

Fishing Through Tough Times: A Working Document on Potential Resources and Ideas to Support the Northeast Groundfish Industry

NOAA Fisheries Greater Atlantic Region

Final version, August 2015

Introduction:

This working document is a compilation of information and ideas to help the Northeast groundfish industry maintain its viability through these challenging times. One of the most important things we can do to support industry right now is to find ways that enable fishermen to catch more fish. This document focuses on this important step and also delineates other means that fishermen can explore to strengthen their businesses. It is a starting point from which industry members, government agencies, elected officials, non-governmental organizations, and others can take action to help preserve this fishery.

The objectives of this document are:

1. Make fishermen and support businesses aware of the various forms of assistance available to them;
2. Identify the key agencies and entities that can provide that support;
3. With our partners, address current and emerging issues; and
4. Undertake the actions that fall within our purview.

In addition, the NOAA Fisheries Greater Atlantic Regional Administrator will convene and chair a Northeast Groundfish Economic Coordinating Committee (for membership, see Appendix I) composed of the lead contacts for each of the actions outlined in this document. The purpose of this committee will be to generate support for the Northeast groundfish industry in a comprehensive and organized fashion, and to ensure that the ideas expressed in this document continue to be developed over time.

Currently, some of our most important fish stocks are in trouble for a variety of reasons. Contributing factors include changes in climate and other environmental influences, as well as historic fishing pressure. On May 1, 2013, the start of the current fishing year, NOAA Fisheries implemented significant reductions in quotas for cod and other Northeast groundfish stocks.

Most of these cuts were recommended by the New England Fishery Management Council (NEFMC), a multi-stakeholder body that develops management measures for Federal fisheries, in a 12-4 vote taken in January 2013, and reaffirmed at its April 2013 meeting. The reductions are intended to end overfishing and rebuild these stocks to healthy levels from the critically low levels they have now reached. Although necessary, we recognize these cuts will cause economic pain to fishermen and shoreside businesses.

On May 2, 2013, NOAA Fisheries released the annual report to Congress for the 2012 Status of Stocks. The strong national trend of ending overfishing and of rebuilding under the Magnuson - Stevens Fishery Conservation and Management Act continues, as six more stocks were declared rebuilt in 2012, bringing the total number of stocks rebuilt since 2000 to 32. Three of the newly rebuilt stocks -- Acadian redfish, Southern New England/Mid-Atlantic windowpane flounder -- are from the Northeast. In addition, nationally, overfishing is at an all-time low, with 10

additional stocks removed from the overfishing list since last year. Two of these stocks are in our region -- windowpane flounder and Southern New England/Mid-Atlantic yellowtail flounder.

This document lists ideas to support increased fish harvests and resources to help fishermen support their businesses. While every idea may not be actionable, they are still included. Completed actions are noted in Appendix II.

The Lead Contact noted for each idea and resource is the primary point of contact for that topic and can answer any questions you may have. If you have general comments, please email or mail them to Olivia Rugo, NOAA Fisheries Outreach Coordinator, at Olivia.rugo@noaa.gov or 55 Great Republic Drive, Gloucester, MA 01930.

Ideas on How to Support the Northeast Groundfish Industry

A major part of this strategy involves focusing in a responsible and sustainable manner on more abundant fish stocks, while we have lower catch limits in place on cod and other stocks that are not rebuilding quickly. We will continue to identify opportunities (i.e., Georges Bank haddock, redfish, dogfish, skates), while being mindful of biological concerns (i.e., life history of these species) and regulatory constraints (i.e., monitoring costs, closed areas). This will increase revenues for fishermen while enabling diminished stocks to rebuild.

These ideas are listed according to the entity that has governing authority over the premise of each concept.

Ideas involving NOAA Fisheries:

1. Explore increased access to healthy stocks via increased access to closed areas

Allow sector vessels access to year-round mortality closed areas to help fishermen harvest healthy stocks from these areas.

Lead Contact: Brett Alger, Sustainable Fisheries Division, 978-675-2153,
brett.alger@noaa.gov

Status: For the 2014 fishing year, NOAA Fisheries approved access to portions of the Nantucket Lightship Year-Round Closed Area to extra-large mesh gillnets, hook gear, selective trawl gear in both the Eastern and Western portions, and all trawl gear in the Western portion. This access allowed vessels to target monkfish, dogfish, and skates in an area that was previously closed to sector vessels.

