

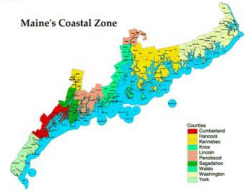
Shore Up Maine 2019 Conference, Belfast, Maine, September 27, 2019  
Sea Level Rise: Who Pays & How?

Role Play Script – 18 minutes


1. Welcome Screen

Sea Level Rise: Who Pays and How?

Maine's Coastal Zone



Sea Level Rise: Who Pays and How?



Sea Level Rise: Who Pays and How?

**Sarah Cox**  
**"Coastalville Town Manager"**

Sea Level Rise: Who Pays and How?

*Funding?*

2. Liz Hertz: When we planned ways of presenting the topic of “financing” today, we decided to take you “behind the scenes” in Town Hall of a little flood-prone shorefront community, “Coastalville, Maine,” to watch the dialogue between two people with very specific experience, expertise and *agendas*.

3. Liz: One of them is “Coastalville’s” Town Manager, in the person of Sarah Cox. In real life, Sarah chairs the comprehensive plan committee in Brooksville, a town of 900 year-round residents. Before that she served as her long-time coastal community’s harbor master, overseeing 53 miles of shoreline.

4. Liz: Today, as hypothetical “Coastalville’s” Town Manager, Sarah needs funding to help her community address sea level rise. It turns out she learned about a new type of consultant.....

**Shore Up Maine 2019 Conference, Belfast, Maine, September 27, 2019  
Sea Level Rise: Who Pays & How?**

**Role Play Script – 18 minutes**

5. Liz: ....a person who helps town officials make sure they work together to make the town as resilient as feasible against sea level rise, increasingly adverse weather and coastal storm surges. That's a Chief Resilience Officer. In that role for us today is Allen Kratz.

6. Liz: Allen divides his time between Brooksville, across Penobscot Bay, and Hoboken, New Jersey. In New Jersey, using federal, state, county and municipal funds, Allen oversaw the floodproofing of the historic Hoboken Public Library. He's now the principal in a firm called Resilience Works that advises communities on funding resilience.

7. Liz: Although Sarah needs funding, she's skeptical about obtaining it. Nonetheless, she's agreed to meet Allen. Let's watch!

8. Sarah Cox: When I heard you might help us, I was skeptical. Still am. But here you are – and I've only got 15 minutes to be convinced.

Sea Level Rise: Who Pays and How?

**Chief Resilience Officer  
(CRO)**

Sea Level Rise: Who Pays and How?

**Allen Kratz,  
Resilience Works, LLC  
Resilience Funding  
Adviser**

Sea Level Rise: Who Pays and How?

**Welcome to  
"Coastalville, Maine"**

Sea Level Rise: Who Pays and How?



**"Is this guy for real?"**

# Shore Up Maine 2019 Conference, Belfast, Maine, September 27, 2019

## Sea Level Rise: Who Pays & How?

### Role Play Script – 18 minutes

9. Allen Kratz: Thanks for carving out time. Let's see what's possible

Sea Level Rise: Who Pays and How?



“A lot for me to cover!”

10. Sarah: Here's our situation. No money in our budget for anything but essential operations. The Select Board won't authorize a town warrant for new spending. Tax increases are an absolute “no!”

Sea Level Rise: Who Pays and How?

- ✓ **Essentials only!**
- ✓ **No new spending**
- ✓ **No new taxes**

11. Sarah: Waterfront industry has died, leaving only a vacant old warehouse. Downtown stores are hurting.

Sea Level Rise: Who Pays and How?



12. Sarah: Coastal storms and king tides flood the retail district, which really hurts merchants in the summer tourist season.

Sea Level Rise: Who Pays and How?

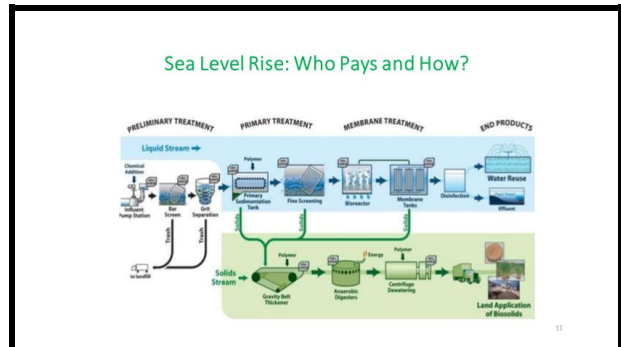


# Shore Up Maine 2019 Conference, Belfast, Maine, September 27, 2019

## Sea Level Rise: Who Pays & How?

### Role Play Script – 18 minutes

13. Sarah: Even high tides in a full moon almost knock out our sewage treatment plant on the water's edge.



14. Sarah: The causeway into town floods frequently.



15. Sarah: Seaweed winds up on the wrong side of our coastal road during bad storms.



16. Allen: Understood. Fortunately, state and federal programs and private-sector investment can help.

- 
- The list, titled "Sea Level Rise: Who Pays and How?", includes the following items:
- Federal
  - State
  - Private-sector (profit/non-profit)

# Shore Up Maine 2019 Conference, Belfast, Maine, September 27, 2019

## Sea Level Rise: Who Pays & How?

### Role Play Script – 18 minutes

17. Allen: First, is Coastalville's Comprehensive Plan up to date with a "finding of consistency" from the Department of Agriculture, Conservation & Forestry? That's required for some state funding. And towns with a "consistency finding" get an extra 10 points when competing for certain state funds.

