



JANET T. MILLS
GOVERNOR

STATE OF MAINE
MAINE OFFICE OF COMMUNITY AFFAIRS
127 STATE HOUSE STATION
32 BLOSSOM LANE, 3RD FLOOR SOUTH
AUGUSTA, MAINE
04333-0127
207-287-MOCA (207-287-6622)

MOCA
SAMANTHA D. HORN
DIRECTOR

State Resilience Office

ANNUAL REPORT – OCTOBER 1, 2026

Contents

Executive Summary.....	2
Part I: State Resilience Office Annual Report	3
Priorities for LD 1 Funds	3
Floodplain Management Program	5
Community Resilience Partnership	6
State Resilience Office projects	9
Part II: <i>Plan for Infrastructure Resilience</i> Year 1 Implementation Progress Report	11
Plan for Infrastructure Resilience Summary	11
State Agency Implementation Highlights	12
Implementation Actions by Year	14

Executive Summary

The Legislature established the State Resilience Office in May 2025 to “coordinate and assist implementation of the State's resilience policies and activities designed to improve resistance to extreme weather events.” The State Resilience Office is housed at the Maine Office of Community Affairs (MOCA). The Community Resilience Partnership and the Floodplain Management Program joined the State Resilience Office in September 2025 as part of the formation of MOCA.

In the intervening 16 months, the [State Resilience Office](#) and its programs provided technical and financial assistance to communities across the state, helping towns, islands, and unorganized territories reduce flood risk, increase community resilience to extreme weather, and improve energy efficiency in public buildings. The [Floodplain Management Program](#) assisted 212 municipalities with activities such as revising and adopting floodplain ordinances, answering questions about local compliance and enforcement, and developing flood risk reduction projects. During this period, the [Community Resilience Partnership](#) made 169 grant awards totaling more than \$12 million to communities and expanded assistance options for municipal and Tribal governments.

With funding provided by [LD 1 An Act to Increase Storm Preparedness for Maine's Communities, Homes and Infrastructure](#), the State Resilience Office launched new initiatives under the Flood Ready Maine banner. As part of the Regional Floodplain Management Assistance Partnership, new capacity is already in place at the 10 regional councils to assist towns with participation in the National Flood Insurance Program and to reduce their flood risk. A new flood risk mapping project is underway, in partnership with the University of Maine and the U.S. Geological Survey, to develop flood risk maps for rural areas of Maine that have never been mapped before. The State Resilience Office is building an online Climate Resilience and Risk Data Hub so that communities can easily find the data and the tools they need to understand their resilience needs and to take action.

The 2025 [Plan for Infrastructure Resilience](#) tasked the State Resilience Office with monitoring and reporting implementation progress on the plan's 54 recommended actions. State agencies and partners report progress on 47 of the actions since the plan was released in 2025. Highlights of the progress include upgrades to the state's emergency communication systems, improvements to permitting processes for post-disaster rebuilding, grants for working waterfront infrastructure, and greater access to data and maps.

Part I of this report describes the programs and projects within the State Resilience Office. Part II summarizes progress by state government and partners implementing the 2025 *Plan for Infrastructure Resilience*.

Part I: State Resilience Office Annual Report

The State Resilience Office was established within the Maine Office of Community Affairs (MOCA) as a result of LD 1 in 2025. By statute, the State Resilience Office includes the Community Resilience Partnership and Floodplain Management Program, which both moved into MOCA in September 2025.

The State Resilience Office and its programs receive state general funds, transfers of Other Special Revenues from the Bureau of Insurance directed in LD 1, and funds from federal grants.

Statute requires the State Resilience Office to report annually to the Bureau of Insurance and the Legislature's committee of jurisdiction on the use of the LD 1 funding. This first annual report includes summaries of work across all of the office's programs and initiatives as an introduction to the State Resilience Office's full scope of work. Future annual reports will focus on the LD 1 funding and *Plan for Infrastructure Resilience* implementation progress.

MOCA recommends a reclassification of several staff positions at the State Resilience Office and reorganization of the Flood Ready Maine initiative to be overseen by the Floodplain Management Program. These changes will improve the deployment of LD 1's Flood Ready Maine resources and will streamline reporting lines across the office's programs and initiatives.

Priorities for LD 1 Funds

In 2025, LD 1 charged the State Resilience Office to "coordinate and assist implementation of the State's resilience policies and activities designed to improve resistance to extreme weather events." With bipartisan sponsorship from Senate President Daughtry, House Speaker Fecteau, Senate Republican Leader Stewart, and House Minority Leader Faulkingham, and unanimous support in the Senate, the law provides the State Resilience Office with \$5,750,000 in one-time funding and \$1,650,000 in annual funding to strengthen Maine's ability to prepare for future flood disasters.

Through the new Flood Ready Maine initiative, the State Resilience Office deploys these funds into five key projects, with goals to increase data about present-day and future flood risks, and to provide assistance and education for communities across Maine to anticipate, plan for, and reduce the risk of flood damage.

Regional Floodplain Management Assistance Partnership

The National Flood Insurance Program (NFIP) helps property owners and communities mitigate flood risks by establishing minimum standards for development in floodplains. However, implementing the NFIP effectively requires significant technical knowledge at the municipal level, meaning many communities are unable to fully utilize the program or realize its benefits.

LD 1 allocated funding to create a regional network of Certified Floodplain Managers (CFMs) to offer technical assistance to communities, assist with maintaining compliance with the NFIP, provide public education and municipal training, and support flood risk reduction efforts. The State Resilience Office launched the Regional Floodplain Management Assistance Partnership with Maine's ten regional councils in June to provide each regional council funding for staff who will offer capacity and technical expertise to communities for effective local floodplain management. MOCA has found that delivering technical assistance at a regional level can often be a successful strategy because regional council staff already have relationships with many of the communities.

The State Resilience Office also launched training and education for regional and local floodplain managers, community officials, and the public with information about the NFIP, flood mitigation strategies, and floodplain management resources. These trainings provide the necessary professional development credits to maintain professional CFM certifications.

New Flood Maps for Un-mapped and Under-mapped Areas of Maine

Many communities across Maine rely on outdated flood maps to manage development in their floodplains. Some communities have no flood maps at all. LD 1 included funding to update flood maps in the un-mapped and under-mapped parts of the state.

The State Resilience Office entered a cooperative agreement with the University of Maine and the U.S. Geological Survey's Northeast Water Science Center to develop new flood maps for more than 13,000 square miles of under-mapped areas of the state. The three-year project will follow the Federal Emergency Management Agency's (FEMA) Base Level Engineering mapping process, providing new flood maps that meet the "A Zone" standard for 98 towns and 296 unorganized territories.

