Working Waterfront Advisory Council Meeting #3
Meeting Summary
September 1st, 2026 in Augusta and via Zoom

Council members present: Stacey Keefer, Dan Bookham, Casey O'Hara, Chad Strater, Rhiannon Hampson, Hugh Cowperthwaite, Shari Gregory, Tora Johnson, Boe Marsh, Rachel Bizzaro, Heather Moretti, Mitch Lench

Maine Office of Community Affairs (MOCA) staff present: Samantha Horn, Harriet Booth, Melissa Britsch, Jocelyn Runnebaum

Collaborators and members of the public present: Hilary Landfried, Nathan Robbins, Aurora Burgess, Natalie Springuel, Merry Chapin, Susan Duncan, Jeanne Christy, Amanda Smith, Christina Breen, Ari Tickner, Margaret McDiarmid, Laura Singer, Alex Zipparo, Chris Payne, Dan Devereaux, Emerson Goodrich, Julia Logan, Emily X

(Meeting commenced at 1:04pm. A quorum was present – 12 members.)

Welcome & Agenda Overview

- Stacey Keefer (Chair) opened the meeting and welcomed everyone.

Council Business

- Approval of May 5th meeting summary
    - Tora Johnson made a motion to approve the meeting summary and Casey O'Hara seconded. No discussion. Unanimous vote – motion passed.

Insurance Working Group Recommendations & Discussion

- Dan Bookham (Vice Chair) provided a brief overview of the Insurance Working Group's general thought process, including directions that were deemed unfeasible to pursue (tackling federal flood policy, wholesale reform of construction standards to open up insurance markets), and the directions the group ultimately decided to pursue. The working group presented two main recommendations that represent important base work that will be impactful: 1) developing educational materials about insurance options for working waterfront consumers and the insurance industry, and 2) creating voluntary best practices for resilient working waterfront infrastructure construction and maintenance.
- For the first recommendation, Dan discussed the disconnect between what is actually currently available for working waterfront businesses and communities and the understanding and perception of coverage options out there. The educational materials would target a broad swath of working waterfront consumers as well as insurance carriers and agents, and empowering consumers and insurance advisors with tools and knowledge of available coverage options for working waterfronts would be beneficial. This work would benefit from continuous messaging through platforms like the WWF Conference, Fishermen's Forum, MMTA, Maine Independent Agents Association (trade body for Maine insurance agents and brokers), and others. There is currently a shortage of education

around marine insurance options specifically that needs to be expanded across the insurance industry.

- The second recommendation would help address the disconnect between what's needed to fortify working waterfront infrastructure against climate impacts and how to keep those options affordable and accessible. This effort would involve collaboration with industries like marine construction and engineering as well as state regulatory agencies.
- Samantha Horn (MOCA Director) added her support of these recommendations and suggested projecting out into future years with a timeline and cost estimate to help with implementation planning and budgeting considerations. This upcoming Legislative session will be a long session with a new governor and there will be a lot of priority-setting for the next several years. It could be helpful to have a broad estimate of cost for these recommendations, as well as an outline of how they align with what other agencies are doing, to help create a vision for the whole suite of funding needs and build that into a plan.
    - Samantha recognized the challenge of assigning exact numbers to this work but emphasized that even a ballpark cost estimate at a pilot level would be helpful to signal to decisionmakers what kind of funding source would be appropriate (state budget, federal programs, other sources).
- Heather Moretti updated the group on a recent meeting with Congressional staffers regarding seafood industry support and working waterfront infrastructure needs, suggesting alignment between state and federal initiatives. She also supported the recommendations and emphasized aligning with existing efforts and conversations happening at the federal level to be specific about state needs and bounds.
- Tora Johnson asked whether the working group had discussed how and who would do this work (related to funding too). Dan responded that from the insurance side of things, education is part of their existing responsibilities so he wouldn't anticipate any additional cost but couldn't speak to the consumer education side of things. Harriet Booth (Council staff) referenced the Working Waterfront Information and Technical Assistance Fund as a potential source of funding, if more was allotted. Heather brought up existing state funds (ME Public Working Waterfront Infrastructure Fund) and state departments (Dept. of Economic and Community Development) that could be suggested as resources in the Council's recommendations.
    - Rhiannon Hampson added that it would be helpful to define the scope of the work and breadth of the outreach in the recommendations and encouraged looking for state capacity for this first phase, and then maybe scale it for federal funds in the future (as needed). There are different levels of outreach that would have very different costs, such as simply posting materials online or actively going into communities and engaging with individuals. Heather emphasized the importance of active engagement with working waterfront property owners and taking initiative in communities. Tora agreed and highlighted the benefit of developing these expert resources that non-expert organizations could use in providing guidance to communities and individuals.
- Stacey proposed that MOCA develop a price estimate and scope for a potential RFP before the next Council meeting that includes components like communication materials and format, outreach cadence, and regional representation of outreach.
    - Rhiannon offered to help craft a budget and scope from the perspective of a non-profit (GMRI) to help inform this work. Samantha suggested breaking the proposed activities into more distinct components (potentially six components) to make cost estimation more accurate and feasible.