Sea Level Rise: Who Pays and How?

**Comprehensive Plan =  
key**

16

18. Sarah: Well, our plan is 15 years out of date. Updating it takes money, and that's tough to find.

Sea Level Rise: Who Pays and How?

**Comprehensive Plan**

- Current
- "Consistency Finding"

17

19. Allen: To start, the **Island Institute's Shore Up Maine Technical Assistance Fund** offers grants of 500 to 10,000 dollars to help communities take steps to address coastal flooding. That money can be used for direct infrastructure work, education and planning.

Sea Level Rise: Who Pays and How?

**Island Institute  
Shore Up Technical  
Assistance Fund**

18

20. Sarah: So, we could get funding to help start our comprehensive plan?

Sea Level Rise: Who Pays and How?

**Kickstarts  
Comprehensive  
Planning**

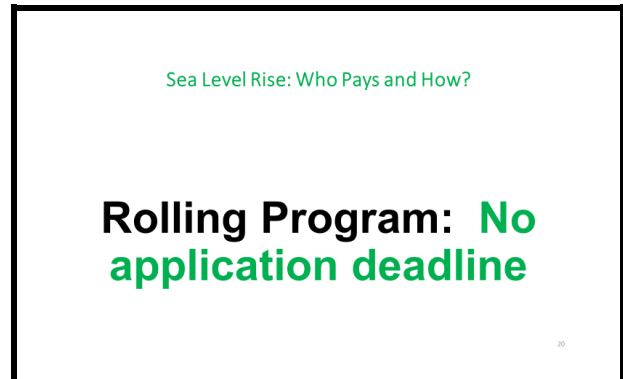
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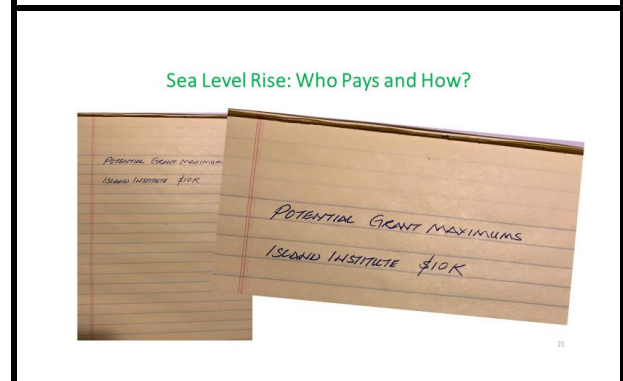
## Sea Level Rise: Who Pays & How?

### Role Play Script – 18 minutes

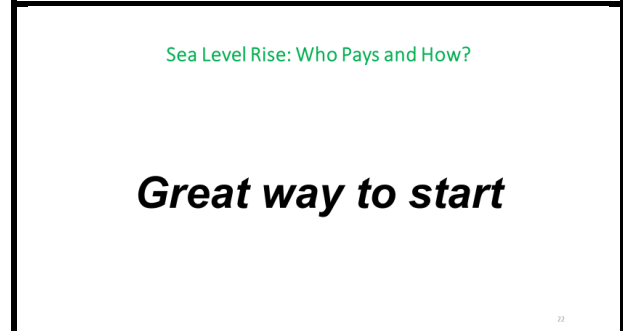
21. Allen: Yes. Best of all, unlike most grant programs, this has been a yearly grant program with no application deadline.



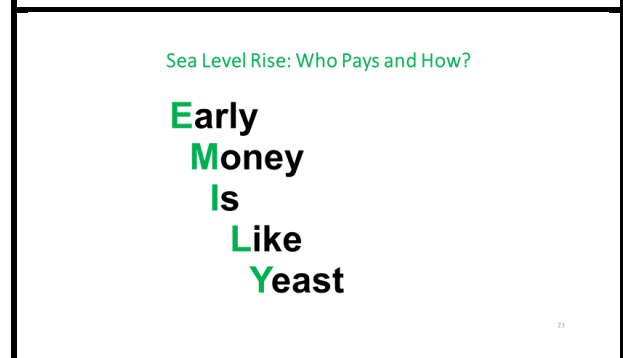
22. Sarah: Sounds promising. I'm starting a list.



