## Funding Sources for Resiliency

## November 2020

Please note that some of the funding sources are not currently open

Source	Туре	Eligibility & Application	Description and Examples	Contact and Link
Request for Proposals (RFPs)	Web	Multiple	Request for Proposals identified have been issued by the State of Maine. To obtain a copy of a specific RFP, please click on the appropriate RFP number.	State of Maine http://www.maine.gov/purchases /venbid/rfp.shtml
Coastal Community Grants	Grant	Coastal municipalities, coastal unorganized township, groups of coastal municipalities/townships, and coastal Regional Planning Organizations  Typically, applications open in Spring. Subject to available funding.	Coastal Community Grants are provided annually on a competitive basis to municipalities and regional planning commissions for a variety of coastal priority issues, including to improve water quality, conserve coastal habitat, promote sustainable development, enhance the coastal-dependent economy while preserving natural coastal resources, and increase resiliency/adaptation to erosion and flooding (e.g. vulnerability assessments, adaptation planning, community education, and strategy development). The grants are made possible by the Maine Coastal Program, Department of Marine Resources (DMR), which provides funding through Maine's federal coastal zone management award from the National Oceanographic and Atmospheric Administration (NOAA). Coastal Community Grants are awarded and administered by the Municipal Planning Assistance Program in the Maine Department of Agriculture, Conservation and Forestry. Each project involves regional or local-level partnerships and each grantee provides a minimum of 25% in matching funds or services.	Maine Department of Agriculture, Conservation and Forestry http://www.maine.gov/dacf/muni cipalplanning/ financial_assistance.shtml  https://www.maine.gov/dacf/mu nicipalplanning/casestudies/ccg- case-studies.shtml  Ruta Dzenis, ruta.dzenis@maine.gov
Economic and Infrastructure Development Investment Program	Grants	State; county; municipal; IRS recognized 501(c) organizations, Native American tribes, and the four Northern Border Regional Commission State governments. Eligible counties include Androscoggin, Aroostook, Franklin, Hancock, Kennebec, Knox, Oxford, Penobscot, Piscataquis, Somerset, Waldo, and Washington counties.  Applications are available at the NBRC's website (www.nbrc.gov)	<ul> <li>Since its founding in 2008, the NBRC Federal -State partnership has provided Federal grants to employment generating projects that have helpful reduce poverty, unemployment, and outmigration. Under the Economic &amp; Infrastructure Development program Federal appropriations can be used to support investments to: <ul> <li>Revitalize and modernize essential infrastructure in Northern Border region communities,</li> <li>Increase access, affordability, and use of high-speed telecommunications by Northern Border residents and businesses,</li> <li>Stabilize and reduce electric and thermal energy costs,</li> <li>Retain, expand and diversify business enterprise that capitalizes on the region's natural, cultural, and economic assets,</li> <li>Position the Northern Border region as an attractive and supportive place for creative and entrepreneurial people,</li> <li>Support and expand a highly productive workforce with skills suited to existing and future business needs,</li> <li>Foster entrepreneurial leadership and capacity for community economic development, and</li> <li>Inform and align local, state, and regional economic development decision making with regional data and perspectives.</li> </ul> </li> <li>Comprehensive Planning for States In order to better focus NBRC funds, the Commission can assist Member States to develop comprehensive economic and infrastructure development plans for their NBRC counties. Plans are to reflect the goals, objectives and priorities within NBRC's economic and infrastructure plan. This is done in collaboration with Local Development Districts, local governments, higher education centers, and the general public.</li> </ul>	Maine Department of Economic Development http://www.nbrc.gov/content/economic-infrastructure-development-investments https://www.nbrc.gov/content/maine Andrea Smith, andrea.smrith@maine.gov

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Building Resilience Infrastructure & Communities (BRIC)	Grant	States, territories, federally recognized tribes and local governments are eligible to serve as sub-applicants. Applicants must be participating in a FEMA approved County Hazard Mitigation Plan.  Email the State Hazard Mitigation Officer, to state interest and project intent by October 30, 2020, and register as a sub-applicant in FEMA GO web portal. Applications submitted no later than December 15, 2020. Applications reviewed before submission to FEMA on January 29, 2021.	The Building Resilient Infrastructure & Communities (BRIC) grant program is a <i>new</i> nationally competitive annual FEMA grant opportunity offering pre-disaster mitigation funds for projects associated with disaster and natural hazard risk reduction. The BRIC program guiding principles are supporting communities through capability- and capacity-building; encouraging and enabling innovation; promoting partnerships; enabling large projects; maintaining flexibility; and providing consistency. The BRIC program aims to categorically shift the federal focus away from reactive disaster spending and toward research-supported, proactive investment in community resilience. This funding is available to applicants at a 75% federal, 25% non-federal cost share with \$500 million in total available funding for fiscal year 2020. Types of eligible projects through BRIC:  Capability- and Capacity-Building Activities (set-aside) - activities that enhance the knowledge, skills, and expertise of the current workforce to expand or improve the administration of mitigation assistance.  Mitigation Projects (set-aside and national competition) - cost-effective projects designed to increase resilience and public safety; reduce injuries and loss of life; and reduce damage and destruction to property, critical services, facilities, and infrastructure.  Management Costs (set-aside and national competition) - management costs allow FEMA to provide financial assistance to reimburse the recipient and subrecipient for eligible and reasonable indirect costs, direct administrative costs, and other administrative expenses associated with a specific mitigation project or C&CB activity.  FEMA will provide the following assistance through BRIC:  Non-Financial Direct Technical Assistance - to communities to build a community's capacity and capability to improve its resiliency to natural hazards and to ensure stakeholders are capable of building and sustaining successful mitigation projects (but not limited to):  Culvert Upsizing/Drainage Improvement  Acq	Federal Emergency Management Agency (FEMA), Administered by Maine Emergency Management Agency <a href="https://www.maine.gov/mema/grants/mitigation-grants">https://www.maine.gov/mema/grants/mitigation-grants</a> <a href="https://www.fema.gov/grants/mitigation/building-resilient-infrastructure-communities/resources">https://www.fema.gov/grants/mitigation/building-resilient-infrastructure-communities/resources</a> <a href="https://www.fema.gov/grants/mitigation/building-resilient-infrastructure-communities/resources">https://www.fema.gov/grants/mitigation/building-resilient-infrastructure-communities/resources</a> <a href="https://www.fema.gov/grants/mitigation/building-resilient-infrastructure-communities/resources">https://www.fema.gov/grants/mitigation/building-resilient-infrastructure-communities/resources</a> <a href="https://www.fema.gov/grants/mitigation/building-resilient-infrastructure-communities/resources">https://www.fema.gov/grants/mitigation/building-resilient-infrastructure-communities/resources</a> <a href="https://www.fema.gov/grants/mitigation/building-resilient-infrastructure-communities/resources">https://www.fema.gov/grants/mitigation/building-resilient-infrastructure-communities/resources</a> <a href="https://www.fema.gov/grants/mitigation/building-resilient-infrastructure-communities/resources">https://www.fema.gov/grants/mitigation/building-resilient-infrastructure-communities/resources</a> <a href="https://www.fema.gov/grants/mitigation-propression-infrastructure-communities/">https://www.fema.gov/grants/mitigation-infrastructure-communities/"&gt;https://www.fema.gov/grants/mitigation-infrastructure-communities/</a> <a href="https://www.fema.gov/grants/mitigation-infrastructure-communities/">https://www.fema.gov/grants/mitigation-infrastructure-communities/</a> <a href="https://www.fema.gov/grants/mitigation-infrastructure-communities/">https://www.fema.gov/grants/mitigation-infrastructure-communities/</a> <a href="https://www.fema.gov/grants/mitigation-infrastructure-communities/">https://w</a>

