timing, amounts, or other incentives or outreach so that projects can be done more efficiently?

Bond bank may need to have statutory language added to allow them to do some of those things. All come from legislative perspective, have qualified buyers and projects and they vet them. Not typically funding some sort of capital stack within a development program. May be able to do that in future if legislature adds language, but not able to do so presently.

Some prioritization already exists at the state level, but it may not be well communicated. DOT has grant projects focused on asset management but has some other programs like downtown redevelopment, etc. that people may not think to look for or may not know about.

Staff to follow up with DOT for more details.

Communities are still hoping for or expecting fully grant funded projects but much of that has contracted due to federal cuts reducing federal and state programs. Many projects will exceed what grant funds can support. Municipalities may need to consider having voters authorize them to borrow, use bonds, etc. We need to think about how we communicate different options to communities that go beyond grants.

**If we could fix 2-3 things, what could provide the biggest impact, and what good models exist?**

Community Action Grants/Community Resilience Partnership and CDBG are both good models. **Collecting more examples of projects and programs that navigate various funding streams will be helpful.**

Having application forms be online that could be stored and used to autofill future applications would be helpful. That could be done but is not currently done universally. How to make life easier for applicants? And having reporting requirements be more consistent from agency to agency and handled through an online portal.

It's hard to take a whole host of programs and change them all just in case somebody wants to apply for something. For bond banks, everything is driven by a project that has been identified, then you go look for funding afterward. You go to people in regions that have knowledge of different programs and what may fit best. Having a core group of people that know funding sources and could recommend them was how the program was originally envisioned. CDBG reporting requirements are driven by federal requirements regarding collecting/reporting on certain data, nothing state can do about that. Sometimes they have very different metrics of success. Is it better to change all grants to align with each other or to have someone walk applicants through the process?

A key consideration is that we will need to strike a balance between alignment across programs and preserving specific requirements of some of them.

Some funding programs are not well suited to regional projects or smaller communities. Smaller municipalities may need different resources than larger communities or large-scale housing developments. Funding should be considered in relation to the scale of the need and proposed solution. Communities may need planning grants or other early-stage funding before they are ready to borrow money for implementation. There may be opportunities to better connect grants, bond financing, CDFIs, and other financing options.

---

**Meeting takeaways and next steps:**

- Meeting poll to be circulated to find a regular meeting time for the next 6 months
- Meetings will occur monthly, and notes will be shared after each meeting
- Focus at least one meeting on incentives (tax credits, loans and borrowing, private-sector incentives, etc.)
- Identify existing programs and models that could be replicated or expanded
- Continue gathering input from communities, developers, lenders, and state agencies
- Work toward final recommendations to DRAC in February