23. Allen: That funding will enhance your credibility when you apply for other grants. "Early money is like yeast."



24. Sarah: I've heard that. Ah yes, Emily's List.



# Shore Up Maine 2019 Conference, Belfast, Maine, September 27, 2019

## Sea Level Rise: Who Pays & How?

### Role Play Script – 18 minutes

25. Allen Which brings me to Maine's **Coastal Community Grants**. In fiscal 2020, that program provided up to \$100,000 per project to increase resiliency against erosion and flooding and enhance the coastal-dependent economy. The Department of Agriculture, Conservation and Forestry – specifically DACF's Municipal Planning Assistance Program – administers the grants. To qualify, Coastalville will need a "consistency finding" for its comprehensive plan.

26. Sarah: OK. What else?

27. Allen: Casting a wider net, let's talk about your downtown's economic challenges. Each year Maine gets federal funds for **Community Development Block Grants** that the state awards competitively. One objective is to "improve deteriorated residential and business districts and local economic conditions...."

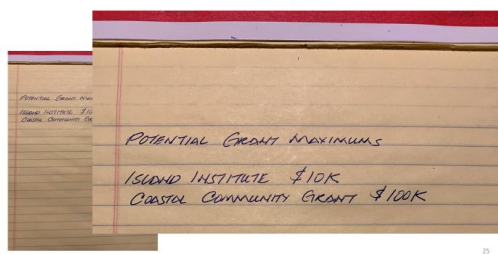
Sea Level Rise: Who Pays and How?

### Maine Coastal Community Grants

- Up to \$100,000/project
- Municipal Planning Assistance Program, DACF

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Sea Level Rise: Who Pays and How?



POTENTIAL GRANT MAXIMUMS  
ISDNH INSTITUTE \$10K  
COASTAL COMMUNITY GRANT \$100K

25

Sea Level Rise: Who Pays and How?

### Community Development Block Grants (CDBG)

**Federal Funds** → **States**

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# Shore Up Maine 2019 Conference, Belfast, Maine, September 27, 2019

## Sea Level Rise: Who Pays & How?

### Role Play Script – 18 minutes

28. Sarah: We could certainly use that help.

Sea Level Rise: Who Pays and How?

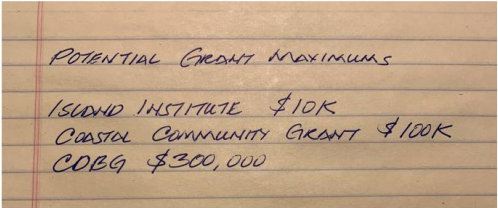
### Community Development Block Grants (CDBG)

- “improve deteriorated residential & business districts & local economic conditions....”
- “incent public & private investments”

27

29. Allen: Another goal is to “provide the conditions and incentives for further public and private investments....” You can make a good case that fortifying your harbor from coastal flooding is essential for downtown revitalization. The maximum for downtown revitalization is \$300,000.

Sea Level Rise: Who Pays and How?



POTENTIAL CREDIT MAXIMUMS

ISODHD INSTITUTE \$10K  
COASTAL COMMUNITY GRANT \$100K  
CDBG \$300,000

28

30. Sarah: So, you’re connecting economic resilience to coastal resilience? Each supports the other?

Sea Level Rise: Who Pays and How?


### Community Development Block Grants (CDBG)

### The case: Strong Economy ↔ Coastal Resilience

29

31. Allen: Yes. Here’s an example. Is there historic value to the vacant old warehouse on the waterfront?

Sea Level Rise: Who Pays and How?



31



# Shore Up Maine 2019 Conference, Belfast, Maine, September 27, 2019

## Sea Level Rise: Who Pays & How?

### Role Play Script – 18 minutes

32. Sarah: Yes, the local historical society got it listed on the National Register of Historic Places and on Maine's Register, too.

Sea Level Rise: Who Pays and How?

**National Register of Historic Places**  
**Maine Register of Historic Places**

31

33. Allen: Great. This could be ideal for a developer who preserves the historic exterior and adapts the interior for new uses. One of those new uses could be stormwater retention. The developer converts the basement into a huge "bathtub." It holds excess rainwater from the roof, sidewalk and street that otherwise would flood the street and overload the sewer.

Sea Level Rise: Who Pays and How?


**Stormwater Detention Capacity**

60 feet x 100 feet = 6,000 square ft.  
x 5-foot basement = 30,000 cubic ft.  
30,000 cubic ft. = ± 225,000 gallons

31

34. Sarah: You're kidding: you want water in the basement? We've got too much water in the wrong place already!

Sea Level Rise: Who Pays and How?



"Is this guy for real?"

31

35. Allen: Actually, it's the right amount of water in the right place -- temporarily. Excess water stays in the basement until the sewer can handle it. Better to delay, store and discharge excess water that letting it do damage elsewhere.