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Flood Mitigation Assistance Grants	Grant	Local communities will sponsor applications on behalf of homeowners and then submit the applications to their State. All FMA grant applications must be submitted to FEMA by a State, U.S. Territory, or federally recognized tribe.  Annual, and competitive nationwide.  Email the State Hazard Mitigation Officer, to state interest and project intent by October 30, 2020, and register as a sub-applicant in FEMA GO web portal. Applications submitted no later than December 15, 2020. Applications reviewed before submission to FEMA on January 29, 2021.	The FMA program is authorized by Section 1366 of the National Flood Insurance Act of 1968, as amended with the goal of reducing or eliminating claims under the National Flood Insurance Program (NFIP). FMA provides funding for projects and planning that reduces or eliminates long-term risk of flood damage to structures insured under the NFIP. FMA funding is also available for management costs. Funding is appropriated by Congress annually. In Fiscal Year 2020, \$160,000,000 in FMA is available. This funding is available to successful applicants at a 75% federal, 25% non-federal cost share.  • Project Scoping (previously Advance Assistance) to develop community flood mitigation projects and/or individual flood mitigation projects that subsequently reduce flood claims against the NFIP.  • Community Flood Mitigation Projects to address community flood risk for the purpose of reducing NFIP flood claim payments.  • Technical Assistance to maintain a viable FMA program over time. To be eligible to apply, the applicant must have received a Fiscal Year 2019 FMA Award of at least a \$1 million federal share.  • Flood Hazard Mitigation Planning to plan sub-applications for the flood hazard component of SLTT's hazard mitigation plans and updates to plans.  • Individual Flood Mitigation Projects mitigate the risk of flooding to individual NFIP insured structures. FEMA may rank sub-applications higher in each of the above priorities where the average elevation federal cost share is less than \$250,000 for all single-family dwelling units. FEMA will select eligible individual flood mitigation projects based on Severe Repetitive Loss (SRL) or Repetitive Loss (RL) status.  Common examples of hazard mitigation projects (but not limited to):  • Acquisition/Demolition  • Structure Elevation  • Localized Flood Control  • Floodwater Storage and Diversion  • Floodplain and Stream Restoration  • Stormwater Management  • Wetland Restoration/Creation  Project Scoping to Obtain Data for Future Flood Mitigation Projects	Federal Emergency Management Agency (FEMA), Administered by Maine Emergency Management Agency https://www.maine.gov/mema/grants/mitigation-grants Steps required to register and apply are clearly outlined on pages 9-11 of the FY20 Flood Mitigation Assistance Notice of Funding Opportunity.  Anne Fuchs, anne.p.fuchs@maine.gov
Brownfields and supplemental projects	Grants & Loans	GrantsMunicipalities and qualifying non-profits  Loans— any qualifying entity (public or private)  As funds are available.	A "brownfield" is defined by the EPA as "real property, the expansion, redevelopment, or reuse of which may be complicated by the presence or potential presence of hazardous substances, pollutant or contaminants." The purpose of the Brownfields Program is to encourage re-development at these properties. This is accomplished by working with municipalities and potential owners to:  • Assist with conducting investigations and remediation where necessary to allow for productive re-use of brownfields sites.  • Supplemental projects and uses	Maine Department of Environmental Protection, Maine Department of Economic & Community Development https://www.maine.gov/decd/bus iness-development/tax- incentives-credit/brownfield  Nick Hodgkins, nick.hodgkins@maine.gov Andrea Smith, andrea.smrith@maine.gov

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Community Development Block Grant (CDBG) program	Grant	States, Regions, and Municipal governments Ongoing. Several types of grants - Deadlines throughout the year, offered annually or biannually	The primary purpose of the CDBG program is the development of viable communities by providing decent housing, suitable living environments, and expanding economic opportunities, principally for low- and moderate-income people. CDBG is a flexible program that provides communities with resources to address a wide range of unique community development needs. Beginning in 1974, the CDBG program is one of the longest continuously run programs at HUD. The CDBG program provides annual grants on a formula basis to 1209 general units of local government and States. The CDBG program works to ensure decent affordable housing, to provide services to the most vulnerable in our communities, and to create jobs through the expansion and retention of businesses. Over a 1, 2, or 3-year period, as selected by the grantee, not less than 70 percent of CDBG funds must be used for activities that benefit low- and moderate-income persons.  In 1982 the State of Maine began administering the CDBG Program to assist units of local government in various community projects in areas ranging from infrastructure, housing, downtown revitalization to public facilities and economic development.  Examples:  Various community projects in areas ranging from infrastructure, housing, downtown revitalization to public facilities and economic development.  Reference public infrastructure section for climate resilience efforts associated with wastewater treatment systems and drinking water treatment system improvements.	US Department of Housing and Urban Development administered by Maine Department of Economic & Community Development http://www.maine.gov/decd/meocd/ https://www.hud.gov/program_offices/comm_planning/community development/programs  Deborah Johnson, deborah.johnson@maine.gov
Flood Damage Reduction Projects	Fund	State or local government  Request for assistance in letter describing location and nature of problem and requesting assistance.	<ul> <li>Section 205 of the 1948 Flood Control Act authorizes the Corps of Engineers to study, design, and construct small flood control projects in partnership with non-Federal government agencies, such as cities, counties, special authorities, or units of state government. The program team convenes and facilitates dialogue at all levels of government and with other key interests, e.g., national organizations and private sector, to develop a national vision for flood risk management. Flood control projects are not limited to any particular type of improvement. The program provides for:         <ul> <li>Construction/improvement of flood risk reduction works local flood protection, e.g. channel enlargement, realignment, or paving; obstruction removal; levee and wall construction; and bank stabilization.</li> <li>Non-structural alternatives may include measures such as installation of flood warning systems, raising and/or floodproofing structures, and relocation of structures/flood-prone facilities.</li> </ul> </li> <li>The maximum Federal cost for planning, design, and construction of any one project is \$10 million.</li> <li>Corps conducts an initial appraisal early in the Feasibility Study to determine whether the project meets program criteria and provides a basis for determining scope and cost of an entire feasibility study.</li> <li>The solution must be economically feasible and environmentally acceptable. If an acceptable alternative is identified in the feasibility study, the Corps prepares plans and specifications, then manages construction of the project.</li> <li>The feasibility study is 100 percent federally funded up to \$100,000. Costs over the \$100,000 are shared 50/50 with the non-federal sponsor. Final design (plans and specifications) and construction costs are 65 percent Federal / 35 percent non-Federal.</li> </ul>	US Army Corps of Engineers https://www.nae.usace.army.mil/ Missions/Public- Services/Continuing-Authorities- Program/Section-205/ Sheila Warren Sheila.M.Warren@usace.army.mil Chris Hatfield

