



Working Waterfront Resource Guide

For Individuals, Businesses, Organizations
& Municipalities

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Property, Protection, Access & Conservation

Resource	Website	What's it for?	Who's it for?	Geography	Notes
Department of Agriculture, Conservation and Forestry (DACF)	Working Waterfront Access Protection Program: Land for Maine's Future 2 Page WWAPP Summary	Working Waterfront Access Protection Program: Guarantees commercial working waterfront properties cannot be developed or used in ways incompatible with commercial fishing or aquaculture activities using a covenant. Money from purchasing the covenant is often reinvested in infrastructure at the property or used to pay down mortgages.	Individuals, Businesses, Municipalities	Statewide	The WWAPP will likely reopen in early 2026. Local land trusts can also hold these covenants, allowing for more flexibility.
Department of Agriculture, Conservation and Forestry (DACF)	Conservation and Recreation Funds: Land for Maine's Future	Conservation and Recreation Funds: Funds to acquire land for outdoor recreation, access to Maine waters, support ecological/conservation functions, etc.	Municipalities, Organizations	Statewide	Not currently accepting applications.

Department of Agriculture, Conservation and Forestry (DACF)	Public Water Access to Maine Waters Fund: Land for Maine's Future	Public Access to Maine Waters Fund: Funds to acquire public access for or use of waterfront land. Can be used to create access for commercial and recreational purposes, but the property must be for public use in general and not exclusively commercial use.	Municipalities, Organizations	Statewide	Can provide up to 50% of the property's value and requires a local 1:1 match.
Maine Revenue Services	Working Waterfront Tax Law	The Current Use Valuation of Certain Working Waterfront Land law was enacted to encourage the preservation of Maine's working waterfront and to prevent the conversion of this land as the result of economic pressures caused by high property taxes. The program is intended to support commercial fishing activities.	Individuals	Statewide	The law requires an assessor to calculate the value of working waterfront property based on its use as working waterfront land, rather than the market value of the property at its highest and best use.

The Nature Conservancy Maine, Maine DEP, and US Army Corps of Engineers	Maine Natural Resource Conservation Program	Competitive grants to projects that restore, enhance, and protect high priority aquatic resources throughout Maine. MNRCP can provide funding for land acquisition, closing costs, restoration site selection, project design, construction, monitoring, and long-term management.	Municipalities, Organizations	Statewide	MNRCP runs an annual grant cycle from May to November or December. No minimum or maximum funding amount, and no match is required.
Maine Coast Heritage Trust	Revolving Loan Fund	Short-term loans to entities acquiring land for public access. Loans can be made for land acquisition, infrastructure improvements, or stewardship needs. Funds used for ecological and or community conservation purposes.	Organizations	Statewide	

Maine Community Foundation	Land for Communities	The Land for Communities (L4C) grant program supports community land projects that increase relationships to land for underserved geographies and populations in Maine. Projects should focus on land for community use, specifically land for food (hunting, fishing, wild harvesting, working farms, community agriculture, working waterfront, community fisheries) and/or land return (Land back to Wabanaki Nations or Wabanaki-led organizations, restoring Wabanaki stewardship of lands and waters). Projects should engage the people served in the design, delivery, evaluation, and/or leadership (board or staff) of the work.	Organizations, Municipalities	Statewide	Up to a maximum of \$50,000 towards the purchase of land that meets the criteria. Up to a maximum of \$25,000 for land-based projects that meet the criteria above that are not acquisition related.
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Infrastructure, Construction, Engineering & Resilience

Resource	Website	What's it for?	Who's it for?	Geography	Notes
US Fish & Wildlife Service	Clean Vessel Act	Eligible grant activities include the construction, renovation, planning and engineering for pumpout stations, including necessary piping to connect to the marina sewage system.	Businesses, Municipalities	Federal	This grant program provides a 75%-25% matching grant for the installation and or renovation of marine sewage pumpout stations.
Maine Emergency Management Administration (MEMA)	Public Assistance Grant Program (PA)	Provides funding for expenses incurred from recovery activities, including removing debris, purchasing emergency protective materials, and long-term infrastructure rebuilding or resilience projects. Provides funds for expenses from: labor, equipment, materials, contract work, & management.	Organizations, Municipalities	Federal (FEMA funding)	Only applicable in Maine after large disasters with presidential disaster declaration.

Maine Emergency Management Administration (MEMA)	Individual Assistance Grant Program (IA)	Offers post-disaster funds for: household damages, expenses for temporary housing, & replacing damaged belongings or equipment.	Individuals	Federal (FEMA Funding)	Only applicable in Maine after large disasters with presidential disaster declaration.
Environmental Protection Agency	EPA Brownfields Funding	Various types of funding for brownfield projects.	Organizations, Municipalities	Federal; technical assistance available through Region 1 (New England).	
Maine Governor's Office of Policy Innovation and the Future (GOPIF)	Community Resilience Partnership	The Partnership offers communities support for both climate mitigation and adaptation activities. Grants available through the Partnership include Community Action Grants, Service Provider Grants, Energy Efficiency for Rural Communities Technical Assistance Program, and Energy Efficiency Priorities Grants.	Municipalities	Statewide, service providers by region .	Communities can join individually or through a regional group. Ashley Krulik is the primary contact.