At the beginning of the 2014 fishing year, NOAA Fisheries approved two separate exempted fishing permits that allowed groundfish vessels into Closed Areas I and II when using selective trawl gear. Under the Atlantic Trawlers Fishing Inc. permit,

three vessels were allowed to fish inside portions of groundfish closed areas (May 2014-February 15 for Closed Area I and from May to June 15 and then November 1 to February 15 for Closed Area II). The permit also allowed vessels to compare a standard 6.0" diamond mesh codend net and 5.1" (130 mm) square mesh codend.

The Northeast Fisheries Science Center's Cooperative Research program study fleet was also issued an exempted fishing permit. Four study fleet vessels were authorized to take up to 10 exploratory fishing trips total into portions of the closed areas (May 2014-February 15 for Closed Area I and from May to June 15 and then November 1 to February 15 for Closed Area II).

In granting these permits, we hoped to gather commercial catch data on the performance of various gear configurations (two different mesh sizes 6.0" and 5.1" mesh codends) to characterize the catch rates of legal-sized haddock and bycatch (e.g., yellowtail flounder and cod). We also hope to learn more about the presence/absence of haddock inside and outside the closed areas and the potential economic costs and benefits of allowing groundfish fishermen into Closed Areas I and II.

2. Examine the feasibility of establishing a vessel buy-back program

Allow sector vessels access to year-round mortality closed areas to help fishermen harvest healthy stocks from these areas.

Lead Contact: Mike Ruccio, Sustainable Resources Division, 978-281-9104, Michael.ruccio@noaa.gov

Status: NOAA Fisheries has convened a working group with representatives from industry, state marine fisheries agency personnel, Council staff, and others to further develop potential buyout (federally funded) or buyback (industry funded) options. The working group's objective is to develop options that could use \$11 million of the Federal disaster funds set aside in conjunction with either a buyout or buyback program. The working group-developed options will be provided for state fishery agency director consideration in the next few months. Should the state directors be unable to reach consensus on how the disaster funds could be used in conjunction with a buyout or buyback, the funds will likely be made available to states for state-administered disaster-related discretionary spending programs/grants.

Update: The disaster-funded buyback discussion was temporarily set aside during development of the Gulf of Maine cod emergency action in fall 2014. The working group reconvened January 21, 2015. During this discussion, the working group discussed using the disaster funds for a buyout (disaster funded only), an industry funded buyback wherein the disaster funds were used to offset repayment debt

taken on by the industry, and using some amount of disaster funds to develop a 100-percent industry funded buyback with the remaining disaster funds reprogrammed.

NOAA Fisheries is convened a joint meeting of the working group and state directors to discuss the latest working group options. This meeting occurred in early March, 2015. At this meeting, it became clear..

Based on the discussions at the March 2015 meeting, the Regional Administrator worked with GAFO staff to develop a hybrid approach that that relies on an update of the information used in the initial disaster aid distribution discussions and calculations to allocate disaster funds to each state. The states would then be allowed to use these funds to provide further assistance to their fishing communities and tailor additional programs to prevent a similar fishery failure in the future. Additionally, \$200,000 would be set aside to support the continued development of an industry funded vessel buyback program.

This proposed hybrid approach by the State Directors (via a letter dated April 27, 2015) seeking their input. A follow-up letter confirming this approach was sent to the State Directors on May 6, 2015. After consulting with the State Directors, it was agreed that the \$200,000 set aside to further develop a buyback program would be provided to the Commonwealth of Massachusetts, with the expectation that they will partner with industry to continue the work needed to develop a viable buyback program.

3. Explore increased access to healthy stocks through the use of modified mesh sizes

Review minimum mesh size requirements to explore the possibility of reducing the minimum mesh size needed to target healthy stocks.

Lead Contact: Mark Grant, Sustainable Fisheries Division, 978-281-9145, mark.grant@noaa.gov

Status: We have granted sectors an exemption to use 5.5-inch mesh codends to target redfish in a discrete area with minimal Gulf of Maine cod or juvenile groundfish. These trips do not require additional monitoring at-sea.

In FY 2014 we granted an exemption to use 6-inch mesh cod ends to target redfish. These trips do not require additional monitoring coverage funded by industry. In FY 2014, redfish had the second highest landings among stocks allocated to sectors.

In FY 2013 an exemption was granted to sectors to use a smaller-mesh cod end to target redfish, but sectors were required to pay for monitoring of 100% of these trips. As a result, sectors did not use the exemption in FY 2013. In evaluating the exemptions requested for FY 2014 we worked with sectors to develop an exemption that would be more useful.

4. Explore the need to recalculate assumed discard rates for groundfish

Industry requested that the assumed discard rates for groundfish, especially stocks with low annual catch limits, be recalculated to enable the harvest of more groundfish. Such an approach needs to be considered within the planned peer review of the performance of the existing cumulative annual method, which was also peer-reviewed prior to adoption.