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Property- Assessed Clean Energy (PACE) programs - Residential	Finance	PACE programs are enabled through state legislation, and authorized at the local government level.  Municipalities may directly administer residential PACE programs, or through public-private partnerships with one or more PACE providers.	Maine has authorized local governments to establish residential Property-Assessed Clean Energy (PACE) programs. The property assessed clean energy (PACE) model is an innovative mechanism for financing energy efficiency and renewable energy improvements on private property. PACE programs exist for: Commercial properties (commonly referred to as Commercial PACE or C-PACE) and Residential properties (commonly referred to as Residential PACE or R-PACE). PACE financing for clean energy projects is generally based on an existing structure known as a "land-secured financing district," often referred to as an assessment district, a local improvement district, or other similar phrase. PACE programs allow a property owner to finance the up-front cost of energy or other eligible improvements on a property and then pay the costs back over time through a voluntary assessment. The unique characteristic of PACE assessments is that the assessment is attached to the property rather than an individual. In a conventional assessment district, the local government issues bonds to fund projects with a public purpose such as:  Streetlights  Sewer systems,  Underground utility lines  Residential PACE allows homeowners to finance energy efficiency, renewable energy and other eligible improvements on their homes using private sources of capital. Typical home improvement projects include:  Replacement of broken or failing heating and cooling systems and hot water heaters  Air sealing and insulation  ENERGY STAR doors, windows, roofing  ENERGY STAR doors, windows, roofing  ENERGY STAR appliances  Solar photovoltaic systems	https://www.energy.gov/eere/sls c/property-assessed-clean- energy-programs
Economic Adjustment, Assistance to Coastal Communities, Planning, Public Works, Technical Assistance	Grant	County governments Native American tribal governments (Federally recognized) Special district governments Nonprofits having a 501(c)(3) status with the IRS, City or township governments, Public and State controlled institutions of higher education, State governments  Ongoing. Applications are accepted on a continuing basis and processed as received. Opportunity remains in effect until superseded by a future announcement.	<ul> <li>Under the Planning and Local Technical Assistance programs EDA assists eligible recipients in creating regional economic development plans designed to build capacity and guide the economic prosperity and resiliency of an area or region. Eligible use eexamples: <ul> <li>Creating regional economic development plans designed to build capacity and guide the economic prosperity and resiliency of an area or region</li> <li>Comprehensive Economic Development Strategies (CEDS) - develop and implement relevant CEDS</li> <li>Short Term and State Planning investments designed to guide the eventual creation and retention of high-quality jobs</li> <li>Strengthen the capacity of local or State organizations, institutions of higher education, and other eligible recipients to undertake and promote effective economic development programs (feasibility analyses and impact studies)</li> </ul> </li> <li>Other example project types: <ul> <li>Sheet pile</li> <li>Timber fendering</li> <li>Regrade and repave</li> <li>Construction/repair piers, bulkheads, fender piles, dolphins, pavement</li> <li>Electrical service</li> <li>Marketing and sustainability plan implementation</li> </ul> </li> </ul>	Department of Commerce (DOC), Economic Development Administration (EDA) https://eda.gov/funding- opportunities/

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Community Facilities Direct Loan & Grant Program	Grant, Loan	Public bodies, Community-based non-profit corporations, Federally recognized Tribes  Applications for this program are accepted year-round at your local office. Funding is provided through a competitive process.	United States Department of Agriculture Rural Development Division provides affordable funding to develop essential community facilities in rural areas. An essential community facility is defined as a facility that provides an essential service the orderly development of the community in a primarily rural area. Rural areas including cities, villages, townships and towns including Federally Recognized Tribal Lands with no more than 20,000 residents. Community Facilities Programs offer direct loans, loan guarantees and grants to develop or improve essential public services and facilities in communities across rural America. These amenities help increase the competitiveness of rural communities in attracting and retaining businesses that provide employment and services for their residents.  More than 100 types of facilities can be considered: Funds can be used to purchase, construct, and / or improve essential community facilities, purchase equipment and pay related project expenses. Develop or improve essential public services and facilities	Department of Agriculture (USDA), Rural Development Service https://www.rd.usda.gov/progra ms-services/community-facilities- direct-loan-grant-program  https://www.rd.usda.gov/progra ms-services/all- programs/community-facilities- programs  Contacts based on Maine regions https://www.rd.usda.gov/progra ms-services/community-facilities- direct-loan-grant-program/me
Maine Municipal Bond Bank - Clean Water SRF Program	Loan	All publicly owned wastewater treatment facilities  Applications are accepted continuously during the year. However, the Bond Bank only issues bonds once in the spring and once in the fall.	Created in 1973 by the Maine State Legislature, the General Bond Resolution Program and the Maine Municipal Bond Bank have more than a forty-year history of providing Maine's cities, towns, school systems, water and sewer districts, and other governmental entities access to low cost funds through the sale of its highly rated tax-exempt bonds. Its programs include the CLEAN WATER SRF PROGRAM. Examples of eligible projects include but are not limited to:  Secondary & advanced treatment facilities  Infiltration & Inflow correction  Interceptors  Pumping Stations  Force Mains  Combined Sewer Overflow abatement, and  Certain sewer extensions in designated areas and areas of failing septic systems.	Maine Municipal Bond Bank http://mmbb.com/CWSRF.aspx  Please find the Application Deadline information on the MMB website under the "Calendar" tab.
Maine Municipal Bond Bank - Drinking Water Program	Loan	All public and private water systems  Applications are accepted continuously during the year. However, the Bond Bank only issues bonds once in the spring and once in the fall.	Created in 1973 by the Maine State Legislature, the General Bond Resolution Program and the Maine Municipal Bond Bank have more than a forty-year history of providing Maine's cities, towns, school systems, water and sewer districts, and other governmental entities access to low cost funds through the sale of its highly rated tax-exempt bonds. Its programs include the DRINKING WATER SRF PROGRAM Examples of eligible projects include but are not limited to:  Public Health Projects Treatment Facilities Aging Infrastructure Main Replacement SDWA Compliance Land Acquisition	Maine Municipal Bond Bank http://mmbb.com/DWSRF.aspx  Please find the Application Deadline information on the MMB website under the "Calendar" tab.
Climate Interactions and Sectoral Applications	Grant	Institutions of higher education, other nonprofits, commercial organizations, international organizations, and state, local and Indian tribal governments. No Cost Sharing or Matching Requirement. Ongoing.	<ul> <li>CPO supports competitive research through three major program areas:</li> <li>Climate and Societal Interactions (CSI)</li> <li>Sectoral Applications Research Program (SARP)</li> <li>Coastal and Ocean Climate Applications (COCA)</li> </ul>	US Department of Commerce, National Oceanic and Atmospheric Administration, Climate Program Office https://cpo.noaa.gov/Meet-the- Divisions/Climate-and-Societal- Interactions/SARP