Climate Resilience and Risk Data Hub

Communities are requesting easier access to climate data and resources like planning guides and tools. To meet this need, the State Resilience Office is building a Climate Resilience and Risk Data Hub in collaboration with the Department of Agriculture, Conservation and Forestry. The hub will provide multiple ways for planners, community leaders, and the public to explore climate risk data and find resilience resources. The hub will include an interactive map of climate hazards (flooding, sea level rise, extreme heat, etc.), a catalog of guides and tools, and pathfinder features to lead users to the most relevant resources for their needs. Resources will include innovative design standards, technical assistance tools and services, case studies, and a connection to MOCA's Maine Community Funding Finder. A key objective of the hub is to create clear pathways from understanding climate risk to identifying appropriate and cost-effective actions to strengthen community resilience. Staff developing the hub are working across programs to ensure coordination with other technical assistance projects and avoid duplication of effort.

Future inland flood risk modeling

Destructive storms are becoming more frequent and more intense across Maine. Precipitation patterns are changing as these intense storms are separated by dry periods and even drought. The State Resilience Office plans to develop a forward-looking inland flood risk model that will consider future conditions including changes in rainfall, snowpack, land cover, and other factors. This model will be an inland counterpart to the Maine Coastal Flood Risk Model currently under development by the Maine Department of Transportation.

The State Resilience Office is currently researching the benefits and feasibility of various modeling approaches and visualization techniques for future flood risk modeling. In the coming year, the State Resilience Office will evaluate procurement and partnership options and begin development of the model.

Transferable learning in flood-prone watersheds

The damaging floods of 2023 and 2024 showed that smaller and mid-sized tributary rivers present flood risks to communities that are distinct from major rivers and coastal environments. Steeper watersheds that flood more quickly and carry faster currents have greater risks for erosion and sedimentation that need to be understood and communicated.

The State Resilience Office and Community Resilience Partnership are supporting multi-community studies and dialogues in the Sandy River watershed. The studies aim to understand erosion and bank instability, unstable river channel dynamics, and sediment deposition on farmland across six communities: Farmington, Norridgewock, Starks, Madrid Township, Salem Township, and Freeman Township. The results will inform community-led conversations about risks and solutions to protect property, farmland, and infrastructure.

The communities applied to the Community Resilience Partnership in two collaborative cohorts and received grants to fund geomorphological studies. An additional \$71,000 from LD 1 will support community education, conversations about flood risks, and the development of solutions, leading to approaches and practices that can be replicated by other communities in similar watersheds across the state.

Floodplain Management Program

The Floodplain Management Program assists municipalities to maintain their compliance with the National Flood Insurance Program (NFIP), the federal program that provides flood insurance to property owners. Currently, 98% of municipalities in Maine participate in the NFIP, while the Land Use Planning Commission participates on behalf of the unorganized territories. Over the past year, the Floodplain Management Program assisted 212 municipalities with activities such as revising and adopting floodplain ordinances, answering questions about local compliance and enforcement, and developing flood risk reduction projects.

In May 2026, the Federal Emergency Management Agency (FEMA), which administers the NFIP, affirmed Maine’s “Proficient” rating in the Tiered State Framework, a state-by-state evaluation of floodplain management practices. The Framework evaluated the state’s performance across 24 categories during the preceding three years. Maine’s score was the 14th highest nationwide. The Floodplain Management Program is taking steps to achieve an “Advanced” rating on the next evaluation in 2029.

Measuring progress for floodplain management

The *Plan for Infrastructure Resilience* suggested tracking improvements in flood map coverage across the state. The Floodplain Management Program finds that approximately 40% of municipalities and unorganized communities currently have digital flood maps.

The “New Flood Maps for Un-mapped and Under-mapped Areas” project described on page 4 will increase this number to 83% in the next three years. Much of the remaining 17% is expected to be mapped by FEMA in a similar period.

It is worth noting that the *Plan for Infrastructure Resilience* suggested the use of a slightly different metric, “Percent of organized and unorganized communities *with special flood hazard areas* that have digital flood maps” (emphasis added). This original definition of the metric omits communities that have never previously been mapped for flooding. The revised version gives a more complete report of digital flood mapping coverage statewide and will enable a more accurate comparison of future progress by the Flood Ready Maine initiative.

Community Resilience Partnership

The Community Resilience Partnership provides grants and technical assistance to communities to help them identify and address local priorities to reduce greenhouse gas emissions, transition to clean energy, and become more resilient to climate effects such as extreme storms, flooding, rising sea levels, and threats to public health. Recommended by Maine’s climate action plan, *Maine Won’t Wait*, the Community Resilience Partnership was launched in 2021 to incentivize communities to implement projects that support the state’s climate action goals.

As of August 2026, 293 communities across all 16 counties and the 5 federally recognized Tribal Governments are enrolled in the Community Resilience Partnership, collectively representing more than 80% of the state’s population. Enrollment makes communities eligible for the Partnership’s grants and technical assistance opportunities. Municipalities, Tribal Governments, plantations, townships, and unorganized territories are eligible to join the Partnership and may enroll at any time.

Community Action Grants

Community Action Grants provide financial support to communities enrolled in the Community Resilience Partnership to take climate action at the community level. No-

match grants are available for 95 climate mitigation and adaptation activities that align with the strategies in *Maine Won't Wait*. The maximum Community Action Grant award is \$75,000 for individual community grants and \$175,000 for joint multi-community grants.

The Partnership held two rounds of Community Action Grants during the past year. Cumulatively, the two rounds resulted in 169 grant awards totaling more than \$12 million (the program received 203 applications requesting more than \$14.5 million). These awards comprise \$7.7 million in state funds and \$4.3 million in federal funding from the NOAA Climate Regional Resilience Challenge grant, awarded to the State of Maine in 2024.

In 2025-2026, communities successfully completed 54 Community Action Grant projects funded in earlier grant rounds. These projects included energy efficiency improvements in municipal buildings, community vulnerability assessments, and infrastructure improvement projects.

Since inception in 2021, the Partnership has awarded 405 Community Action Grants totaling more than \$25 million across seven funding rounds.

Service Provider Grants

Service provider organizations play an important role in the Community Resilience Partnership by supporting communities through enrollment and by providing capacity to advance local resilience efforts. Service providers include the 10 regional councils, county governments, non-profit organizations, academic institutions and cooperative extension programs, and for-profit enterprises.

The Partnership offers two types of Service Provider Grants. The first type is grants to organizations to assist communities to prepare for and enroll in the Community Resilience Partnership, identify priority climate and energy projects, and develop competitive implementation grant applications. The second type is grants to organizations to help communities conduct vulnerability assessments. These assessments identify climate hazards and at-risk infrastructure and community groups, allowing communities to use the results to prioritize resilience projects and pursue implementation funding.

Applications are accepted quarterly as funding allows. In the past year, 13 service provider organizations were awarded grants to assist 56 communities with enrollment in the Community Resilience Partnership and 35 communities with conducting vulnerability assessments.

Increasing community access to federal funding

In addition to making grants with state funds, the Community Resilience Partnership also tests new approaches to make federal funding more accessible to Maine's smaller and lower capacity communities. These pilot projects aim to reduce the administrative burden of federal grants for communities by procuring services on their behalf and taking advantage of cost efficiencies.