    - Stacey asked how the group envisions who to work with to deliver this information (i.e. municipalities, consultants, etc.). Tora emphasized the importance of tailoring the initiative to regional needs and suggested involving various entities like regional planning organizations, Maine Municipal Association, and non-profits as conduits for information distribution. Chad Strater added that it would be most helpful to get this information from an insurance agent when a consumer buys a policy. Others responded that this information can also get lost and many consumers won't read all the fine print. There is a need to make the information clear, appealing, and digestible upfront.
    - The group discussed challenges with insurance coverage for private waterfront infrastructure and how to better communicate insurance options to property owners that are uninsured and may not even know where to start with exploring insurance options. Rhiannon and Tora emphasized the need for trusted intermediaries to help explain insurance needs to business owners. Stacey added that having tangible written materials and/or video content to distribute would be helpful for folks to continue to reference and understand as well. Tora emphasized the importance of understanding **why** folks don't have insurance in the first place and being aware that the motivation to spend that money will vary based on different sized businesses and property types. Dan added that framing these conversations to highlight the main goal of protecting an important asset is crucial to justifying the expense of insurance. Casey and Heather suggested using city halls and local governments as a way to distribute resources and the importance of building partnerships between insurance experts and those local groups.
- Public comment period
    - Merry Chapin (Phippsburg) shared concerns about uninsured waterfront workers and members of the fishing community and suggested collaboration with local nonprofits and the Island Institute.
        - Tora suggested organizations that are working on health and safety: Sunrise County Economic Council, Northeast Center for Occupational Health and Safety, Maine Center for Coastal Fisheries, Maine Coast Fishermen's Association, Tara Casimir at University of Southern Maine (tara.casimir@maine.edu), Maine Land, Sea & Forest Wellness Forum https://extension.umaine.edu/agriculture/maine-frsan/agricultural-resilience/wellness-forum-mental-health/
- Council decision on recommendations
    - Stacey proposed to make a decision on the initial recommendations, knowing there will be further work on these ahead of the next Council meeting, likely involving more definition on scope, timeframes, and funding estimates.
        - Boe Marsh made a motion to approve the initial recommendations and Tora seconded. No discussion. Unanimous vote – motion passed.

Updates on Related Projects

- Resilience Funding and Finance Study, collaboration between the Governor's Office of Policy, Innovation, and the Future (GOPIF) and the State Resilience Office (SRO)
    - Hilary Landfried (GOPIF) provided an update on a climate resilience funding and financing study that aims to map investment needs and funding gaps across public and private asset types. This work is grounded in recommendations from Maine

Won't Wait and the Infrastructure Rebuilding and Resilience Commission report that emphasized the need for investment in climate resilience.
    - Project goals: 1) map Maine's climate resilience investment needs and funding gaps across public and private asset types, 2) evaluate the current landscape of state, federal, local, and private funding sources that are going towards these needs, 3) develop a tailored menu of funding, finance, insurance, and risk mitigation strategies to help close those gaps, and 4) prioritize some high impact strategies to move forward. Those recommendations may include additional support of existing programs that are working well but over capacity and/or the development of new programs/tools that are needed.
    - Three primary asset types: 1) state-managed critical infrastructure, 2) community critical infrastructure, 3) private infrastructure. Working waterfront is a sub-category under those and they are looking at how different ownership of working waterfront properties affects these needs and strategies.
    - Timeline: this work started in June and this first phase involves identifying those funding needs and gaps and the second phase (starting soon) will be developing those strategies. Goal is to complete the project by January/February 2027.
    - Opportunity to hear more about this at the Climate Council Meeting on Sept. 11.
- DEP Permitting Guidance Materials
    - Nathan Robbins from the Department of Environmental Protection (DEP) shared updates on regulatory guidance efforts, including new permitting processes and documentation to help streamline applications for working waterfront infrastructure projects.
    - Reviewed the Maine Interagency Regulatory Forum that started in 2025 for the purpose of supporting recommendations from Maine Won't Wait and the IRRC report recommendations focused on regulatory improvements and guidance.
    - As part of that work, they worked with the WWF Coalition and put together a roundtable on Pier and Wharf Regulations to identify challenges in permitting.
        - Grounded in the 2023/2024 storms and the challenges in permitting and rebuilding post-storm and the need to expedite the permitting process.
    - The subgroup has been working on implementing guidance around Permit-By-Rule (PBR) and rebuilding guidance, as well as improving the user application experience in MELS and creating materials to clarify permitting processes and rules.
        - Also hope to research and document building best practices that could be a collaboration point with the resilience guidelines that the Council is interested in pursuing.
    - Slides and created graphics linked here.

Update on Working Waterfront Definitions Project

- Stacey reviewed the previous topic of exploring the different definitions of working waterfront in Maine statute and better understanding the history of the statutes, why the definitions are different, and potential impacts if any of those definitions were changed. Stacey and others are partnering with Maine Sea Grant and the National Sea Grant Law Center (law fellow program) to explore this in the next several months.

Fall 2026 Planning

- WWF Conference and Council meeting
    - Reminder to register for the Conference and the next Council meeting will be held as part of the agenda on Day 2 – Friday 11/13, 10:45am-12pm.
    - The goal will be to have more interactive content and to engage Conference attendees. Topics could potentially include gathering feedback on Council 2026 recommendations, collecting ideas/suggestions for 2027 Council topics, or a general discussion around working waterfront policy needs.
        - Send ideas/suggestions of content to Harriet.
- Council annual report
    - Feb 1 official deadline but aim for Jan 1 to get recommendations and any budget requests into the Governor's budget.
    - Harriet will likely schedule a brief (virtual) Council meeting in December to approve the final report ahead of the submission deadline.
    - Stacey also suggested reconvening the insurance working group (if needed) to support the revisions of the recommendations ahead of the November meeting.
- Upcoming Council member appointment process
    - 5 seats will turn over in 2027
    - Send any suggestions or nominations for those seats to Harriet.
    - Decisions and appointments will be made by Samantha Horn (MOCA Director) in late November/early December.

Wrap-up & Next Steps

- Harriet will send out the draft meeting summary and follow-up information and materials.
- Harriet will spearhead work on revising the Council recommendations as discussed and will work with Stacey, Dan, and insurance working group members as needed.

(Meeting adjourned at 2:48pm.)