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Clean Water State Revolving Fund (CWSRF) & Wastewater Climate Adaptation Loan Principal Forgiveness - State Revolving Loan Fund	Grant (Loan)	Municipalities, Wastewater Districts, Quasi-Municipalities  Temporary incentive offered annually pending federal allotment for "green" projects. Letter of Intent to Borrow sent to ME DEP typically in February. CAP offered 2015 to present.	<ul> <li>The Clean Water State Revolving Fund (CWSRF) is a loan program for wastewater infrastructure and some non-point source abatement activities. DEP jointly administers this program with the Maine Municipal Bond Bank. Funding supports:</li> <li>Pollution abatement projects that safeguard our water</li> <li>Enhances energy efficiency and capacity</li> <li>Helps keep rates low for Mainers</li> <li>DEP also provides extensive technical assistance to support these projects from idea to operation</li> <li>Examples of coastal projects include wastewater treatment facility upgrades, sewer force main replacement, and CSO abatement projects. CSO discharges are weather dependent and go up and down from year to year. The overall goal is a general downward trend in overflows.</li> <li>To promote sustainability and resiliency in wastewater collection and treatment systems, Maine's</li> <li>Clean Water State Revolving Fund (CWSRF) started providing additional subsidies, up to \$20,000, to finance Climate Adaption Plans (CAP) in 2015. CAP financing can be provided as additional funding to a borrower's construction loan or as "standalone" loans. CAPs are 100% forgiven, so there is no requirement for a bond, thus avoiding bond counsel costs. In addition, since there is no loan to pay back, approval of the borrower's financials by the Board is not necessary, thus expediting the plan.</li> <li>CAPs are excellent planning documents that many wastewater facilities could benefit from, even if they don't currently have a project they are borrowing for. In creating a CAP, facilities can realize what projects are necessary to make their facilities more sustainable and resilient to climate change, minimize their recovery time from an event, and better serve their customers.</li> <li>The CAP identifies hazards associated with climate change, evaluates their impacts on critical assets, identifies adaptation practices, and presents recommendations that build resiliency into critical assets.</li></ul>	Maine Department of Environmental Protection http://www.maine.gov/dep/wate r/grants/srfparag.html  Brandy Piers, brandy.m.piers@maine.gov Nathan Robbins nathan.p.robbins@maine.gov
Small Community Grant Program	Grant	Municipalities, Residential owners may qualify for the grant program if their federal taxable income for the previous year was \$40,000 or less.	On November 6th, 2018, voters approved Referendum Question No. 2, An Act to Authorize a General Fund Bond Issue to Fund Wastewater Infrastructure Projects. Passage of this Act provides funding for the Small Community Grant Program totaling \$2,000,000. The Small Community Grant Program provides grants to municipalities to help replace malfunctioning septic systems that are polluting a waterbody or causing a public nuisance. An existent pollution problem must be documented to qualify for funding. Grants can be used to fund from 25% to 100% of the design and construction costs, depending upon the property owners' income and the property's use. The municipality receives the grant as a reimbursement for eligible costs of the replacement septic system after substantial completion of the construction. The program prioritizes and awards funding to replace systems which are:  • Contaminating a public drinking water supply  • Polluting a shellfishing area  • Discharging into a body of water  • Creating a public nuisance condition	Maine Department of Environmental Protection https://www1.maine.gov/dep/wa ter/grants/scgp.html  Brandy Piers, brandy.m.piers@maine.gov
Overboard Discharge Elimination Program	Grants	Municipalities, quasi- municipalities (such as sanitary districts), county commissioners on behalf of unorganized territory, or directly to the owner of an overboard discharge.	On November 6th, 2018, voters approved Referendum Question No. 2, An Act to Authorize a General Fund Bond Issue to Fund Wastewater Infrastructure Projects. Passage of this Act provides funding for the Overboard Discharge Removal Program totaling \$350,000. The program provides grants for the removal of individual overboard discharges of wastewater. Overboard discharges must be legally licensed by the Department of Environmental Protection. Projects:  Remove discharges from shellfishing areas or cause nuisance conditions will be given priority.  Grants may also be available to fund other removal projects as required by law.	Maine Department of Environmental Protection <a href="https://www.maine.gov/dep/water/grants/obdpara.html">https://www.maine.gov/dep/water/grants/obdpara.html</a> Brandy Piers, <a href="maine.gov">brandy.m.piers@maine.gov</a>

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Drinking Water Capacity Development Grants	Grant	Community and non-profit, non-community public water systems.	The Drinking Water Program provides capacity development grants for public water system projects that, among other objectives, seek to bolster resilience to drought and flooding through infrastructure upgrades. Up to 50% of the project costs up to a maximum reimbursement of \$10,000. A few grants are available up to \$15,000 for documents that clearly demonstrate a need for the higher grant amount.	Maine Center for Disease Control and Prevention http://www.maine.gov/dhhs/mec dc/environmental- health/dwp/partners/capacityDev elopment.shtml  Sara Flanagan
Drinking Water State Revolving Fund Loans	Loan	Public Water Systems	The Drinking Water Program provides low interest capital improvement loans for public water system projects that, among other objectives, seek to bolster resilience to drought and flooding through infrastructure upgrades.	Sara.M.Flanagan@maine.gov Maine Center for Disease Control and Prevention http://www.maine.gov/dhhs/mec dc/environmental- health/dwp/pws/srf.shtml  Nate Saunders nathan.saunders@maine.gov William Dawson William.Dawson@Maine.gov
Land Acquisition Loans	Loan	Community water systems, both privately and publicly owned, and non-profit non-community water systems  No deadline for Land Acquisition Loan applications. Whenever there are land and/or conservation easements available for purchase, a water system may apply for a loan.	The Maine Drinking Water Program (DWP) believes that ownership, easements, or other legal control of the land around a drinking water source is the most effective means of drinking water supply protection. Land Acquisition Loans are low interest loans available to community or non-profit, non-community public water systems for the purchase of land and/or conservation easements necessary for source water protection. Land Acquisition Loans are administered by the DWP and serviced through the Maine Municipal Bond Bank. There is no project limit, and funding amount is based on available funds at the time of loan application.	Maine Center for Disease Control and Prevention http://www.maine.gov/dhhs/mecdc/environmental-health/dwp/imt/documents/LandAcquisitionLoanFactSheet.pdf Susan Breau Susan.Breau@Maine.gov
Local Source Water Protection Grant Program	Grant	Municipalities, Water Districts, Water Utilities Available annually.	Community and non-profit non-community public water systems (PWS) may apply for grants to be used for planning or implementing projects that protect their surface water source. Projects that demonstrate a commitment to the ongoing protection of a system's drinking water source. Developing or updating Watershed Management Plans; Establishing local protective ordinances or legal agreements in the source protection area; Developing or implementing drinking water education and public outreach programs; and Developing and/or implementing lake monitoring programs.	Maine Center for Disease Control and Prevention http://www.maine.gov/dhhs/mec dc/environmental- health/dwp/imt/documents/SWP grantApplication.pdf  Susan Breau Susan.Breau@Maine.gov