Sea Level Rise: Who Pays and How?

**Delay** ⇒ **Store** ⇒ **Discharge**

31

# Shore Up Maine 2019 Conference, Belfast, Maine, September 27, 2019

## Sea Level Rise: Who Pays & How?

### Role Play Script – 18 minutes

36. Sarah: Hmm, that's certainly new thinking. But I'm worried about contaminants in the building.

Sea Level Rise: Who Pays and How?



"This is getting interesting!"

35

37. Allen: The **Environmental Protection Agency's brownfields program** provides grants for assessment and remediation. Coastalville could apply for a site-specific assessment grant. They go up to \$200,000.

Sea Level Rise: Who Pays and How?

**Environmental Protection Agency**  
**Brownfields Program**  
Site-specific assessment grants  
**< \$200,000**

37

38. Allen: At the street level of the warehouse, the developer can create new retail space, and on the top floor, affordable housing.

Sea Level Rise: Who Pays and How?

**Warehouse Adaptive Reuse**  
Basement: **± 1.1 M gallons stormwater**  
**1<sup>st</sup> Floor: retail**  
**2<sup>nd</sup> Floor: housing**

38

39. Sarah: Housing! That's a sore spot. Do you know how hard it is for people who service our tourist trade to find affordable housing here in Coastalville? We have workers driving in from an hour away.

Sea Level Rise: Who Pays and How?



39

# Shore Up Maine 2019 Conference, Belfast, Maine, September 27, 2019

## Sea Level Rise: Who Pays & How?

### Role Play Script – 18 minutes

40. Allen: So now we're going to link flood-risk reduction, housing and historic preservation in one building. For financial feasibility, the developer reduces their taxable income by claiming a 20% **federal historic tax credit** to rehab the building to historic standards, plus a 25% **state historic tax credit** from Maine.

Sea Level Rise: Who Pays and How?

### Historic Preservation Tax Credits

- Federal: 20% of developer's income
- Maine: 25% of developer's income

38

41. Sarah: OK. This encourages development without using town funds.

Sea Level Rise: Who Pays and How?

### Historic Preservation Tax Credits

Attract private-sector investment without town funds

39

42. Allen: Right, and the state has additional incentives. MaineHousing administers the **National Housing Trust Fund**, a federal resource that MaineHousing allocates to developers to create affordable rental housing for households with extremely low income.

Sea Level Rise: Who Pays and How?

### Maine Housing Authority / Maine Housing National Housing Trust Fund

40

43. Sarah: That's very interesting. Historic tax credits and MaineHousing can subsidize development that improves coastal resilience.

Sea Level Rise: Who Pays and How?

- Historic tax credits
- MaineHousing Trust Fund

41

# Shore Up Maine 2019 Conference, Belfast, Maine, September 27, 2019

## Sea Level Rise: Who Pays & How?

### Role Play Script – 18 minutes

44. Allen: There's also MaineHousing's **Revolving Loan for Acquisition Program**. It lends up to \$300,000 to help developers acquire property for affordable housing. Eligible projects include those that qualify for tax credit financing.

Sea Level Rise: Who Pays and How?

- **Historic tax credits**
- **MaineHousing Trust Fund**
- **Revolving Loan for Acquisitions**

44

45. Sarah: Tax credit financing?

Sea Level Rise: Who Pays and How?

**Tax credit financing**

45

46. Allen: Yes, specifically, the federal **Low-Income Housing Tax Credit** that provides a federal tax credit to developers who reserve a portion of the rental units for lower income renters.

Sea Level Rise: Who Pays and How?

**Tax credit financing**  
**Low-Income Housing Tax Credit (LIHTC)**

46

47. Allen: The subsidy can be up to \$20,000 for each unit of eligible housing.

Sea Level Rise: Who Pays and How?

**Low-Income Housing Tax Credit (LIHT)**  
**Subsidizes < \$20K/unit based on formula**

47

# Shore Up Maine 2019 Conference, Belfast, Maine, September 27, 2019

## Sea Level Rise: Who Pays & How?

### Role Play Script – 18 minutes

48. Allen: Working hand-in-hand with Low-Income Housing Tax Credits are **Opportunity Zones**, created by 2017 tax code revision. The Low-Income Housing Tax credit helps a developer defray the initial investment. By contrast, in opportunity zones developers may be eligible to defer taxes on future profits. An Opportunity Zone is an economically-distressed neighborhood. Currently there are 32 Opportunity Zones in Maine, in four coastal communities: Portland, South Portland, Bath and Belfast.

49. Allen: Back to Low Income Housing Tax Credits: they work jointly with MaineHousing's **Rental Loan Program**. It provides low-interest, long-term mortgage financing to qualified private and nonprofit developers of affordable rental housing.