Lead Contact: Michael Lanning, Analysis and Program Support Division, 978-281-9308, J.Michael.lanning@noaa.gov

Status: A review of this methodology review is scheduled for 2015- 2016. In the interim, we developed an alternative method that sectors could use to attribute calculated discards among their members based on criteria the sector selects.

5. Support cooperative research that generates scientific data in partnership with fishermen

We continue to support cooperative research efforts in which fishermen and researchers work together to develop and conduct projects that require the specialized knowledge of each partner. There are several active cooperative research programs in the northeast, including the Northeast Cooperative Research Program and research set-aside programs. Results of this research promote better science and management for fisheries, as well as effective communication and collaboration among fishing professionals in the region.

Lead Contact: John Hoey, Cooperative Research Program, 401-782-3323, john.hoey@noaa.gov

Status: The Northeast Cooperative Research Program has a number of on-going projects such as the Study Fleet, Industry Based Surveys, and a network of conservation engineering projects aimed towards reducing bycatch and developing real-time reporting systems.

Currently, a new electronic reporting project is starting in the Mid-Atlantic region to collect electronic fishery dependent information in real-time. Accurate and more precise fishery dependent information is critical for improving stock assessments and resulting fishery management plans.

Research Set-Aside (RSA) Programs - There are currently 3 active RSA programs in the Greater Atlantic Region, including scallop, monkfish, and herring. RSA programs are designed to fund applied science projects that provide information that supports Council management decisions and stock assessments.

6. Develop an electronic monitoring option for fishermen

NOAA Fisheries is developing an electronic monitoring option for monitoring catch and enabling cost sharing within the industry.

Lead Contacts:

GARFO- Barry Clifford, Analysis and Program Support Division, 978-281-9148,
Barry.clifford@noaa.gov

NEFSC- Jon O'Neil, Northeast Fisheries Science Center, 508, 495, 2207,
Jon.oneil@noaa.gov

Status: There are several efforts underway to develop electronic monitoring (EM) systems as a tool for northeast fishermen to use to monitor catch.

There are several efforts underway to develop EM systems as a tool for northeast fishermen to use to monitor catch.

- The Greater Atlantic Region has developed a regional implementation plan for electronic technologies, including electronic monitoring. A draft of that plan was made public and provided to both Council's and the ASMFC.
- The Northeast Fisheries Science Center has wrapped up the final phase of its EM project to test the applicability of EM in the NE groundfish fishery. The final report was released in August, 2014.
- The New England Council's EM Workgroup has drafted a white paper, and most recently met on April 8, 2015 after not meeting for a long period. The Workgroup has made progress on identifying potential EM models and barriers to their implementation.
- GARFO is conducting a cost assessment of EM for the groundfish and herring fisheries. Final reports for groundfish and herring are scheduled to be released in the fall.
- GARFO and NEFSC are working with the Maine Coast Community Sector, The Nature Conservancy, GMRI, and Ecotrust Canada to utilize EM alongside at-sea monitors for the 2015 fishing year. This pre-implementation phase will allow NMFS to analyze EM data and help build the standards and business rules before fully implementing EM in FY 2016 for some groundfish sectors.

7. Identify relief funds that could be better used to support industry

We are working with state partners to ensure that potential relief funding is used in the most effective ways. For example, the Massachusetts Revolving Loan Fund (\$1 million) was re-purposed to provide other forms of support to fishermen.

Lead Contact: William Whitmore, Sustainable Fisheries Division, 978-281-9182,
william.whitmore@noaa.gov

Status: Rhode Island recently implemented a Revolving Loan Fund and Massachusetts has had a similar program in place for several years. When requested by MA or RI, we work with them to modify the requirements for the loans

so that available funds can be more widely used. The permit banks in Maine and New Hampshire are functioning well.

8. Increase opportunities for dialogue between NOAA Fisheries Greater Atlantic Regional Fisheries Office, Northeast Fisheries Science Center, the legislative delegation and the fishing industry

Industry members should be as engaged as possible in the process that governs the ways in which they make their livelihoods. To that end, we need to create additional opportunities for informal dialogues with members and representatives of the fishing industry to hear their perspectives, priorities, and input on regulatory decision-making and scientific endeavors.