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Land and Water Conservation Fund	Grant	Community and non-profit non-community public water systems  Available annually  2021 application period open September 1, 2020.  Maximum grant award \$500,000. No minimum award levels. Applicants considering a request of \$20,000 or less should discuss their project ideas with a grant manager before applying.	The Land and Water Conservation Fund Act of 1964 (LWCF) was established to assist federal, state and local governments in the acquisition and/or development of public outdoor recreation facilities. LWCF grants can provide up to 50% of the allowable costs for approved acquisition or development projects. Community and non-profit non-community public water systems (PWS) may apply for grants to be used for planning or implementing projects that protect their surface water source. Only those projects that demonstrate a significant commitment to ongoing source water protection will be considered for the higher grant award. Eligible water systems may only apply for one grant per application year. Any water system that has previously been awarded a Wellhead Protection Grant must first complete that grant project before applying for a new grant. Projects that demonstrate a commitment to the ongoing protection of a system's drinking water source. Examples of eligible projects include:  Developing or updating Watershed Management Plans  Establishing local protective ordinances or legal agreements in the source protection area  Developing or implementing drinking water education and public outreach programs; and	Maine Department of Agriculture, Conservation and Forestry http://www.maine.gov/dacf/park s/grants/land water conservatio n fund.html  Doug Beck Doug.Beck@maine.gov
Waste Diversion	Grant	Municipalities, regional associations, counties and Maine businesses. Any public or private entity demonstrating that a proposed program, project, initiative or activity is likely to increase the diversion of solid waste from disposal within a community, municipality or region or the State  Applications available, October 1, 2020 Submissions due on November 16, 2020.	The DEP will award multiple grants of up to \$40,000 (\$125,000 total). The Maine Legislature established the Maine Solid Waste Diversion Grant Program to provide grants to public and private entities to assist in the development, implementation or improvement of programs, projects, initiatives or activities designed to increase the diversion of solid waste from disposal in the State. Priority in awarding of funds will be given to proposals that are likely to increase the removal and recycling of organic materials from municipal waste streams, are consistent with the provisions of the solid waste management hierarchy and the food recovery hierarchy, and finally, provide the most benefit to the State in terms of increasing the diversion of solid waste from disposal. The Department is specifically seeking proposals that will:  Take advantage of regional economies of scale, Increase organics management and recycling infrastructure in underserved areas of the state, Promote waste reduction through reuse, repair and sharing economy initiatives, Reduce wasted food through donation or other sharing initiatives, Address a statewide need, and/or Expand the types of materials managed through composting and recycling.	Maine Department of Environmental Protection https://www.maine.gov/dep/sust ainability/compost/grant.html  Mark King mark.a.king@maine.gov
Water & Waste Disposal Program	Grant & Loan	Applicants not able to obtain commercial credit on reasonable terms. Most State and local government, Private non-profits, Federally recognized Tribes. Applications year-round.	Provides funding for clean and reliable drinking water systems, sanitary sewage disposal, sanitary solid waste disposal, and storm water drainage to households and businesses in eligible rural areas.	US Department of Agriculture, Rural Development - administered by State Office in Maine http://www.rd.usda.gov/program s-services/water-waste-disposal- loan-grant-program/me  Scott Emery, scott.emery@me.usda.gov

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Boating Infrastructure Grant (BIG) Program	Grant	Public and private facilities  MaineDOT sends out an announcement each year, typically in the summer.  MaineDOT is the grantee, accepted projects become the sub-grantee. Applicants can apply for up to \$1.5 million. 25% minimum matching funds.	<ul> <li>This program is administered by Maine DOT with funding from the U.S. Fish and Wildlife Service for projects that may benefit 26 feet or larger recreational transient boats. These improvements are eligible for both public and private facilities. The project improvements often benefit all users in a harbor or coastal tidewater facility.</li> <li>Tier 1 Grants (state set aside) allow funding opportunity for 75% of the total project cost up to a maximum of \$200,000 per State</li> <li>Tier 2 Grants (nationally competitive) allow funding opportunity for 75% of the total project cost up to a maximum of \$1.5 million</li> <li>Types of projects include:</li> <li>Moorings, Buoyage, Navigational Aids</li> <li>Docks, Transient Slips, Floating Docks, Fixed Piers, Dinghy Docks</li> <li>Restrooms and Showers</li> <li>Retaining Walls, Bulkheads</li> <li>Dockside Utilities, Electrical Service, Water Service, Fueling Stations</li> <li>Dredging (if necessary for the project at large)</li> <li>Repair and Restoration of Roads or Parking Lots</li> </ul>	U.S. Fish and Wildlife Service administered by Maine DOT www.maine.gov/mdot/pga/ship/ www.wsfrprograms.fws.gov/subpages/grantprograms/big/big.htm  Matt Burns matthew.burns@maine.gov
Shore and Harbor Grant	Grant	Towns and unorganized townships in Maine's coastal zone, groups of towns/townships in Maine's coastal zone; coastal Regional Planning Commissions; and coastal Councils of Government.	Shore and Harbor Management Grants promote sound waterfront planning and harbor management, balanced development of shore and harbor areas, advance planning for waterfront infrastructure improvements and access to the shore. Funds may be used for development of plans for waterfront, harbor and mooring areas, development of regulatory and non-regulatory approaches to waterfront conservation and improvement, development of planning studies for public and working access, development of plans and designs for harbor improvements, and development of management plans for municipal waterfront facilities. Grants of up to \$30,000 are available for municipal and regional projects in coastal towns.	Maine Department of Marine Resources http://www.maine.gov/dmr/mcp/ grants/shore-and-harbor- planning-grants.html
Right-of-Way Discovery Grants	Grant	Municipalities, Land Trusts  Program has been in continuous effect since 1987; grants of approximately \$1,000 are awarded each year to qualified applicants.	Right of Way Re-Discovery grants, a subset of the Shore and Harbor Planning Grant Program, enable communities to find and assert (or re-assert) public rights-of-way to the shore, which may be lost by the passing of generations and changing land ownership patterns. Maine Coastal Program provides up to \$2,500 of assistance for legal research for this purpose. The Program has been in continuous effect since 1987; grants of approximately \$1,000 are awarded each year to qualified applicants.  • Enable commercial fishing and other marine industries to continue as a viable component of Maine's economy.  Ensure opportunities for recreational use of the water by year-round and seasonal residents, as well as tourists	Maine Department of Marine Resources https://www.maine.gov/dmr/mcp /grants/right-of-way- discovery.html
Small Harbor Improvement Program (SHIP)	Grant	Municipalities - Coastal / Tidewater  Ongoing rolling application process. Require 50% local share. The SHIP program can provide up to \$250,000 in assistance towards eligible projects.	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. Provides funds to protect and enhance harbor infrastructure. Eligible activities include:  Commercial and municipal pier and wharf improvements  Hoists  Ramps  Pilings	Maine Department of Transportation http://www.maine.gov/mdot/pga/ship/  Matt Burns matthew.burns@maine.gov