50. Allen: Also, the **Maine New Markets Capital Investment Program** attracts investment capital to low-income communities by allowing investors to receive a tax credit – worth 39% of state income taxes -- on equity investments they make in Community Development Entities. The Maine program works in tandem with the **federal New Markets Tax Credit** program that provides developers a 39% credit against income.

Sea Level Rise: Who Pays and How?

### Opportunity Zones

- Defer tax on developer's profits (future)
- Contrast: LIHTC cuts tax on initial investment

Sea Level Rise: Who Pays and How?

### Low Income Housing Tax Credits



### MaineHousing's Rental Loan Program

Sea Level Rise: Who Pays and How?

### Maine New Markets Capital Investment Program

### Federal New Markets Tax Credit

Both= 39% credit against developer's income

# Shore Up Maine 2019 Conference, Belfast, Maine, September 27, 2019

## Sea Level Rise: Who Pays & How?

### Role Play Script – 18 minutes

51. Sarah: That's a helpful list of incentives to achieve housing, economic development and coastal resilience!

Sea Level Rise: Who Pays and How?

**Incentives for Developers**

- ✓ Historic tax credits
- ✓ National Housing Trust Fund
- ✓ Revolving Loans for Acquisition Fund
- ✓ Low-Income Housing Tax Credit
- ✓ Opportunity Zones
- ✓ Rental Loan Program
- ✓ Maine New Markets Capital Investment Program
- ✓ Federal New Markets Tax Credit

51

52. Allen: Another way to reduce the cost of a project like this is to get help from non-profit corporations. For example, technical-assistance planning from 25 to 100,000 dollars is available from non-profit corporations like **Enterprise Community Partners** and the **Local Initiatives Support Corporation**. They provide funds from HUD's Section 4 to benefit low income families. Entities like Enterprise and LISC can help a municipality with resiliency planning and support staff and other consultant costs

Sea Level Rise: Who Pays and How?

**Non-Profit Corporations**

- Enterprise Community Partners
- Local Initiatives Support Corp. (LISC)

HUD Section 4

52

53. Allen: Let's turn from public and private financing for our warehouse conversion project and look at your wastewater treatment plant. The state's **Clean Water State Revolving Loan Fund** provides low interest loans to municipalities and quasi-municipal corporations to construct, repair and improve wastewater infrastructure projects. That's a partnership between the Maine Municipal Bond Bank and the DEP's Division of Water Quality Management

Sea Level Rise: Who Pays and How?

**Clean Water State Revolving Fund**  
**Maine Municipal Bond Bank + DEP**

- Low-interest loans to municipalities
- Construct, repair, improve wastewater treatment facilities

53

# Shore Up Maine 2019 Conference, Belfast, Maine, September 27, 2019

## Sea Level Rise: Who Pays & How?

### Role Play Script – 18 minutes

54. Sarah: You said “loan” – not an outright grant?

Sea Level Rise: Who Pays and How?

**Loan**  
versus  
**Grant**

55

55. Allen: Yes, and it means Coastalville can borrow at an attractive rate. In 2017, the average loan interest rate was 1.4%, compared to the prevailing market rate of 3.5%.

Sea Level Rise: Who Pays and How?

**Clean Water State Revolving Fund**  
1.4% average loan  
versus  
3.5% prevailing market loan rate  
(2017 data)

56

56. Sarah: Well, if we have to spend money, this is as good as it gets for borrowing.

Sea Level Rise: Who Pays and How?

**Clean Water State Revolving Fund**  
3.5% market rate  
1.4% preferential rate  
2.1 % point saving

57

57. Allen: You also might consider a new federal-state partnership for economic and community development within economically distressed counties of Maine, New Hampshire, Vermont, and New York. the **Northern Border Regional Commission**. In 2018, the Commission’s grants in Maine totaled \$2.9 million.

Sea Level Rise: Who Pays and How?

**Northern Border Regional Commiss’n**  
• 12 counties in Maine:  
Androscoggin, Aroostook, Franklin, Hancock,  
Kennebec, Knox, Oxford, Penobscot,  
Piscataquis, Somerset, Waldo, Washington  
**Rockport: \$250,000**

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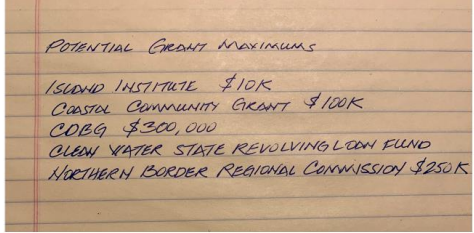
# Shore Up Maine 2019 Conference, Belfast, Maine, September 27, 2019

## Sea Level Rise: Who Pays & How?

### Role Play Script – 18 minutes

58. Sarah: Let me get caught up on my list:  
Clean Water State Revolving Loan Fund.  
Northern Border Regional Commission.

Sea Level Rise: Who Pays and How?