Lead Contact: Olivia Rugo, Fisheries Outreach Coordinator, 978-675-2167, olivia.rugo@noaa.gov

Status: The Communications teams at GARFO and NEFSC were re-structured to facilitate better communication both internally and externally. GARFO continues to develop multi-pronged approaches to disseminate information to the industry and public. Examples include a Plain Language campaign to translate legal and scientific jargon into language comprehensible by the general public as well as a web portal for fishermen to check their landings data and receive regulatory updates. We implemented two systems to provide text alerts on time sensitive regulatory changes to the commercial and recreational industries and also implemented a customizable email distribution system for all of our constituents. The development of a Smartphone Application to enhance regulatory understanding and compliance is also underway.

9. Identify marketing opportunities that can improve fish prices

Fishermen will financially benefit from the development of new domestic markets for abundant low-value and underutilized species, such as redfish, monkfish, skate, pollock, spiny dogfish. These include military and institutional purchasing programs, local seafood marketing efforts, as well as encouraging federal agencies to purchase species managed under the Magnuson-Stevens Act. We also need to explore grant and community opportunities to encourage better pricing and new markets for local species.

Lead Contact: Olivia Rugo, Regional Office, 978-675-2167, olivia.rugo@noaa.gov and Mark Grant, Sustainable Resources Division, 978-281-9145, mark.grant@noaa.gov

Status: NOAA Fisheries provides a forum for the members of this group to explore opportunities for collaboration in support of regional and local seafood initiatives. This group is open to any interested party and meets via webinar on a quarterly basis. It also meets in person annually at Seafood Expo North America.

10. Delineate broader influences impacting the viability of the fleet

Many forces that are outside of NOAA Fisheries' purview are impacting the solvency of the commercial fleet. These include operating costs (fuel, repair, insurance, crew) that have been increasing for years and ex-vessel prices that have been kept relatively flat because non-discerning consumers have many cheap protein alternatives. Additionally, ecosystem climate changes are producing unexpected patterns of abundance and distribution of species throughout the region, causing additional flux in catch and landings rates. As a result, profit margins are thin and resiliency is difficult. These external factors need to be considered as part of a successful transition strategy.

Lead Contact: Chad Demarest, Acting Chief, Social Sciences Branch, 508-495-4705, chad.demarest@noaa.gov

Status: The NEFSC Social Sciences Branch released its Groundfish Performance Report for FY2012 on January 23, 2014. This report includes information related to the profitability of the fleet and employment opportunity trends through April 2013.

11. Federal grant program funding opportunities

All of NOAA Fisheries' grant opportunities are posted through the <http://www.Grants.Gov> web portal. This website provides much information to keep the grants community current on procedures and requirements relating to the federal grants arena. Grants.Gov is designed to be a simple, one stop "shopping" opportunity for all customers (applicants) of Federal grants to electronically FIND grant opportunities and APPLY for grants. You do not have to register with Grants.Gov to FIND grant opportunities. However, once you are ready to APPLY for a grant, you will need to Get Registered. There are more than 26 Federal grant making agencies that use Grants.Gov to post programs (over 1,000) that address a variety of topics to include research and development, food and nutrition, science and technology, small business development, etc.

In order to apply for a grant, you and/or your organization must complete the Grants.gov registration process. The registration process for an Organization or an Individual can take between three to five business days or as long as four weeks if all steps are not completed in a timely manner. So please register early!

Users of Grants.gov will be able to download a copy of the application package, complete it off line, and then upload and submit the application via the Grants.gov site.

To use Grants.gov, applicants must have a Dun & Bradstreet (DUNS) number and current registration in the System for Award Management (SAM) system. In all, there are approximately five steps needed to set up your organization's Grants.gov account (see http://www.grants.gov/applicants/get_registered.jsp).

After electronic submission of the application, applicants will receive an automatic acknowledgment from Grants.gov. Applications submitted through Grants.gov will be accompanied by THREE automated responses (the first confirms receipt; the second confirms that there are no errors with an application submission; and the third validates that the application has been forwarded to NOAA for further processing). If all notifications are not received, applicants should follow up with both the Grants.gov help desk and grant program contact to confirm NOAA receipt of the complete submission.

For more information on available grant programs and how to apply, please visit GARFO's Grant Management Program website at:

<http://www.greateratlantic.fisheries.noaa.gov/ob/grants/index.html>

And also the Northeast Fisheries Science Center's Cooperative Research Program website at: <http://www.nefsc.noaa.gov/coopresearch/>. Information about the Research Set-Aside Program is located on the Northeast Fisheries Science Center's webpage:

http://www.nefsc.noaa.gov/coopresearch/rsa_program.html

Lead Contact:

GARFO- Susan Olsen, Operation and Budget Division, 978-281-9330,
susan.olsen@noaa.gov

NEFSC - Kelly Taranto, Budget and Finance Branch, 508-495-2312,
kelly.taranto@noaa.gov

Status: There are no open grants solicitations at this time.