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Coastal Resilience Fund	Grant	State, local, and tribal governments, nonprofits, regional organizations, institutions of higher education	<ul> <li>The National Coastal Resilience Fund is a national program with a regional focus, and targets specific circumstances, needs and priorities. The National Coastal Resilience Fund aims to:</li> <li>Benefit coastal communities by reducing the impact of coastal flooding and associated threats to property and key assets, such as hospitals and emergency routes</li> <li>Benefit coastal communities by improving water quality and recreational opportunities</li> <li>Benefit fish and wildlife by enhancing the ecological integrity and functionality of coastal and inland ecosystems.</li> </ul>	National Fish and Wildlife Foundation, US Department of Commerce - National Oceanic and Atmospheric Administration https://www.nfwf.org/programs/ national-coastal-resilience- fund?activeTab=tab-1 https://coast.noaa.gov/resilience- grant/
				Rob Blumenthal rob.blumenthal@nfwf.org
Stream Crossing (Culvert) Upgrade Grant	Grant	local governments, municipal conservation commissions, soil & water conservation districts and private non-profit organizations. Eligible projects must be located on a municipal road. Private Landowners and State and federal agencies are not eligible recipients.  Anticipate multiple opportunities for request for proposal process over the next few years.  The 2020 Grant Proposal Period is now open. Submissions are due November 16, 2020.	\$5 Million in funding is available with a maximum project award amount of \$125,000 for the 2020 Grant Proposal period. Maine voters approved multiple bond packages that include \$5 million dollars annually for municipal stream crossing upgrades. As an alternative to in-person workshops this summer, DEP (with assistance from Army Corps of Engineers Maine Project Office, Maine Audubon, and MaineDOT) created an online workshop to cover important topics related to obtaining a municipal stream crossing grant. The online workshop is highly recommended for anyone applying or thinking of applying for a grant. Proposed projects must:  • Be located on municipal roads and involve upgrades of stream crossings to improve public safety and minimize flooding, improve habitat for fish and wildlife, and represent a cost effective and efficient investment.  These monies fund a competitive grant program that:  • Matches local funding for the upgrade of municipal culverts at stream crossings to improve fish and wildlife habitats and increase community safety.	Maine Department of Environmental Protection https://www.maine.gov/dep/land /grants/stream-crossing- upgrade.html  John Maclaine, john.maclaine@maine.gov

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Locally Administered Projects (LAP)		Municipalities, educational institutions, tribal governments and regional transportation agencies deliver most LAPs in Maine. If a project has federal money, the person in charge must be employee of the sponsoring agency who has taken certification training from MaineDOT	Local Project Administration through MaineDOT enables cities, towns and nonprofit agencies to make transportation improvements with federal and state money. A certified staff member takes charge of a "locally administered project" in partnership with MaineDOT, which makes sure all federal and state requirements are met. Organizations receive the federal and state contributions to their projects through reimbursement at rates ranging from 50 percent to 80 percent of eligible costs, depending on the funding source. MaineDOT makes competitive awards through:  Transportation Alternatives Program Hazard Elimination Program Small Harbor Improvement Program Low Use Redundant Bridge Program Maine's four metropolitan planning organizations (MPOs) provide transportation assistance to larger urban areas.  Municipalities and other local agencies use locally administered projects to: Resurface and rebuild state-aid roads Make intersections safer Develop sidewalks and shared-use paths Install piers and floats at local harbors Replace local bridges of regional importance	Maine Department of Transportation www.maine.gov/mdot/lpa/  Matt Burns matthew.burns@maine.gov
Highway and Bridge Capital, Multimodal Transportation Fund	Loan	Counties, municipalities, state agencies and quasi-state government agencies	Passed in Maine Supplemental Budget the Highway and Bridge Capital, Multimodal Transportation Fund includes funding for initiatives reducing greenhouse gas emissions. The funds deposited into and disbursed from the Multimodal Transportation Fund must be used for the purposes of:  • Purchasing, operating, maintaining, improving, repairing, constructing and managing the assets of multimodal forms of transportation, including, but not limited to, transit, aeronautics, marine and rail, of the State, municipalities and multimodal providers	http://legislature.maine.gov/statu tes/23/title23sec4210-B.html
Maine Natural Resource Conservation Program (MNRCP)	Grant	Public agencies, non-profit conservation organizations, municipalities and tribes  Submit a Letter of Intent for eligible restoration and preservation projects.  Applicants whose proposed projects meet the program's requirements are invited to submit full proposals.  MNRCP funding rounds are usually announced in June.	MNRCP awards competitive grants each year to projects that restore and protect high priority aquatic resources in Maine. MNRCP funding rounds are announced in June with funding decisions made by a joint Federal and State Committee in the fall. Priority resources and available funds are determined by the type and amount of resource impacts which have paid into the In-Lieu Fee Program. A variety of restoration, enhancement or preservation projects have been funded including:  Removal of small dams or undersized culverts that enhance aquatic habitats  Removal of fill in wetlands and streams  Salt marsh restoration  Preservation of high-quality wetlands and associated upland buffers and aquatic habitat restoration and enhancement.	Maine Department of Environmental Protection, US Army Corps of Engineers, The Nature Conservancy http://mnrcp.org/ https://www.maine.gov/dep/land /nrpa/ILF and NRCP/index.html

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Watershed Planning and Implementation Grants	Grant	Public planning agencies including towns, soil and water conservation districts and regional councils of government. Incorporated nonprofits with 501c3 status are eligible for implementation grants.  Grants annual in spring, duration two years.	DEP administers Nonpoint Source (NPS) grants to help communities make progress restoring or protecting waters named as NPS Priority Watersheds. NPS grants are available to:  Implement a watershed-based plan. A DEP-accepted and active (i.e. not expired) plan is a prerequisite to be eligible to submit a proposal for an implementation grant.  Develop a watershed-based plan. A plan provides assessment and management information and describes actions needed to restore NPS-impaired water bodies or protect water bodies threatened by NPS pollution. Plans are effective for 10 years and then need to be updated. Watershed planning grants - \$50,000 available, typically 1-3 grants ranging from \$10,000-\$50,000, and have 25% match requirement. Common elements:  Water Quality Monitoring  Watershed/Stream Surveys  Stakeholder Engagement  Plan Writing  Must Consider Climate Impacts Watershed implementation grants - \$900,000 available, typically 8-10 grants ranging from \$50,000 - \$120,000, and have 40% match requirement. Implement activities called for in watershed plan, can be carried out in multiple phases. Common Elements:  BMP Construction & Design  Technical Assistance  Ordinance Development  Outreach  Project Management	Maine Department of Environmental Protection NPS Grants Webpage https://www.maine.gov/dep/wat er/grants/319.html NPS Program Annual Reports https://www.maine.gov/dep/wat er/grants/319- documents/reports/ Wendy Garland wendy.garland@maine.gov
Outdoor Heritage Fund	Grant	Qualified Sponsoring Agencies  Two grant funding cycles per year, spring and fall. Grant application deadlines are March 1 and September 1. Before applying, applicants should discuss their proposed projects with Sponsoring Agency to determine appropriate sponsorship and deadlines.	The Maine Outdoor Heritage Fund has been helping to fund critical wildlife and conservation projects throughout the state since it was created by the Maine Legislature in 1996. Concerned about a lack of funding for projects that conserve the outdoors for Maine people and wildlife, the Sportsman's Alliance of Maine and the Maine Audubon Society joined forces in 1994 to address the problem. Their referendum campaign to establish a Lottery ticket dedicated to conservation was so successful that the Legislature implemented the program on its own, bypassing the need for a referendum. The MOHF conserves wildlife and open spaces and funds projects in four categories:  Promote conservation of Maine's fish and wildlife habitat  Acquisition and management of special places  Endangered species  Conservation law enforcement MOHF projects can include resiliency, and can also provide funding for research projects for wildlife, habitat, and forests.	Maine Inland Fisheries and Wildlife, Maine Department of Agriculture, Conservation and Forestry http://www.maine.gov/ifw/progr ams-resources/grants/outdoor- heritage-fund.html  Bethany Atkins Bethany.Atkins@maine.gov Tom Gordon Tom.Gordon@maine.gov