POTENTIAL GRANT MAXIMUMS

- ISLAND INSTITUTE \$10K
- COASTAL COMMUNITY GRANT \$100K
- CDBG \$300,000
- CLEAN WATER STATE REVOLVING LOAN FUND
- NORTHERN BORDER REGIONAL COMMISSION \$250K

59

59. Allen: As part of adapting your working waterfront to sea level rise, Maine DOT's **Small Harbor Improvement Program** might help. SHIP can provide up to \$250,000, with a one-to-one local match, to improve facilities such as public wharves, piers, landings and boat ramps.

Sea Level Rise: Who Pays and How?

### Small Harbor Improvement Program

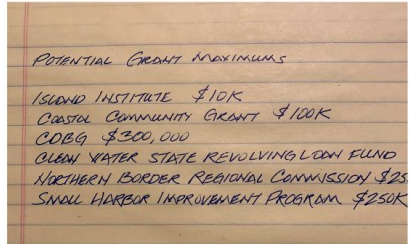
Maine DOT

Up to \$250,000 with 1:1 local match

60

60. Sarah: We'll look into it.

Sea Level Rise: Who Pays and How?



POTENTIAL GRANT MAXIMUMS

- ISLAND INSTITUTE \$10K
- COASTAL COMMUNITY GRANT \$100K
- CDBG \$300,000
- CLEAN WATER STATE REVOLVING LOAN FUND
- NORTHERN BORDER REGIONAL COMMISSION \$250K
- SMALL HARBOR IMPROVEMENT PROGRAM \$250K

61

61. Allen: Also consider **Coastal Enterprises, Inc.** -- CEI – based in Brunswick, which provides technical advice and financing for the private sector to help communities grow good jobs and environmentally sustainable enterprises.

Sea Level Rise: Who Pays and How?

### Coastal Enterprises, Inc.

Technical advice, financing for private sector

Helps communities grow good jobs, environmentally sustainable enterprises

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# Shore Up Maine 2019 Conference, Belfast, Maine, September 27, 2019

## Sea Level Rise: Who Pays & How?

### Role Play Script – 18 minutes

62. Sarah: I'm putting that on my list.

Sea Level Rise: Who Pays and How?

**Incentives for Developers**

- ✓ Historic tax credits
- ✓ National Housing Trust Fund
- ✓ Revolving Loans for Acquisition Fund
- ✓ Low-Income Housing Tax Credit
- ✓ Opportunity Zones
- ✓ Rental Loan Program
- ✓ Maine New Markets Capital Investment Program
- ✓ Federal New Markets Tax Credit
- ✓ Coastal Enterprises Inc. (CEI)

63

63. Allen: Still focusing on your waterfront, I see there's some vacant, low-lying area just north of the harbor. Is that a floodplain?


Sea Level Rise: Who Pays and How?



64

64. Sarah: Sure is. It floods whenever there's a heavy rain.

Sea Level Rise: Who Pays and How?



65

65. Allen: How about the town buying that floodplain so that it can operate the way floodplains formerly performed – sponging up excess rainwater and buffering upland areas from flooding?

Sea Level Rise: Who Pays and How?

**Floodplain: Shoreline's natural sponge**

66


# Shore Up Maine 2019 Conference, Belfast, Maine, September 27, 2019

## Sea Level Rise: Who Pays & How?

### Role Play Script – 18 minutes

66. Sarah: Hey, we were going great with grants and low-interest loans and private-sector investment – and now you're adding an acquisition cost!

Sea Level Rise: Who Pays and How?



“Coastalville must put up funds?!”

66

67. Allen: Only partially. DACF administers a **Land and Water Conservation Fund**. It provides matching grants to county, municipal and tribal governments to acquire and develop public outdoor recreation areas and facilities. Those grants can provide up to 50% -- up to \$300,000. This project could be very attractive to a philanthropic entity that provides the one-to-one local share.

Sea Level Rise: Who Pays and How?

**Land and Water Conservation Fund**  
Department of Agriculture, Forestry and Conservation

**Up to \$300,000 with 1:1 local match**

67

68. Sarah: Public outdoor recreation areas and facilities on a piece of property that's going to flood?

Sea Level Rise: Who Pays and How?



“Recreation in a floodplain?”

68

69. Allen: Yes, in “blue sky” conditions, the floodplain is ideal for passive recreation – ballfields, picnic pavilion and restrooms elevated above flood elevation. When it rains, the floodplain will operate the way nature intended it to operate: as a buffering sponge.

Sea Level Rise: Who Pays and How?