In collaboration with the Governor's Office of Policy Innovation and the Future (GOPIF), the Partnership administered the state's \$1.6 million Energy Efficiency and Conservation Block Grant (EECBG) from the U.S. Department of Energy. The Partnership awarded more than \$1 million in grants to 14 communities to implement clean energy and efficiency improvements in publicly owned buildings. The state procured a consultant to provide another 14 communities with energy benchmarking training, energy audits, and energy conservation plans that identified energy efficiency improvements for 28 publicly owned buildings.

Also in collaboration with GOPIF, the Partnership is mobilizing \$2.5 million in congressionally directed spending secured by Senator King from the U.S. Department of Housing and Urban Development. A contractor procured by the Partnership will assist 10 communities in the design and installation of resilient energy systems (defined as the combination of energy efficiency, solar generation, and battery storage) in municipal buildings.

Similarly, the Partnership is offering nature-based design assistance to communities with \$525,000 from the federal NOAA Climate Regional Resilience Challenge grant. The pilot project procures a qualified engineering firm to assist 20 communities in developing preliminary engineering designs for nature-based or hybrid strategies that increase the resilience of public property.

Resilience Collaborative

The Resilience Collaborative is the Community Resilience Partnership's statewide technical assistance network that provides municipalities and Tribal Governments with expertise and capacity to plan, fund, and execute their priority energy and resilience projects. The Resilience Collaborative includes 10 regional coordinators based at Maine's regional councils. In April, the Community Resilience Partnership expanded the network by adding three Tribal resilience coordinators and three resilience finance coordinators.

The Tribal resilience coordinators support all five Tribal governments in advancing climate resilience and clean energy priorities while strengthening collaboration across Tribal and state resilience initiatives.

The resilience finance coordinators, a partnership between the New England Environmental Finance Center and the Gulf of Maine Research Institute, provide municipalities and Tribal governments with specialized expertise in capital planning, budgeting, project finance, and long-term investment strategies to implement resilience, clean energy, emissions reduction, and natural hazard risk-reduction projects.

The Resilience Collaborative is funded for five years through the NOAA Climate Resilience Regional Challenge grant awarded to Maine in 2024.

Stronger Communities Summit

The Community Resilience Partnership hosted the Stronger Communities Summit on June 10, 2026, in Orono, bringing together nearly 250 participants from across Maine. Municipal leaders and volunteers, Tribal representatives, regional partners, service providers, and state agencies gathered to share practical strategies and strengthen collaboration for climate resilience.

The summit featured panel discussions on community innovation, project implementation, the people-centered work of resilience, and effective storytelling. Attendees explored how trust, local leadership, and collaboration lead to successful projects and learned strategies for communicating project impacts to maintain long-term momentum.

Post-summit survey responses highlighted that participants most valued learning from real-world projects across Maine; hearing diverse perspectives from municipalities, Tribal communities, nonprofits, and service providers; and networking with peers.

Measuring progress for community resilience

Maine Won't Wait and the *Plan for Infrastructure Resilience* recommend tracking community-level progress over time. Currently, 62% of municipal and Tribal governments are enrolled in the Community Resilience Partnership or are working with a service provider organization to enroll. The goal set in *Maine Won't Wait* is participation by 80% of municipal and Tribal governments by 2030 and the baseline was 53% in 2025.

The program also finds that 31% of municipal and Tribal governments have completed or are in the process of conducting vulnerability assessments with funding and technical assistance from the Community Resilience Partnership. The goal set in the *Plan for Infrastructure Resilience* is 50% by 2035 and the baseline was 20% in 2025.

State Resilience Office projects

Climate Change Vulnerability Assessment of State-owned Facilities

From 2025-2026, the State Resilience Office and the Governor's Office of Policy Innovation and the Future collaborated with other state agencies to conduct a climate vulnerability assessment of state-owned and leased assets, fulfilling recommendations from the *Maine Won't Wait* climate action plan and Governor Mills' Lead by Example executive orders. The study focuses on fixed infrastructure assets and facilities, such as office buildings and state park facilities. The study provides state agencies with information to advance risk and resilience planning, improve cost efficiencies, and improve the ability of state infrastructure to withstand climate hazards and serve their mission. The State Resilience Office will use the assessment methodology and hazard data in the Climate Resilience and Risk Data Hub described on page 4.

Technical assistance materials

User's guide and training for the Maine Coastal Flood Risk Model - The Maine Department of Transportation is developing the Maine Coastal Flood Risk Model, which will provide a detailed assessment of present and future coastal flood risk along the state's coastline. To accompany the new model, the State Resilience Office is creating a user's guide and training curriculum to help communities and technical professionals understand and use the model's outputs in their coastal resilience strategies. The *Maine Coastal Flood Risk Model Application Guide for Community Planning* outlines processes for interpreting data to assess coastal flood risks related to sea level rise and coastal storms. The guide will be available as a written document and a series of recorded videos.

Capital investment guide for municipal resilience priorities - Municipalities face mounting pressure to maintain aging infrastructure while adapting to the growing risks of climate change and natural hazards. Many towns across Maine, particularly smaller, capacity-constrained towns, can benefit from technical tools and planning frameworks to systematically account for these risks in their capital investment decisions. A collaboration with the New England Environmental Finance Center will produce a workbook, checklists, discussion questions, prioritization criteria, and communications strategies to help communities optimize their capital investment plans for stronger resilience outcomes. This guide will be paired with one that addresses capital investment for a broader suite of municipal topics.

Communications

The State Resilience Office is implementing a communications plan with goals to inform, inspire, and connect community leaders, service providers, and the public with the information, assistance, and grants to increase resilience to flooding and other hazards. The State Resilience Office also provides communications support to all of MOCA's programs and leads communications for the state's efforts under the NOAA Climate Regional Resilience Challenge grant.

Over the past year, the State Resilience Office established a branding package, created webpages for its programs, launched a LinkedIn site, published local success stories on MOCA's [Community Stories](#) webpage, and launched a quarterly newsletter. These channels will help the State Resilience Office provide information in multiple formats for audiences who search for and consume information in diverse ways.

Part II: *Plan for Infrastructure Resilience* Year 1

Implementation Progress Report

Plan for Infrastructure Resilience Summary

The Infrastructure Rebuilding and Resilience Commission was created by Executive Order of Governor Janet Mills on May 21, 2024. The Commission was charged with reviewing and evaluating Maine’s response to the winter 2023-2024 storms, identifying crucial areas for near-term investment and policy needs, and developing the state’s first long-term infrastructure resilience plan to ensure that Maine is ready for the harsh storms ahead.