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Land for Maine's Future	Finance	Land trusts, municipal conservation commissions, local governments, private nonprofit charitable organizations, state agencies, and private foundations.  The Land for Maine's Future Board issues calls for proposals on a periodic basis.	The Land for Maine's Future Program is the State of Maine's primary funding vehicle for conserving land for its natural and recreational value. The program was established in 1987 when Maine citizens voted to fund \$35 million to purchase lands of statewide importance. In 1997, new priorities were set forth by a commission of Maine citizens. Since that time the program has administered multiple bonds and even instances of general fund appropriations. Completed projects in all of Maine's 16 counties, and climate resilience inclusion can improve application. Types of land include:  Mountain summits  Mountain summits  Shorelines of rivers  Lakes, and ponds  Coastal islands  Beaches  Forests  Grasslands  Wildlife habitat  Farmland  Wetlands.  LMF assistance has put the following special places in the public trust forever:  Water access sites  Farmland acres  Commercial working waterfront properties  Acquisitions - include shorelines of rivers, lakes and ponds, coastline, and former railroad corridors for recreational trails.  Conservation and recreation lands includes working lands reflecting LMF's efforts to conserve the working landscape and keep lands in private ownership with permanent land conservation agreements	Maine Department of Agriculture, Conservation and Forestry https://www.maine.gov/dacf/lmf/ index.shtml Sarah Demers sarah.demers@maine.gov
National Coastal Wetland Conservation Program	Grant	Local subapplicant. Maine Department of Inland Fisheries and Wildlife (MDIFW)to serve as Grantee  Proposals in June. Recommend contacting a member of the Maine Wetlands Protection Coalition early in the process, developing grant proposal and submitting a completed Application and Guidance for Proposal Endorsement	<ul> <li>This matching grant program, funded and administered by the U.S. Fish and Wildlife Service Federal Aid Program, directs funds from the Coastal Wetlands Planning, Protection and Restoration Act to state conservation agencies to acquire, restore, or manage coastal wetlands for fish and wildlife values. Awards typically between \$300,000-\$1,000,000.</li> <li>Land acquisition and restoration projects (evaluate for climate resilience, coastal zone and coastal resource benefits)</li> <li>Islands and coastal mainland properties with large mudflats and salt marsh that provide high value habitat for nesting eagles, nesting seabirds, migrating shorebirds, breeding, migratory and wintering waterfowl, other water birds and sea run fish, have been acquired with these funds.</li> <li>Permanent protection of coastal wetlands and associated upland buffer, and the restoration of salt marsh.</li> <li>Lan acquisition costs</li> </ul>	Maine Inland Fisheries and Wildlife Beth Atkins

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Invasive Aquatic Plant Removal	Grant	Municipal and county governments, quasimunicipal organizations (including water districts) and 501(c)(3)-eligible organizations	Revenue for preventing and managing invasive aquatic species in Maine is generated from an annual fee on motorized watercraft and seaplanes using inland waters. Objectives for controlling these established infestations include reducing the likelihood of spread to other waters, limiting the impact on natural habitat and human use of the water body, and maintaining property values. Lake organizations removing infestations of invasive aquatic plants are contributing significant financial, volunteer, and in-kind resources to reduce the impact of the infestation. This grant opportunity is intended to support local removal programs that achieve local and statewide objectives of improving aquatic habitat.  Examples of proposals:  • To plan and manage the removal of known invasive aquatic plant infestations.	Maine Department of Environmental Protection, Lakes Environmental Association <a href="https://www.maine.gov/dep/water/grants/invasive/index.html">https://www.maine.gov/dep/water/grants/invasive/index.html</a>
Historic Preservation – Certified Local Governments	Grant	Local government. Projects must be directed by persons with professional qualifications as defined by the United State Department of the Interior. 40% match required.  Annual, generally in January.	<ul> <li>These grants can be utilized by Certified Local Governments to:</li> <li>Collect and analyze information on the location and significance of archeological and historic properties</li> <li>Produce historic theme or context studies</li> <li>Design guidelines and preservation ordinance</li> <li>Restore buildings owned by non-profit organizations and municipalities</li> <li>Educate the public about the benefits of historic preservation.</li> </ul>	Maine Historic Preservation Commission https://www.maine.gov/mhpc/pr ograms/grants  Christi Mitchell Christi.mitchell@maine.gov
Hazard Mitigation Grant Program	Grant	Local government, state agency, tribe or tribal agency, or private nonprofit. Individuals and businesses may apply through their local government if their local government agrees to serve as the sub-applicant.  HMGP funding is available following Federally declared disasters that occur in Maine.	MEMA administers FEMAs Hazard Mitigation Grant Program (HMGP) to fund projects identified in local hazard mitigation plans that are sustained actions taken to reduce or eliminate the long-term risk from natural hazards. HMGP funds are post-disaster and are thus only available following a Federally declared disaster. By mitigating the impacts of natural hazard events, HMGP projects increase resilience to natural hazard events that may have been exacerbated by climate change.	Federal Emergency Management Agency (FEMA), Administered by Maine Emergency Management Agency <a href="https://www.maine.gov/mema/grants/mitigation-grants">https://www.maine.gov/mema/grants/mitigation-grants</a> Anne Fuchs, <a href="maine.gov">anne.p.fuchs@maine.gov</a>
Community Development Block Grant - Disaster Recovery (CDBG- DR), Mitigation (MIT)	Grant	State agencies, non-profit organizations, economic development agencies, citizens and businesses.  When the President declares a major disaster, Congress may appropriate funds to the Department of Housing and Urban Development (HUD) when there are significant unmet needs for long-term recovery. HUD allocates funds based on unmet recovery needs.	HUD has two major grant programs to help with recovery and mitigation from disasters. HUD notified State, Local, and Tribal entities when they are eligible for the program. Disaster Recovery (CDBG-DR) and Mitigation (CDBG-MIT). HUD provides flexible grants to help cities, counties, and States recover from Presidentially declared disasters, especially in low-income areas, subject to availability of supplemental appropriations. In response to Presidentially declared disasters, Congress may appropriate additional funding for the Community Development Block Grant (CDBG) Program as Disaster Recovery grants to rebuild the affected areas and provide crucial seed money to start the recovery process. Since CDBG Disaster Recovery (CDBG-DR) assistance may fund a broad range of recovery activities, HUD can help communities and neighborhoods that otherwise might not recover due to limited resources. CDBG-DR funds may be used to support a variety of activities, including:  •Restoring Public Facilities and Infrastructure;  •Housing Rehabilitation/Replacement;  •Property Acquisition;  •Economic Revitalization; and  •Recovery Planning.	US Department of Housing and Urban Development https://www.hudexchange.info/programs/cdbg-dr/ https://www.hudexchange.info/programs/cdbg-dr/cdbg-dr-grantee-contact-information/#all-disasters https://files.hudexchange.info/resources/documents/CDBG-DR-Fact-Sheet.pdf  Deborah Johnson, deborah.johnson@maine.gov