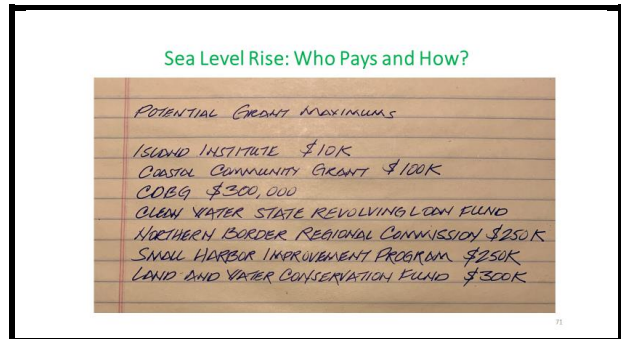


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# Shore Up Maine 2019 Conference, Belfast, Maine, September 27, 2019 Sea Level Rise: Who Pays & How?

## Role Play Script – 18 minutes

70. Sarah: I'm putting it on my list.



71. Allen: Similarly, DACF's Bureau of Parks and Lands **Recreational Trails Program** disburses Federal Highway Administration funds to construct new recreational trails. Because tides and wave action are eroding the floodplain, you might do well to apply for funds to stabilize the shoreline with engineered solutions and vegetation that strengthens the critical-edge habitat. The maximum grant is \$50,000. The project must focus on recreation. But because resilience is an issue that affects all sorts of government activities, it's worth a try.

Sea Level Rise: Who Pays and How?

### Recreational Trails Program

Dep't Agriculture, Forestry & Conservation (Federal Highway Administration funds)

Up to \$50,000 with 1:1 local match

72. Sarah: Good point. More and more we have to look at every town action through a resilience lens.

Sea Level Rise: Who Pays and How?

### Flood-risk reduction resilience:

An emerging key metric for all funding programs

73. Allen: I notice that the bridge over the creek that feeds into your bay is close to the water and has a very narrow opening. You may qualify for a Maine **DEP stream crossing grant**, up to \$95,000.

Sea Level Rise: Who Pays and How?

### DEP Stream Crossing Grants

< \$95,000

# Shore Up Maine 2019 Conference, Belfast, Maine, September 27, 2019

## Sea Level Rise: Who Pays & How?

### Role Play Script – 18 minutes

74. Allen: And one more program: the **Pre-Disaster Mitigation Program** run by the Federal Emergency Management Agency – FEMA. It's a cost-share program, in which the feds put up 75% of the cost and the local share is 25% for projects that are designed to reduce the risk of loss of life and property from future disasters.

Sea Level Rise: Who Pays and How?

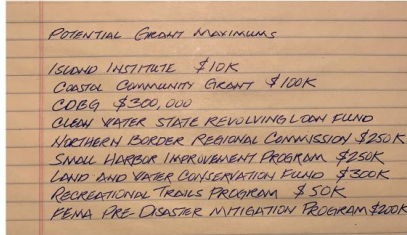
## FEMA

**Pre-Disaster Mitigation Program**  
**Matching fund: 75% federal, 25% state**  
**Most recent federal share for Maine:**  
**\$864,000 (7/1/19)**

74

75. Sarah: Interesting. I think I should add that to my running list.

Sea Level Rise: Who Pays and How?



POTENTIAL GRANT MAXIMUMS

- ISLAND INSTITUTE \$10K
- COASTAL COMMUNITY GRANT \$100K
- CDBG \$300,000
- CLEAN WATER STATE REVOLVING LOAN FUND
- NORTHERN BORDER REGIONAL COMMISSION \$250K
- SMALL HARBOR IMPROVEMENT PROGRAM \$250K
- LAND AND WATER CONSERVATION FUND \$300K
- RECREATIONAL TRAILS PROGRAM \$50K
- FEMA PRE-DISASTER MITIGATION PROGRAM \$200K

75

76. Allen: And speaking of running, I'd better be running too. My 15 minutes are up.

Sea Level Rise: Who Pays and How?



76

77. Sarah: Please do stay another few minutes and summarize this for me.

Sea Level Rise: Who Pays and How?