The Commission’s recommendations were released in a final report in May 2025, *A Plan for Infrastructure Resilience*. The plan is organized around three pillars:

- Strengthening infrastructure and reducing disaster risk
- Improving disaster preparedness, response, and rebuilding
- Sustaining Maine's resilience momentum through strategic investments

There are 54 implementation actions, each tagged under a broader strategy to meet the goal of the pillar. Actions are further organized based on complexity and resources needed, reflected by timeframes (0-2 years, 3-5 years, or 6-10 years). If an action is listed for implementation in 0-2 years, it already has resources, such as funding, staff, or programming, identified to begin the work.

In the first year of implementation, state agencies and non-agency partners made progress on 47 out of 54 actions. Actions that were not started are primarily slated for implementation in 6-10 years because they require additional conceptual development, planning, and investment, or have outcomes that can be expected to accrue on longer timelines.

The *Plan for Infrastructure Resilience* recommended tracking investments from state, federal, and philanthropic sources into state-managed infrastructure improvements and into programs, like the Community Resilience Partnership and Maine Infrastructure Adaptation Fund, that enable community-led infrastructure resilience. In September 2026, the Governor’s Office of Policy Innovation and the Future (GOPIF) published [a report on federal funding for infrastructure investments](#) in Maine between 2022 and 2026. During that period, Maine “secured approximately \$974 million in federal funding to advance climate resilience, environmental protection, ecosystem restoration, and community preparedness.”

A new funding and financing study by GOPIF, currently in progress with consultant HR&A Advisors, will catalog additional sources of funding that support resilience outcomes and suggest strategies for filling funding needs. With results from HR&A expected in early 2027, the State Resilience Office will be better positioned to develop a methodology for tracking future investments.

State Agency Implementation Highlights

The first year of implementation involved a wide range of activities that state agencies and partners are advancing to enhance emergency planning at all levels of government, prepare communities and infrastructure for severe weather, and reduce long-term storm-related risks and costs for communities, homeowners, and businesses.

Notable state agency efforts are highlighted below, organized according to the three pillars of the plan. A summary of all progress across the 54 actions is provided in the tables that follow.

I. Strengthen infrastructure and reduce disaster risk

The first pillar of the *Plan for Infrastructure Resilience* emphasizes the need to address physical infrastructure vulnerabilities by supporting investments in resilient practices, addressing data gaps, and helping communities assess risk and take action.

- Investing in preparedness and communications: In April 2025, Governor Mills signed LD 1, *An Act to Increase Storm Preparedness for Maine's Communities, Homes & Infrastructure*, which invested \$39 million in measures to improve emergency preparedness, response, and resilience utilizing license revenues from the Maine Bureau of Insurance. These measures included the Home Resilience Program, Enhanced Hazard Mitigation Resources and Statewide Communications, and establishing the State Resilience Office and Flood Ready Maine initiative.
- Promoting resilient working waterfronts: The Working Waterfront Advisory Council was [established by the Legislature in June 2025](#) to address issues facing the state's working waterfronts. The Council is housed within the Maine Office of Community Affairs (MOCA) and staffed by the Maine Coastal Program. Council members are identifying solutions to challenges facing working waterfront owners and communities, including protecting and promoting resilience across a diverse mix of public and privately owned working waterfront infrastructure.
- Adapting working waterfront infrastructure: In fall 2024, the State of Maine received a climate resilience grant through the National Oceanic and Atmospheric Administration Climate Resilience Regional Challenge (NOAA CRRC). A combination of funding from the NOAA CRRC Resilient Maine grant and other federal funds was used to create the Maine Public Working Waterfront Infrastructure Fund (MPWWIF). On August 12, 2026, MPWWIF awarded \$15.1 million to 17 municipalities and Tribal Governments to adapt existing public working waterfront infrastructure to reduce vulnerability to climate change, sea level rise, coastal flooding, and other impacts. In total, the Maine Department of Transportation (MaineDOT) received 33 applications requesting more than \$26.2 million.
 - **Spotlight on funding in action**: In response to the winter 2023-2024 storms, MaineDOT, the Department of Marine Resources (DMR), and GOPIF stood up

a Working Waterfront Resiliency Grant Program. One of the grants supported the rebuilding of the Cape Porpoise Pier, which is part of the busiest commercial fishing port south of Portland and was severely impacted by the storms. The Cape Porpoise Pier project utilized multiple funding sources to rebuild the commercial pier and related facilities. Improvements included raising the pier two feet, moving the fuel system out of the floodplain, and replacing the bait storage building with an energy efficient, refrigerated facility.

- Expanding access to data and tools: The Maine Geological Survey within the Maine Department of Agriculture, Conservation and Forestry (DACF) made significant advances in the quality and availability of coastal data, including:
 - Expansion of the [Coastal Structure and Dune Crest Overtopping Potential Tool](#) for Midcoast, Penobscot Bay, and Downeast shorelines
 - Completion of [Coastal Sand Dune mapping](#) and [Coastal Barrier Resource System mapping](#) along the Maine coastline
 - Collaboration with the Gulf of Maine Research Institute to complete a [Coastal Elevation and Flood Level Tool](#)
 - Completion of [coastal bluff stability](#) and sediment supply map update for the Casco Bay region
 - Development of a [coastal bluff survey tool](#) for crowd-sourced updates to coastal bluff maps

II. Improve disaster preparedness, response, and rebuilding

The Commission recommended specific approaches for enhancing communications during and immediately after emergencies; strengthening emergency coordination and rapid response; expediting permitting for post-disaster rebuilding; and developing tools and education to increase the resilience of buildings.

- Improving emergency communications: The Maine Emergency Management Agency (MEMA) is coordinating with vendors and area broadcasters to increase the footprint of Maine Emergency Alert System alerts and Wireless Emergency Alerts capabilities. MEMA's Alert and Warning Coordinator is collaborating with county partners to train officials in alert procedures and develop public messaging initiatives for residents. Seven additional counties have been trained and authorized to issue emergency alerts, bringing the total number of counties authorized to twelve. MEMA is working with the remaining four counties to develop the necessary plans and processes to become alert originators.
- Speeding review of permit applications after a disaster: The Maine Department of Environmental Protection (DEP) completed a key recommendation by developing contracts that increase capacity for permit application review during periods of high demand. Maine DEP has signed contracts with 13 third-party vendors to support review of permit applications under the Natural Resources Protection Act,

Stormwater Management Law, and Site Location of Development Law. In addition, MEMA will now be offering early awareness to Maine DEP on the projected influx of permitting requests after a storm by passing along Request for Public Assistance (RPA) applicant information 30 days after the incident is declared. This will better allow Maine DEP to anticipate upcoming needs and to staff accordingly.

III. Sustain Maine’s momentum through strategic investments

To help leaders make informed decisions about risk and enable future investments in infrastructure resilience, the Commission emphasized improving data and information sharing, maximizing federal funding for disaster recovery and proactive resilience projects, and developing long-term funding and financing strategies.