Maine Office of Community Affairs (MOCA)	Shore and Harbor Planning Grants	The Shore and Harbor Planning Grant program provides resources on a competitive basis for shoreline access planning, waterfront and harbor planning, identification and resolution of waterfront use conflicts, and planning, feasibility, and design efforts for resilient waterfront infrastructure.	Municipalities	Statewide	Melissa Britsch is the primary contact.
Maine Working Waterfront Infrastructure Engineering Corps	HP 942 - LD 1433	Two-year pilot program to recruit and mentor undergraduate and graduate students to assist with coastal communities with risk assessment, resilience, engineering and infrastructure design, providing real-world engineering solutions that small Maine communities could otherwise not afford.	Municipalities	Statewide	

Department of Agriculture, Conservation and Forestry (DACF)	Boating Facilities Fund	Assist in the acquisition, development, enhancement, or rehabilitation of boat launching facilities on waters of Maine that are available to the public. The fund is not intended to provide commercial boating access or non-boating water access, e.g., opportunities where recreational boat launching is not the principal activity.	Municipalities	Statewide	Grants may be monetary or in the form of materials, e.g., floats and concrete planking for ramps.
Department of Agriculture, Conservation and Forestry (DACF)	Submerged Lands: Harbor Management and Access Grant	Projects in coastal waters can include restoration and modernization of existing water access facilities, or the construction of new water access facilities.	Municipalities	Statewide	Applications for the 2025 cycle are closed. Covers up to 75% of the project's total cost or a maximum of \$15,000, excluding local match. Requires a minimum 25% local match.

Maine Department of Transportation	Small Harbor Improvement Program	The Small Harbor Improvement Program (SHIP) promotes economic development, public access, improved commercial fishing opportunities and works to preserve, and create infrastructure at facilities in tidewater and coastal municipalities. The SHIP program assists municipalities in improving or creating facilities, such as public wharves, piers, landings and boat ramps.	Municipalities	Statewide	The SHIP program can provide up to \$250,000 in assistance towards eligible projects. Requires a 1:1 local match.
Maine Department of Environmental Protection	OUR SHORE	Provide guidance and training for using nature-based design practices to protect against shoreline erosion. Serves homeowners, contractors, resource managers, and community leaders, providing information on assessing sources of erosion, identifying design recommendations while preserving and restoring natural functions, and navigating regulatory processes.	Individuals, Businesses, Organizations, Municipalities	Statewide	

Island Institute (Community Climate Planning Grants)	Island Institute Funding Program Portal	Grants provide flexible funding and hands-on support to help communities plan for and implement strategies that address climate-related risks. Projects should reflect local priorities, align with Maine's Climate Action Plan Maine Won't Wait, and help communities build momentum toward long-term community resilience. Prioritizing applicants who are already working with Island Institute on climate planning projects or are in Maine's 15 year-round unbridged island communities and coastal communities in Washington County.	Municipalities	Statewide	Available for FY26. Grants of up to \$20,000 are available.
Maine DOT, Maine DMR, and MOCA	Maine Public Working Waterfront Infrastructure Fund Notice	Fund to adapt existing publicly owned working waterfront infrastructure to reduce vulnerability to climate change, sea level rise, coastal flooding, and other impacts.	Municipalities	Statewide	Sierra Milay at Maine DOT is the primary contact. RFA opens in late January 2026.

Financing, Business Support & Economic Development

Resource	Website	What's it for?	Who's it for?	Geography	Notes
NOAA Fisheries Finance Program (FFP)	Fisheries Finance Program	Long-term fixed rate loans for fishing and aquaculture businesses.	Businesses	Nationwide, New England branch in MA.	
New England Thriving Communities Technical Assistance Center (NE TCTAC)	New England Thriving Communities Technical Assistance Center	Provides free technical assistance navigating federal, state and other grant systems to submit grant proposals and manage grant funding as well as develop environmental literacy, sustainability, and social resilience to improve the quality of life across New England. Focus areas are environmental quality, energy, climate adaptation, environmental health.	Businesses, Organizations, Municipalities	Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut	

Northern Border Regional Commission	<u>Catalyst Program</u>	Program aimed at improving rural economic vitality and supporting a broad range of economic development initiatives. Projects can include modernizing and expanding access to public water and wastewater services, revitalizing transportation infrastructure, establishing workforce development programs and facilities, growing the outdoor recreation economy, and providing access to new childcare and healthcare facilities.	Organizations, Municipalities	60 counties in Maine, New Hampshire, New York, and Vermont	
Efficiency Maine	<u>Commercial and Industrial Prescriptive Initiatives</u>	Offers prescriptive initiatives for commercial and industrial uses, as well as a Commercial Industrial Custom Program and Small Business Energy Loans.	Businesses, Organizations, Municipalities	Statewide	