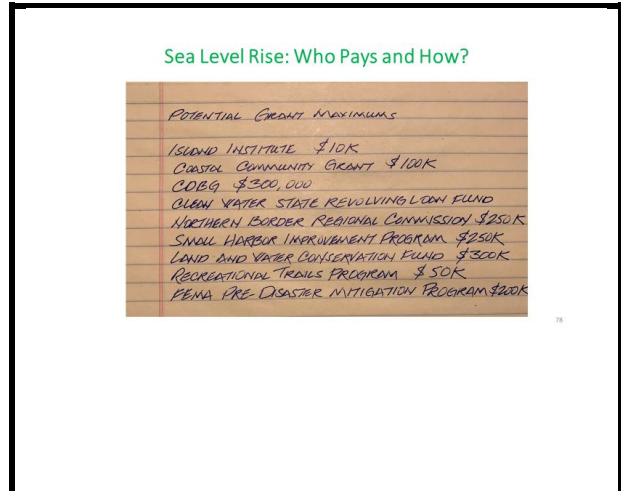


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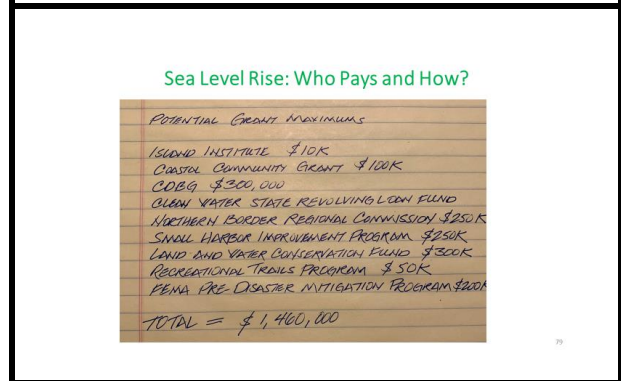
# Shore Up Maine 2019 Conference, Belfast, Maine, September 27, 2019 Sea Level Rise: Who Pays & How?

## Role Play Script – 18 minutes

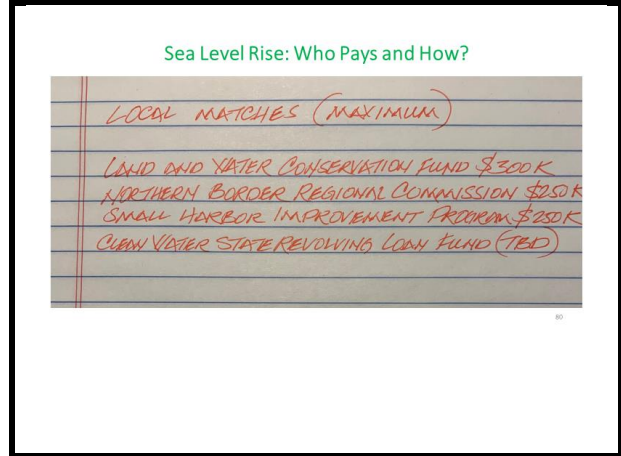
78. Allen: \$10,000 from the Island Institute to jump-start comprehensive planning. Maine Coast Community grant up to \$100,000. Community Development Block Grant up to \$300,000. From the Northern Border Regional Commission, \$250,000. From the Small Harbor Improvement Program, another \$250,000. Plus \$300,000 from the Land and Water Conservation Fund. \$50,000 from the Recreational Trails program. \$200,000 from FEMA.



79. Sarah: That's a total of \$1,460,000 in potential grants. But the town has to match some of those funds!



80. Allen: True. There's a local match of \$300,000 for the Land and Water Conservation Fund, \$250,000 for the Northern Border Regional Commission and \$250,000 for the Small Harbor Improvement Fund – totaling \$800,000. To upgrade the sewer plant, Coastalville will incur capital costs – but can amortize them with a low-cost loan from the state's Clean Water State Revolving Loan Fund.





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81. Sarah: That's all very nice, but we still have to come up with money from our taxpayers.

Sea Level Rise: Who Pays and How?

LOCAL MATCHES (MAXIMUM)

- LAND AND WATER CONSERVATION FUND \$300K
- NORTHERN BORDER REGIONAL COMMISSION \$250K
- SMALL HARBOUR IMPROVEMENT PROGRAM \$250K
- CLEAN WATER STATE REVOLVING LOAN FUND (TELD)

TOTAL LOCAL MATCHES (MAXIMUM) = \$1,000,000

82. Allen: Yes – but Coastalville gets a 183% financial return on the local match that it makes. And that return is even higher when Coastalville assembles the local match from other funding sources, like a water conservation district, public utility or philanthropic organization. The key is that Coastalville receives financial benefits and infrastructure improvements valued at far more than what it spends.

Sea Level Rise: Who Pays and How?

**Return on of Coastalville's investment of \$800,000**

**\$1,460,000 / \$800,000 = 183%**

83. Coastalville also gains more than a financial return and physical structures. The community gains social and economic resilience.

Sea Level Rise: Who Pays and How?

**Economic Resilience**

**Social Resilience**

84. Sarah: That's a very good point. Thank you for your information.

Sea Level Rise: Who Pays and How?

Maine's Coastal Zone

Legend:

- State
- Federal
- Local
- Non-Profit
- Private
- Other
- Unfunded



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85. Allen: You're welcome. I've relied on a number of colleagues and experts to assemble this information. My motto is "Everyone teaches and everyone learns."

Sea Level Rise: Who Pays and How?

#### *Thanks to*

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86. Liz: That's today's objective: Everyone teaches and everyone learns. Thank you, Sarah and Allen. For specific questions about these funding sources, I encourage everyone to refer to the online tools listed on the Resource List that we have emailed to all of you as registrants. Because we have just a few minutes before the next panel, we can take a few general questions or comments – recognizing that the resource list is the best way of following up on your specific questions. General comments or questions?

### General Comments and Questions?

- Allen Kratz, Principal, Resilience Works, LLC, 9/25/19