- Increasing access to risk data: The State Resilience Office and the Bureau of Resource Information and Land Use Planning (BRILUP) are collaborating on a new online resource to enable Maine communities to access risk data more easily. The Climate Resilience and Risk Data Hub will include a geospatial platform that integrates climate hazard and exposure data to inform local and regional planning, and a user-friendly portal that connects communities to resilience guidance, tools, and funding opportunities through an interactive pathfinder interface and resource catalog. Staff developing the hub are working across programs to ensure coordination with other technical assistance projects and avoid duplication of effort.
- Developing long-term funding strategies: GOPIF has contracted HR&A Advisors, Inc. to identify Maine’s climate resilience investment needs and funding gaps; evaluate the landscape of existing state, federal, and private funding tools and programs; and develop tailored funding, financing, insurance, and risk-mitigation strategies to address the needs and gaps. The consultant team will complete a report by February 2027.
- Sustaining emergency management functions: Funding for state emergency management has increased by 220% between fiscal years 2024 and 2027. As a result, MEMA is now majority state-funded, reversing a long-standing reliance on federal funding for core staff positions and operational expenses.

Implementation Actions by Year

The following tables include the 54 actions drafted in the *Plan for Infrastructure Resilience*, organized by timeframe, lead entity, current status, and a brief update on the first year of implementation.

Timeframe: 0-2 years

Activity	Lead (and partners)	Status	Year 1 Update
Assess the vulnerability of state-owned assets to climate change hazards and extreme weather. Develop vulnerability assessment protocols, resources, training, and assistance for communities to enable assessments at the community or regional levels.	GOPIF and MOCA State Resilience Office (SRO) (with all state agencies)	Complete	GOPIF, SRO, and consultant TRC Companies Inc. conducted a climate vulnerability assessment of all state-owned and leased infrastructure assets, providing state agencies with recommendations for risk reductions and resilience planning that can enable state facilities to withstand climate hazards and serve their public mission.
Develop a prioritization framework and metrics for investments within categories of vulnerable infrastructure using the following criteria: protection of life and public safety, preservation of public health, prevention of economic damages. Emphasize community input and leadership with support and guidance from the state.	GOPIF (with MOCA SRO and the Governor's Infrastructure Implementation Committee)	In Progress	The Resilience Funding and Financing study in progress with HR&A Advisors, Inc. will recommend potential investment mechanisms for various categories of public infrastructure. GOPIF anticipates hiring a contractor to conduct an economic analysis to evaluate the economic impacts and societal benefits of proactive investments in climate resilience. This work will provide beneficial inputs to establishing a prioritization framework and metrics for resilience investments.
Develop a robust pipeline of local infrastructure resilience projects by providing planning, design, and engineering assistance to communities, thereby generating a steady stream of work for businesses.	MOCA SRO and MOCA Community Resilience Partnership (CRP)	In Progress	SRO is contracting with an engineering firm and is evaluating applications from communities for nature-based design projects. Selected communities will receive engineering assistance and initial designs for their proposed projects.
Expand tools and funding for communities and regions to assess vulnerabilities in infrastructure, including culverts and stormwater assets, drinking water and wastewater systems, transportation, communications, and other public and private facilities that are essential to local economies.	MOCA SRO (with MOCA CRP, DACF, MaineDOT, and other agencies)	In Progress	The Maine Geological Survey (MGS) completed a set of tools that contribute to the data and information available for communities to assess risk. Other tools are underway and planned to provide further technical information in an accessible, navigable format. DACF and MOCA are contracting a vendor to create a suite of climate resilience tools, including a geospatial database and viewer for risk assessment data, and an online portal to help communities find resilience resources.
Increase state and regional capacity to assist	MOCA SRO (with the 10	In Progress	With funding from LD 1, SRO launched the Regional Floodplain Management Assistance

communities with flood and natural hazard risk reduction, prioritizing communities that are rural and vulnerable to natural disasters.	regional councils)		Partnership. SRO awarded contracts to 10 regional councils to hire Certified Floodplain Managers who will provide technical assistance to communities, assist with maintaining community compliance and participation in the National Flood Insurance Program (NFIP), and support flood risk reduction through mitigation planning.
Encourage philanthropies and nonprofit organizations to support capacity-building, pilots, and community engagement and education for resiliency.	Maine Community Foundation (with other philanthropies and nonprofits)	In Progress	The Maine Community Foundation presented at the Maine Environment and Climate Funders Network and encouraged fellow funders and donors to support capacity building and other climate resilience work. The Maine Community Foundation attracted individual donors to contribute to its climate resilience initiative, which includes building the capacity of two networks, the Climate Change Adaptation Providers (CCAP) and the Maine community-led Energy and Climate Action Network (MAINECAN), through staff positions.
Develop a sustained public communications strategy to raise awareness, engagement, and support community dialogue about resilience efforts and long-term challenges.	MOCA SRO (with other agencies)	In Progress	Through the NOAA CRRC Resilient Maine grant, SRO hired a Communications Coordinator who is advancing storytelling and communications across projects, highlighting community success stories. Stories are shared via MOCA's Community Stories website , LinkedIn, and newsletters.
Establish a homeowners resilience program to provide grants to residents to strengthen their homes against damage and loss from severe weather.	Department of Professional and Financial Regulation (DPFR) Bureau of Insurance (BOI)	In Progress	The BOI, under the leadership of former Superintendent Robert Carey, took initial steps to establish the Fortify Maine program, including the recruitment of roofers and contractors to ensure a sufficient pool is available to conduct this specialized work. The program is now addressing administrative delays and anticipates remaining closed to applications until next year's construction season. Fortify Maine is communicating with interested parties about the program's status and will continue to provide updates as the program prepares to open for applications in 2027.
Assist towns to take actions that reduce flood risk, protect property, increase participation in the National Flood Insurance Program	MOCA SRO and Floodplain Management Program (FMP)	In Progress	SRO launched the Regional Floodplain Management Assistance Partnership that builds capacity at Maine's 10 regional councils to assist towns with floodplain management, NFIP compliance, and flood risk reduction projects.