Municipal Planning Assistance Program (DACF)	Regional Councils (Regional Planning Commissions and Councils of Governments)	Often have programs that support working waterfronts, understand what municipalities can do to help preserve working waterfronts in their communities, and can provide technical assistance with ordinances and grants.	Municipalities	Statewide	Consult the Regional Councils and their areas of operation to find your community's Regional Planning Commission or Council of Governments.
Coastal Enterprises Inc. (CEI)	Fisheries and Aquaculture Program	Advising and financing for fisheries and aquaculture. Includes Sea Farm Loans, Commercial Fisheries Loans, Marine Green Loans, as well as business advising and technical assistance, aquaculture training and technology, and other research and resources.	Businesses	Statewide, offices in Portland and Brunswick.	Hugh Cowperthwaite and Nick Brancina are primary contacts.
Farm Credit East	Commercial Fishing & Aquaculture Loans	Loans, payroll, grant writing, consulting, appraisals, etc.	Businesses	Statewide, office in Auburn	

Maine Small Business Development Center (SBDC)	Maine SBDC	Free business advising & assistance in finding loans or grants. Includes CDBG Microenterprise Assistance Grant Program.	Businesses	Statewide, offices in Brunswick, Wiscasset, Camden, Portland, etc.	Option to fill out an online form to be contacted by a business counselor.
Five County Credit Union/Maine Harvest Solutions	Maine Harvest Solutions (MHS)	Loans, insurance, etc. Work with fishermen, farms and aquaculturists regularly.	Businesses	Statewide	Joanna McCormick is the primary contact.
University of Maine Cooperative Extension	Maine Farmer Resource Network	Many services that are available to farmers are also available to fishermen - legal services, business/financing, marketing, farmer's markets (licensing), etc.	Individuals, Businesses	Statewide	Tori Jackson is the primary contact.
Efficiency Maine	Commercial and Industrial Prescriptive Initiatives	Offers prescriptive initiatives for commercial and industrial uses, as well as a Commercial Industrial Custom Program and Small Business Energy Loans.	Businesses, Organizations, Municipalities	Statewide	

FAME Loans & Programs	FAME Maine For Business Owners	Commercial Loan Insurance Program, Direct Loan/Economic Recovery Loan Program, Maine Rural Development Authority (MRDA), Regional Economic Development Revolving Loan Program, Revenue Obligation Securities Program, Agricultural Marketing Loan Fund, Linked Investment Program for Commercial Enterprises.	Businesses	Statewide	
MaineStream Finance	Small Business Lending	MaineStream Finance offers a variety of loan products throughout Maine to small businesses who may have trouble finding credit.	Businesses	Statewide	
Maine Funding Network	Maine Funding Network	Streamlined process to connect with a network comprised of alternative funding sources across the state.	Businesses	Statewide	

Island Institute (Community Clean Energy Grants)	Island Institute Funding Program Portal	The Community Clean Energy Grant will empower communities to lead targeted campaigns, audits, and upgrades that will insulate homes and strengthen energy resilience. Priority will be given to communities with high energy burdens, projects focused on low-income residents, and initiatives that demonstrate strong local coordination and broad impact.	Municipalities	Statewide	Available for FY26. The Community Clean Energy Grant is offering awards for up to \$20,000.
Island Institute (Business Resilience Grants)	Island Institute Funding Program Portal	Business Resilience Grants available on occasion. The Glenn Fund has been used throughout the years to support the long-term vitality of Maine's island and coastal communities, such as supporting small businesses during the pandemic and in storm recovery efforts. Also supports community infrastructure projects.	Businesses, Municipalities	Statewide	Check the Island Institute's grant portal to see if applications for Business Resilience Grants are listed and open.

Island Institute (Marine Innovation Grants)	Island Institute Funding Program Portal	Funds working waterfront energy projects that switch to renewable energy, and/or reduce consumption of fossil fuels through electrification. Currently prioritizing applications to fund working waterfront projects for electric outboards, shoreside charging infrastructure, shoreside renewable energy generation, and marine electrification. Highly visible projects within the community or marine sector that have high environmental and financial benefits are more likely to receive funding. Also prioritizing businesses on islands and in rural coastal communities that are engaged with business resiliency planning.	Businesses, Municipalities	Statewide	Available for FY26. Applicants can receive up to \$4,000 per fiscal year (July–June). 50% funding match is required for for-profit businesses, but this may be waived based on financial need or new technology applications.
Sunrise County Economic Council	Sunrise County Economic Council Loan Programs	Loan programs include the Down East Commercial Fisheries Fund and the Sunrise Loan Fund.	Businesses	Washington County	

Maine Street Business Building (SCEC) & Washington County Community College	<u>The Business of Maine Lobster - Industry A to Z</u>	Offers 3 college credits or up to 10 workshop participation opportunities, statewide and beyond for free. 10 week virtual and asynchronous course.	Individuals	Statewide	
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