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Community Development Block Grant - Section 108 Loans	Loan	State Government, Municipalities Ongoing. Rolling Application Process.	The Section 108 Loan Guarantee Program (Section 108) provides communities with a source of financing for economic development, housing rehabilitation, public facilities, and other physical development projects, including improvements to increase their resilience against natural disasters. This flexibility makes it one of the most potent and important public investment tools that HUD offers to state and local governments. Section 108 offers state and local governments the ability to transform a small portion of their Community Development Block Grant (CDBG) funds into federally guaranteed loans large enough to pursue physical and economic revitalization projects capable of revitalizing entire neighborhoods. Under Section 108, project costs can be spread over time with flexible repayment terms, and borrowers can take advantage of lower interest rates than could be obtained from private financing sources.  Examples:  Economic development, housing rehabilitation, public facilities, and other physical development projects, including improvements to increase their resilience against natural disasters	US Housing and Urban Development <a href="https://www.hudexchange.info/programs/section-108/">https://www.hudexchange.info/programs/section-108/</a>
Disaster Supplemental	Grant	Eligible grantees are communities with a Presidentially declared major disaster	Subject to the availability of funds, this investment assistance will help communities and regions devise and implement long-term economic recovery strategies through a variety of non-construction and construction projects, as appropriate, to address economic challenges in areas where a Presidential declaration of a major disaster is issued under the Robert T. Stafford Disaster Relief and Emergency Assistance Act.	US Economic and Development Administration https://www.eda.gov/disaster- recovery/supplemental/ https://www.eda.gov/disaster- recovery/
Emergency Watershed Protection Program & Floodplain Easements	Funding , Assistan ce	Municipalities, Counties, general improvement district, conservation district, or any Native American tribe or tribal organization.  Public and private landowners are eligible for assistance but must be represented by a project sponsor. Municipalities can begin an application by contacting their local NRCS representative at USDA.  Ongoing. It is not necessary for a national emergency to be declared for an area to be eligible for assistance. Applications for this program are accepted yearround	The Emergency Watershed Protection (EWP) Program was set up by Congress to respond to emergencies created by natural disasters. It is designed to relieve imminent hazards to life and property caused by floods, hurricanes, tornadoes, windstorms, fires, and other natural occurrences. The purpose of (EWP) is to help groups of people with a common problem. NRCS provides technical and financial assistance to preserve life and property threatened by excessive erosion and flooding. EWP is designed for installation of recovery measures. If it is more cost effective, EWP-Floodplain Easement (FPE) can be used as an alternative to EWP. Maine Emergency Watershed Program Floodplain Easements is funded by the American Recovery and Reinvestment Act of 2009 (Recovery Act)  Communities in New England can consider applying for financial and technical assistance for the following:  Debris removal from stream channels, road culverts and bridges;  Reshape and protect eroded streambanks;  Correct damaged drainage facilities;  Establish vegetative cover on critically eroding lands  Repair levees and structures; and  Repair levees and structures; and  Repair conservation practices.  NRCS may purchase EWP easements "in lieu of recovery" on any floodplain lands that have been impaired within the last 12 months or that have a history of repeated flooding (i.e., flooded at least two times during the past 10 years).  Please note coastal infrastructure such as seawalls can be considered for funding through this program if there is an agricultural component, i.e. agricultural land is conserved.	US Department of Agriculture - Natural Resources Conservation Service https://www.nrcs.usda.gov/wps/p ortal/nrcs/main/national/program s/landscape/ewpp/ https://www.nrcs.usda.gov/wps/p ortal/nrcs/detail/national/progra ms/landscape/ewpp/?cid=nrcsepr d1381472  City and county governments, flood and water control districts, and soil and water conservation districts are the most common sponsors of EWP projects.

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Disaster Loan Program	Loan	Businesses, renters, and homeowners located in regions affected by declared disasters  Ongoing. To qualify, your business or home must be in an affected area as stated by a disaster declaration at disasterloan.sba.gov.	<ul> <li>The SBA offers disaster assistance in the form of low-interest loans to businesses, renters, and homeowners located in regions affected by declared disasters. Loans to cover repairs and replacement of physical assets damaged in a declared disaster. If your insurance, and funding from the Federal Emergency Management Agency (FEMA), doesn't fully cover the disaster assistance you need, you can use disaster loans for several purposes. Examples:         <ul> <li>SBA disaster loans can be used to repair or replace items damaged or destroyed in a declared disaster:</li> <li>small business operating expenses after a declared disaster</li> <li>real estate, personal property, machinery and equipment, and inventory and business assets.</li> <li>improvements include retaining walls, seawalls, sump pumps, etc.</li> </ul> </li> </ul>	US Small Business Administration https://www.sba.gov/funding-programs/disaster-assistance
Community Disaster Loan Program	Loan	Municipalities  Upon declaration of a major disaster, one may apply for assistance through the Governor's authorized representative.	Management Agency (FEMA) provides direct loans to local governments to offset the loss of tax or other revenues as a result of a major disaster. The local government must demonstrate a need to maintain local governmental functions such as police and fire protection, or water and sewer services. Loans are not to exceed 25% of the local government's annual operating budget for the fiscal year in which the major disaster occurs, up to a maximum of \$5 million	Federal Emergency Management Agency (FEMA), Administered by Maine Emergency Management Agency http://www.fema.gov/community -disaster-loan-program
Repetitive Flood Claims	Grant	National Floodplain Insurance Program participants  Please note: 07/2013 - The Biggert Waters Flood Insurance Reform Act of 2012 eliminated the SRL program. Cost Share: 100% Federal Funds/0% State or Local Funds	The Repetitive Flood Claims (RFC) grant program was authorized by the Bunning-Bereuter-Blumenauer Flood Insurance Reform Act of 2004 (P.L. 108-264), which amended the National Flood Insurance Act (NFIA) of 1968 (42 U.S.C. 4001, et al). Up to \$10 million is available annually for FEMA to provide RFC funds to assist States and communities reduce flood damages to insured properties that have had one or more claims to the National Flood Insurance Program (NFIP).	Federal Emergency Management Agency (FEMA), Administered by Maine Emergency Management Agency <a href="https://www.maine.gov/mema/grants/mitigation-grants">https://www.maine.gov/mema/grants/mitigation-grants</a> (not currently on website. May be offered on a case by case basis)  Anne Fuchs, <a href="maine.gov">anne.p.fuchs@maine.gov</a>
Severe Repetitive Loss (SRL)	Grant	National Floodplain Insurance Program participants  If a grant program is open for application, an announcement will be posted on the Mitigation program front page.	The Severe Repetitive Loss (SRL) grant program was authorized by the Bunning-Bereuter-Blumenauer Flood Insurance Reform Act of 2004, which amended the National Flood Insurance Act of 1968 to provide funding to reduce or eliminate the long-term risk of flood damage to severe repetitive loss (SRL) structures insured under the National Flood Insurance.	Federal Emergency Management Agency (FEMA), Administered by Maine Emergency Management Agency https://www.maine.gov/mema/grants/mitigation-grants (not currently on website. May be offered on a case by case basis)  Anne Fuchs, anne.p.fuchs@maine.gov