(NFIP), and lower flood insurance premiums.			
Facilitate the collection and publication of trend data on electricity outages and grid vulnerabilities.	Department of Energy Resources (DOER) (with the Public Utilities Commission (PUC), MEMA, and utilities)	In Progress	DOER is compiling relevant and specific data related to electricity outages and grid vulnerability. Sources include PUC dockets, the investor-owned utilities' integrated grid plans, and other inquiries regarding circuit/feeder level data.
Monitor energy reliability, volatility, and costs for electricity generation and delivery of fuels for home heating during extreme cold periods and winter storms. Continue to address through the advancement of the Maine Energy Plan and other efforts.	DOER (with regional industry partners)	In Progress	DOER continues to monitor energy reliability, volatility, and costs for electricity generation and delivery of fuels for home heating during extreme cold periods and winter storms. DOER surveys heating fuel prices weekly during the heating season and publishes prices online. DOER maintains up-to-date electricity pricing information online.
Identify and map the most vulnerable working waterfront infrastructure through a systematic, statewide approach, considering economically vital facilities, social vulnerability, and future growth opportunities. Ground truth vulnerability data with local knowledge from harbor masters and town staff.	MOCA Maine Coastal Program (MCP) (with working waterfront stakeholders)	In Progress	MCP is developing a statewide inventory of working waterfront properties in collaboration with the Maine Coast Fisherman's Association. The initial phase of this project is creating a methodology and framework to define types of working waterfronts, creating an online data collection and visualization app, and compiling a pilot working waterfront inventory in two regions of the state. The next phase of work will complete the inventory for the remaining coastal regions and scale the data collection and visualization application to be accessible to other entities.
Invest in resilience upgrades and ongoing maintenance of public working waterfront infrastructure to withstand sea level rise and extreme storms.	DMR and MaineDOT	In Progress	The Working Waterfront Resiliency Grant Program directed funding to owners of critical working waterfront infrastructure damaged in the winter 2023-2024 storms for recovery and improving resiliency to future storms. More than half of the projects funded by the program are in progress, and 13 projects have been completed.
Strengthen privately owned working waterfront infrastructure by providing business resiliency planning support and engineering and	MOCA MCP (with DMR, DEP, and the Department of Economic and	In Progress	MCP partnered with the University of Maine Sea Grant to host a series of workshops in February 2026 helping communities and public and private working waterfront owners to access resources for infrastructure resilience.

permit assistance to design and complete resilience upgrades.	Community Development (DECD))		One key resource was Engineering & Consultant Firm Contact Information. DMR is developing plans to provide engineering and permit assistance to support the design and implementation of resilience upgrades. In 2025, DECD supported the University of Maine to create a Business Resiliency micro-credential that covers key principles of business resilience to prepare for challenges such as severe storms, including crisis management, operational systems, and financial preparedness.
Upgrade emergency communication systems, practices, and training for state, county, and municipal leaders to ensure dependable communication with residents during emergencies.	MEMA	In Progress	MEMA expanded Emergency Alert System and Wireless Emergency Alert capabilities and trained additional counties to authorize emergency alerts. MEMA is assisting the remaining counties to develop the necessary plans and processes to become alert originators.
Develop strategies to streamline and improve information sharing among state, county, and local emergency managers and officials.	MEMA	In Progress	MEMA is coordinating with county partners, the Maine Association of Local Emergency Managers, and Maine Municipal Association to identify opportunities to improve information sharing and promote local capacity building.
Develop and coordinate opportunities for the philanthropic and nonprofit sector to help fill needs not being met by disaster relief programs.	MEMA (with the non-profit and philanthropy community)	In Progress	MEMA updated Memoranda of Understanding (MOU) with critical nonprofit partners, including the Salvation Army, 211 Maine, Good Shepard Food Bank, Team Rubicon, and the Maine Voluntary Organizations Active in Disaster (VOAD). MEMA also updated an MOU with United Way of Kennebec Valley to serve as the fiscal agent for donations to the Maine Disaster Relief Fund.
Develop temporary contracts at state agencies to increase capacity for permit application review during periods of high demand.	DEP (with other permit-review agencies)	Complete	To address increased demand for permit application reviews, DEP contracted with 13 vendors to support review of permit applications under the Natural Resources Protection Act, Stormwater Management Law, and Site Location of Development Law.
Develop a list of suggested regulatory exemptions with appropriate environmental safeguards for emergency	DEP (with other agencies)	In Progress	DEP is drafting regulatory exemptions with appropriate safeguards for emergency activities, aiming to support rapid response

activities during and immediately following a disaster.			during disasters, to be proposed to the 133rd Legislature for consideration.
Convene a regulatory reform forum to identify potential changes to Maine DEP regulations to facilitate climate resilience, informed by outreach to affected stakeholders, including the private sector.	DEP (with other agencies)	In Progress	DEP is convening an interagency Regulatory Reform Forum focused on identifying potential updates to Chapters 305, 355, and 375 of the Department's regulations. The Forum convened meetings with external stakeholder groups, including the Working Waterfront Coalition.
Engage federal agencies (such as the Army Corps of Engineers and NOAA Fisheries) about permitting improvements such as restrictive in-water work windows, duplicative state and federal permits, and lengthy agency review times.	DEP and GOPIF (with other agencies)	In Progress	DEP and the U.S. Army Corps of Engineers maintain an open line of communication and a productive working relationship. Both agencies are prioritizing reducing application review timelines.
Create educational materials to raise awareness of permitting requirements, explain eligibility for expedited state permitting through permit-by-rule, and provide guidance for emergency rebuilding work.	DEP (with MOCA)	In Progress	DEP contracted with Waterview Consulting to develop educational materials, including a Property Owner's Guide to Shoreline Permitting published on the Department's website, the OUR SHORE guide to shoreline stabilization practices, and a series of educational videos such as How to Submit a Permit Application.
Review state building codes for opportunities to increase resilience and protect structures from storm and flood damage.	MOCA Division of Building Codes and Standards (DBCS)	Complete	GOPIF collaborated with MOCA's DBCS to review state building codes for opportunities to increase resilience and protect structures from storm and flood damage. They conducted a statewide survey of experts in spring 2026 about revisions to the Maine Uniform Building and Energy Code that can increase climate resilience. Thirty-nine respondents, including sixteen local code enforcement officers, shared reflections on strengths already in the code that protect buildings from climate hazards and where codes fall short on building safety. One takeaway was that increasing local code enforcement capacity and education are critical steps.
Launch an Online Risk Data Hub that centralizes existing regional and community-level	MOCA SRO (with MEMA, DOER, and other agencies)	In Progress	In response to the need identified by communities for centralized data and accessible resources, SRO and BRILUP are developing a Climate Resilience and Risk Data

hazard, risk, and vulnerability information.			Hub. The hub will include a map-based platform that provides climate hazard and exposure data to inform local and regional planning, and a user-friendly portal that connects communities to resilience guidance, tools, and funding opportunities through an interactive pathfinder feature.
Develop accessible products and tools for communities based on coastal and inland flood risk models.	MOCA SRO (with MaineDOT, DACF, and MEMA)	In Progress	MaineDOT, SRO, MEMA, DACF, and consultants Woods Hole Group are developing the Maine Coastal Flood Risk Model (ME-CFRM), which will provide a detailed assessment of present and future coastal flood risk along the state's entire coastline. SRO is developing a user's guide, videos, and other training to help communities and practitioners interpret ME-CFRM outputs and integrate the information into coastal resilience strategies.
Establish a statewide communication and public information program (similar to Texas' BuyersAware website) that informs local decision makers and residents about the risk from flooding and other hazards, providing guidance on how they can mitigate potential adverse impacts.	MOCA SRO	In Progress	SRO is partnering with the University of Maine and the U.S. Geological Survey's Northeast Water Science Center on a multiyear project to develop new flood maps for more than 13,000 square miles of previously un-mapped and under-mapped areas of the state in order to ensure every community in Maine has a basic level of flood risk information. This data will be available for public use on the Climate Resilience and Risk Hub along with guidance on how flood impacts can be mitigated.
Analyze flood insurance data to develop a more accurate assessment of flood risk.	MOCA SRO	In Progress	SRO is collecting information from industry-leading organizations about methodologies for developing an inland flood risk model that considers future changes in precipitation and may draw on data sources like flood damage estimates and insurance data.
Assist communities through the regional councils to navigate complex federal grant programs.	MOCA CRP	In Progress	With funding from the NOAA CRRC Resilient Maine grant, CRP expanded capacity to support municipal, Tribal, and regional climate projects through regional and Tribal coordinators and resilience finance coordinators.
Develop and launch the Safeguarding Tomorrow Revolving Loan Fund (STRLF) to support hazard mitigation	MEMA	In Progress	MEMA submitted an application to FEMA in September 2025 to capitalize a new revolving loan fund. FEMA subsequently rescinded the initial STRLF Notice of Funding Opportunity (NOFO). Maine will reapply if an amended

