Considerations for the Working Waterfront Advisory Council on Priority Working Waterfront Topics | October 2026

Prepared for the Council's 4th meeting, November 13, 2026, Bar Harbor

This document summarizes potential 2027 priorities drawn from 2026 Council discussions, the 2026 Maine Office of Community Affairs Director's report to the Legislature, and 2025 Working Waterfront Coalition recommendations. The document is meant to support the Council discussion on priority working waterfront needs related to potential policy recommendations and 2027 focus areas for the Council. These topics are presented for initial discussion, not as adopted Council priorities.

Priority topics in brief

Near-term — build on 2026 Council recommendations

1. Insurance education and outreach for working waterfronts
2. Voluntary best practices for resilient infrastructure upgrades and maintenance

Medium-term — clarify needs and shape solutions

3. Permitting improvements for working waterfront infrastructure
4. Continuity of community technical assistance and capacity building
5. Assessment of public and private infrastructure investment needs

Longer-term — develop policy and investment pathways

6. Resilience funding for public working waterfront infrastructure
7. Resilience funding and protection mechanisms for private working waterfronts
8. Property affordability, access, and local planning tools
9. Economic diversification and shared marine infrastructure

Council governance – early 2027

10. Adopt a working definition to guide the Council's work and membership.

Questions for Council discussion

- What important topics are missing or need reframing?
- Which issues are best suited to Council action, and which should be led by other organizations?
- Where should the Council concentrate its efforts in 2027?

Topic descriptions and potential Council roles

A. Near-term initiatives

1. Insurance education and access

Issue. Working waterfront owners face insurance affordability and coverage challenges, including uncertainty about flood insurance options and the connection between insurance and financing.

Potential Council role. Guide implementation of the 2026 Insurance Working Group's first recommendation: tailored educational materials for insurance consumers and agents, paired with outreach to coastal communities.

2. Resilient infrastructure best practices

Issue. Working waterfront owners and communities need practical guidance for reconstructing, upgrading, and maintaining infrastructure to improve resilience. Shared best practices could inform future eligibility criteria for state-backed resilience grants or financial incentives and potentially help lower insurance premiums in the long term.

Potential Council role. Guide implementation of the Insurance Working Group's second recommendation: voluntary best practices for infrastructure upgrades and maintenance. Consider who might approve or maintain the standards and coordinate, where useful, and collaborate with DEP's planned pier/wharf permitting best practices resource.

B. Medium-term initiatives

3. Permitting improvements

Issue. Permitting requirements and processes can complicate the repair, rebuilding, and improvement of working waterfront infrastructure.

Potential Council role. Identify leading obstacles, building on the 2025 Pier/Wharf Roundtable; participate in the Interagency Regulatory Forum and continued Roundtable work; and support or recommend targeted improvements. The September 1, 2026 DEP Regulatory Forum update provides further context.

4. Community technical assistance and capacity

Issue. Communities and regional partners need ongoing technical assistance and capacity to plan and implement working waterfront resilience projects. The NOAA CRRC award that currently supports some of this work ends in September 2029.

Potential Council role. Assess continuing community and Regional Planning Organization support needs; identify options to sustain services; and advocate for ongoing funding and capacity.

5. Infrastructure investment needs assessment

Issue. A fuller picture of resilience and rebuilding needs across public and private working waterfronts is needed to guide future investment choices.

Potential Council role. Support existing inventory, vulnerability, and needs-assessment efforts and recommend actions to agencies and the Legislature. Clarify the types of projects and properties that any future working waterfront infrastructure fund might cover.

C. Longer-term initiatives

6. Funding for public infrastructure resilience

Issue. Public working waterfronts need sustained resources for rebuilding, upgrading, and maintaining coastal infrastructure.

Potential Council role. Develop legislative recommendations on potential state and federal funding pathways, such as a coastal infrastructure resilience bond, grant program, or revolving loan fund, informed by inventory and vulnerability data.

7. Funding and protection for private working waterfronts

Issue. Private working waterfront businesses, including those that provide wider public benefits such as lobster cooperatives, have limited access to many public infrastructure funding sources and also face property-sale and long-term protection pressures.

Potential Council role. Explore and recommend funding mechanisms for private-property resilience upgrades and reconstruction, and consider opportunities identified by the Working Waterfront Trust Feasibility Project for protecting private properties.

8. Property affordability, access, and local planning

Issue. Rising coastal property costs threaten the ability of working waterfront businesses to acquire and maintain waterfront properties, alongside declines in license holders and owner-operator businesses identified in the 2026 MOCA report.

Potential Council role. Support municipal guidance on working waterfront infrastructure and walk-in access in zoning and comprehensive plans; consider incentives and zoning options for landside support infrastructure; and advocate for support through the Working Waterfront Information and Technical Assistance Fund.

9. Economic diversification and shared infrastructure

Issue. Working waterfronts may need additional commercially viable uses and revenue opportunities to support the long-term viability of existing businesses and heritage industries.

Potential Council role. Engage with SeaMaine, the MTI Blue Economy Center and other relevant state economic development efforts; identify infrastructure, regulatory, and financing barriers to new activities (i.e., marine processing, etc.); and consider a statewide assessment of shared marine infrastructure opportunities to support emerging industries.

10. Working Definition for the Council

Issue. The legislation establishing the Council does not define "working waterfront," and existing definitions across Maine statutes are not consistent. A functional definition would help clarify the scope of the Council's work and inform its membership and participation. The Council could draw on the findings from the Maine Working Waterfront Definitions current research effort.

Potential Council role. As an early-2027 governance task, review existing definitions and adopt an appropriate definition to guide the Council's work. Consider incorporating it into the Council's terms of reference. *This is an internal working definition for the Council, not an effort to revise or reconcile definitions throughout state law.*

Ongoing initiatives that may relate to and/or inform the work of the Council:

- Maine Working Waterfront Definitions (Working Waterfront Coalition, National Sea Grant Law Center)
    - This research effort will explore the history, context, and impact of the various definitions of the term 'working waterfront' in the Maine's statutes and will produce a legal memo and appendix of the findings.

- Statewide Resilience Funding and Finance Study (Governor's Office of Policy, Innovation, and the Future, State Resilience Office)
    - This initiative aims to map investment needs and funding gaps across public and private asset types in the state. This work is grounded in recommendations from *Maine Won't Wait* and the Infrastructure Rebuilding and Resilience Commission report that emphasized the need for infrastructure investment in climate resilience.

- 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 conservation and protection of critical working waterfront properties using models from land trust organizations.

- Working Waterfront Inventory (Maine Coast Fisherman's Association, Maine Office of Community Affairs - Maine Coastal Program)
    - This project created a framework and methods for a statewide working waterfront inventory (final report here), and there is ongoing work to continue collecting inventory data on working waterfronts across the state.

- Working Waterfront Vulnerability Assessments and Mapping (Maine Sea Grant)
    - This project builds directly on the Working Waterfront Inventory and will produce asset maps and vulnerability assessments to establish a baseline of working waterfront vulnerability in Maine.

- Working Waterfront Infrastructure Engineering Corps Pilot Program (Maine Sea Grant)
    - Created in LD 1433 and overseen by ME Sea Grant, this program supports and trains University of Maine students to conduct vulnerability assessments of Maine's working waterfront and other essential infrastructure threatened by extreme weather.

- Development of Design Standards for Piers and Wharves (American Society of Civil Engineers)
    - ASCE is in the process of creating Design Standards for Piers and Wharves, which will be a multi-year project but that may offer opportunities to engage and/or collaborate.