and infrastructure resilience projects.			NOFO is released. An MOU is in place between MEMA and Maine Municipal Bond Bank to administer the loans once the program begins.
Assess the state's funding need for infrastructure resilience projects over the next 10 years and its ability to borrow or raise revenues for those projects.	GOPIF and MOCA SRO	In Progress	GOPIF contracted HR&A Advisors, Inc. to evaluate Maine's climate resilience investment needs and funding gaps; assess the landscape of existing state, federal, and private funding tools and programs; and develop tailored funding, financing, insurance, and risk-mitigation strategies to address identified gaps. The consultant team will complete a report by February 2027 that includes actionable recommendations for long-term funding sources and financing mechanisms.
Convene a work group to develop a plan for sustained, long-term funding sources and the banking and lending mechanisms (e.g., bonds, revenues, a resilience bank) for improving the resilience of Maine's infrastructure.	GOPIF and MOCA SRO	In Progress	GOPIF's Resilience Funding and Finance Study includes the establishment of an Advisory Committee with expertise in climate resilience policy, funding and finance, and/or program implementation, to guide the development of resilience funding and financing strategies, including advising on barriers, opportunities, and realistic pathways to implementation in Maine's context. A work group may continue, pending the needs identified in the study.

Timeframe: 3-5 years

Activity	Lead (and partners)	Status	Year 1 Update
Expand existing workforce training programs, including apprenticeships and pre-apprenticeships, service corps, and internship initiatives, with a focus on resilience-related fields such as construction, engineering, and community planning.	Maine Department of Labor (with University of Maine System, Maine Community College System, Career and Technical Education programs, and Construction Training Programs)	In Progress	As a result of strategic investments in Maine's infrastructure workforce, there were 1,066 new apprentices in the last fiscal year. Through an interagency partnership, two new pre-apprenticeships were established with the Maine Conservation Corps to build the pipeline for six resilience-focused apprenticeship programs at the Maine Rural Water Association and Associated General Contractors of Maine. This year the Maine Government Summer Internship Program, administered by the Margaret Chase Smith Policy Center, celebrated 42 interns working in Maine state government offices, municipal and county government offices, and commissions, with multiple resilience-related placements.

Assist towns to establish resilience reserve accounts and capital investment plans.	MOCA CRP	In Progress	CRP contracted with the New England Environmental Finance Center (NEEFC) at the University of Southern Maine and Gulf of Maine Research Institute to create three resilience finance coordinator positions who assist towns with resilience finance planning. The team is building a robust package of trainings and tools, including a Capital Investment Planning Guide for Municipal Resilience with funding from the NorthLight Foundation and the NOAA CRRC Resilient Maine grant.
Provide data and education for communities to establish “resiliency overlay districts” using the best available science and data to reduce risk in areas where additional protective measures are needed.	MOCA	Not Started	
Develop an initial critical facility map using available energy resilience-related information.	DOER (with PUC and utilities)	Not Started	DOER reviewed publicly available tools and engaged in initial scoping discussions. Funding, maintenance, alignment with other agencies and existing resources, and confidentiality/data protection are key areas for further exploration.
Enable the adoption of clean energy powered microgrids that enhance storm resilience, especially for critical services and facilities that serve vulnerable populations.	DOER (with PUC and utilities)	In Progress	DOER drafted a scope of work for a microgrid feasibility and implementation roadmap to inform the deployment of cost-effective microgrid strategies. DOER is exploring funding to support the roadmap’s development.
Create new policy options, funding, and technical assistance, such as an entity outside of state government with the capacity to protect critical private working waterfront properties at risk of conversion to non-marine uses.	MOCA MCP (with DMR, Land for Maine’s Future, working waterfront stakeholders, and the philanthropy community)	In Progress	A Working Waterfront Advisory Council was established in June 2025 to address challenges facing Maine’s working waterfronts, with initial efforts focused on flood insurance, land use planning, and permitting. Early recommendations include creating educational resources for insurance stakeholders and developing voluntary standards for resilient waterfront infrastructure. MCP is collaborating with Maine Sea Grant and partners to host Maine’s first Working Waterfront Conference in November 2026, aiming to equip waterfront businesses and

			communities with practical tools and shared learning opportunities.
Develop and strengthen relationships with vulnerable communities to ensure that all Maine people can quickly access trusted sources of emergency communications and disaster response.	MOCA (with MEMA and the Office of New Americans)	In Progress	In August 2024, the Office of New Americans established an inter-agency working group to support, coordinate, and streamline policies for immigrants' economic and civic integration. MOCA is participating, represented by Volunteer Maine and SRO.
Increase engagement and education among county and municipal officials, the philanthropic and nonprofit sector, and donors about the mechanisms for requesting and providing disaster relief assistance.	MEMA (with MOCA Volunteer Maine, Maine Community Foundation, and other donors)	In Progress	MEMA and county emergency management agencies (EMAs) are developing strategies to increase community resilience. MEMA provided training and resources regarding disaster relief, partners, and procedures to county EMAs, local officials, the Maine Municipal Association, and the Maine Association of Local Emergency Managers. Partners contributed updates to the <u>Interagency Disaster Recovery Plan</u> .
Increase funding for emergency management staffing at state, county, and local levels.	State, county, and local governments	In Progress	State funding for emergency management increased 220% between fiscal years 2024 and 2027. MEMA continues to work with county EMAs to develop strategies to increase participation at county and local levels.
Assist communities to formalize networks and contracts for disaster recovery services (e.g., debris management, construction contractors).	MEMA (with county EMAs)	In Progress	MEMA updated county and municipal outreach to better reflect procurement and contractual best practices in advance of a disaster event.
Propose expanded uses of permit-by-rule and include additional resilience-related practices (e.g., making wharves and piers more resilient).	DEP	In Progress	DEP intends to propose another round of Chapter 305 rulemaking within the 3-5 year timeline. This rulemaking will likely include provisions to make certain newly proposed piers, wharves, and docks eligible for permit-by-rule and to increase flexibility through permit-by-rule for applicants seeking to rebuild damaged or destroyed piers, wharves, and docks.
Develop model ordinances, resilient building codes, and higher standards, and assist municipal adoption to help communities reduce risks from flooding and other natural hazards. For example,	MOCA DBCS and FMP (with other agencies)	In Progress	FMP is updating the Floodplain Management Handbook and will work with communities and regional floodplain assistance partners to share examples of higher standards. The Climate Resilience and Risk Hub project will also share resilient design guidance.

consider the benefits and costs of incorporating relevant sections of the ASCE 24-24 Flood Resistant Design and Standards in the state's model floodplain ordinance.			
Implement additional regional code enforcement programs with awareness of how codes and enforcement needs vary by region.	MOCA DBCS (with MEMA)	In Progress	LD 2225 directs MOCA to conduct a 3-year pilot project to promote, incentivize, and support the adoption of regional approaches to code enforcement. MOCA staff have started planning for the pilot.
Assist local permittees, inspectors, and code enforcement officers to be knowledgeable resources for property owners to access information and assistance, not only enforcement. • Grow continuing education offerings at community colleges and mentoring opportunities that support new code enforcement officers. • Broaden training opportunities for code enforcement officers with emphasis on resilience-related resources for property owners and intersections with permitting.	MOCA DBCS (with community colleges)	In Progress	Central Maine Community College (CMCC) is launching a code enforcement officer training program as part of the college's Workforce and Professional Development offerings. MOCA DBCS is assisting CMCC with relevant requests. The Manufactured Housing Program (MHP), formerly known as the Manufactured Housing Board, joined MOCA in July 2026. MHP will incorporate modular housing standards into its training program for code enforcement officers. MOCA DBCS will add two new positions to increase capacity to support communities, including a training and certification coordinator and a technical codes coordinator. As directed by LD 364, MOCA will work closely with state agency partners, industry representatives, municipal officials, residents, manufactured housing community owners, installers, manufacturers, and other interested parties to develop recommendations for reshaping the Manufactured Housing Act.
Adopt an enhanced State Hazard Mitigation Plan (SHMP) to qualify for additional federal resilience funding.	MEMA (with other agencies)	In Progress	MEMA started a new multi-year hazard mitigation planning process, with the goal of developing an enhanced SHMP to replace the current plan that expires in 2028.
Develop and implement a funding plan that maintains state, regional, and local capacity built with funds from Maine's NOAA CRRC grant and transitions successful	MOCA SRO (with GOPIF and other agencies)	In Progress	SRO is collaborating with GOPIF on a Resilience Funding and Financing Study with HR&A Advisors, Inc. to assess Maine's climate resilience investment needs and funding gaps; evaluate the landscape of existing state, federal, and private funding

grant-funded activities to other funding sources.			tools and programs; and develop tailored funding, financing, insurance, and risk-mitigation strategies.
Strengthen MEMA's Disaster Recovery Fund: 1. Raise or eliminate the Fund's statutory balance limit. 2. Provide a reliable, long-term funding allocation. 3. Revise the Fund's chapter rule to prioritize provision of the non-federal cost share to FEMA disaster programs resulting from a Presidentially Declared Disaster or Emergency and to prioritize building back with greater resilience after disasters. 4. Restructure the Fund's non-federal cost share formula to incentivize municipal adoption of resilience practices and higher standards.	MEMA (with GOPIF and MOCA)	In Progress	MEMA raised the Disaster Recovery Fund cap in 2023 to \$15 million from \$3 million and is working to further raise the balance of the Disaster Recovery Fund through the biennial budget process. MEMA is reviewing changes required to the existing chapter rule and examining further mechanisms to promote investment into resiliency after disasters. MEMA assessed programmatic data from several other states to determine evidence-based practices that could be implemented in Maine.
Convene a work group to evaluate the feasibility of various insurance models for public infrastructure and private working waterfront properties.	GOPIF and MOCA SRO	Not Started (pending other activities)	The Resilience Funding and Financing Study will provide recommendations for insurance models that complement the work of the Insurance Working Group of the Working Waterfront Advisory Council.

Timeframe: 6-10 years

Activity	Lead (and partners)	Status	Year 1 Update
Recruit more students into resilience-related fields such as engineering and community planning.	University of Maine System, Maine Community College System, and Career and Technical Education programs	In Progress	SRO's flood mapping project for un-mapped and under-mapped areas is providing research employment for graduate students in the resilience field through a cooperative agreement between MOCA, the University of Maine, and U.S. Geological Survey's Northeast Water Science Center. The new University of Maine Building Science Fellowship Program supports students in

			honing their engineering skills and gaining experience in areas such as making homes more affordable and resilient.
Incentivize communities to take regional or watershed approaches to planning, prioritization, and investment in risk reduction and resilient infrastructure.	MOCA	In Progress	A working group convened by MOCA to provide guidance on the rewrite of the rules that govern municipal comprehensive planning recommended that the revised rules include incentives for regional planning efforts and stronger requirements for capital investment planning. MOCA is currently drafting those rules. At the same time, the Development Ready Advisory Committee is developing strategies to align state incentives and funding to better support state goals, including risk reduction and resilient infrastructure.
Increase the number of river and tide gauges to improve real-time access to water level monitoring and predictions.	DACF MGS, MEMA, and MaineDOT (with partner organizations)	In Progress	Across Maine, federal, state, and regional partners continue to work on expanding the network of river and tide gauges that provide real-time data for storm preparedness. The 2026-2027 biennial budget provided funding to the Stream Gaging Cooperative Program for the operation and maintenance of five new inland gauges but did not include installation costs. MEMA is working with partners to identify installation funds and determine the best combination of existing and future gauges to support water-level monitoring. Additional funding will be needed to increase the number of gauges, maintain gauges, and build capacity to translate data for communities. MEMA is piloting 15 trail cameras as a cost-effective alternative for monitoring real-time ice jam and flood conditions. DACF, in collaboration with MaineDOT, SRO, and other partners, is exploring instrumentation options with several private vendors of flood monitoring equipment and public interfacing communications systems.
Establish a Center for Disaster Risk Analysis in partnership with universities and philanthropy that will identify critical data gaps,	Universities and philanthropy community	In Progress	In 2025, Colby College launched an initiative to create a Center for Resilience and Economic Impact, supported in part by philanthropic partnerships. This research-and-action center will help communities find

develop new analytical capabilities, and train a workforce skilled in risk communication and management.			innovative ways to adapt to the threat of catastrophic events. The Center began operating in 2026 in Port Clyde.
Expand loan and incentive programs to help businesses that support infrastructure projects (such as construction firms and engineering firms) invest in equipment and systems for resilience-related projects.	DECD	Not Started	