12. Promote responsible and sustainable aquaculture and fish farming to augment commercial fishing

Aquaculture is an increasingly important component of marine sustainability, in which fishermen can play a critical role. Aquaculture includes fin fish, shellfish, seaweed and shellfish, all of which existing fishing industry participants can benefit from. Of critical importance is the preservation of working waterfronts. Marine aquaculture is an enterprise that will provide regional economic development, new employment opportunities for interested or displaced fishermen, and possibly augment commercially important fish species. Aquaculture could help support existing fish processing industries, supply live fish markets, poly-culture of finfish, shellfish, kelp and seaweed, and hatchery stock enhancements. We need to support the development of new business and training opportunities for fishermen to grow fish and shellfish.

Lead Contact: Kevin Chu, Assistant Regional Administrator for Constituent Engagement, 410-573-4578, kevin.chu@noaa.gov

Status: Currently, most aquaculture facilities are in state waters. The regulation of aquaculture in federal waters needs better definition. In the past year the first two mussel farms, an unmanaged species, in New England federal waters have been permitted. Future work will entail looking at regulatory framework for finfish culture, both managed and unmanaged species, in federal waters.

National Institute of Food and Agriculture – granting agency with numerous competitive programs that support aquaculture research, education and extension:
<http://www.nifa.usda.gov/>; gjensen@nifa.usda.gov

Agricultural Research Service – intramural research capacity - National Aquaculture Program 106:
http://www.ars.usda.gov/research/programs/programs.htm?NP_CODE=106;
Jeff Silverstein jeff.silverstein@ars.usda.gov

Small Business Innovation Research Programs – competitive grants to small businesses to commercialize new products and technologies:
http://www.nifa.usda.gov/funding/rfas/sbir_rfa.html

Other Ideas and Resources from Partner Entities:

13. Support workplace safety

Eighty percent of groundfishermen and scallopers who attended safety training report that they have put their lives at serious risk as a direct result of fishing regulations. Twenty percent report being in a life threatening situation and nearly twenty percent have had a coworker die in a fishing related accident. Yet, only ten percent of New England fishermen have been through basic safety training. This is why fishermen are thirty-seven times more likely to die on the job than police officers.

Lead Contact: JJ Bartlett, President, Fishing Partnership Services, 617-928-3443, jbartlett@fishingpartnership.org

14. Support the health and wellbeing of fishing families

Declining fish stocks and the resulting restrictions create highly variable employment, industry economic instability, and unsafe work. Fishermen's declining assets, such as the declining value of their vessels, permits, and quota have left fishing families in severe economic crisis. In addition to the toxic stress this puts on the family, these hardships prevent younger workers from entering the workforce.

Data show that fishing families experience considerable health disparities. For example, fishermen are five times more likely to be uninsured than the average population, forty percent of fishermen smoke compared to the national rate of eighteen percent, and

fishermen have higher rates of hypertension (56%), COPD (73%), osteoarthritis (112%), coronary artery disease (46%), high cholesterol levels (114%), back and neck pains (52% and 36% respectively), depression (20%), hepatitis (210%), HIV/AIDS (65%), headache (14%) and affective psychosis (23%).

Two-thirds of fishermen are eligible for federally subsidized health care coverage; providing preventive health services would reduce these costs for the federal government. Return on investment (ROI) for workplace wellness programs ranges from \$1.40 to \$5 in corporate savings for every dollar spent on health promotion, with an average ROI of \$3.27 in medical savings and \$2.73 in absenteeism savings. Increased productivity of healthy workers would strengthen the economic value of the industry.

A list of other grant and assistance resources are listed in Appendix III.

Lead Contact: JJ Bartlett, President, Fishing Partnership Services, 617-928-3443, jbartlett@fishingpartnership.org

15. Promote better business practices to increase product market value

To increase market prices for regional fish species, promote safe handling (i.e., brining fish, using ozone boxes) and other value-added practices on vessels and on shore to produce higher quality fish for sale. This action will capitalize on a growing public concern about how and where fish is caught and handled.

Lead Contact: Steve Parkes, Maritime Gloucester, (978) 281-0470, sparkes@maritimegloucester.org

Status: Steve Parkes is developing on-board better handling techniques and public relations approaches to combatting seafood fraud. He may connect with NOAA Seafood Inspection Program as well.

16. Fishing Partnership Support Services

Fishing Partnership Support Services employs Support Services Navigators (<http://fishingpartnership.org/about/navigators-and-offices/>) to help fishermen and their families understand and access the diverse resources available to them. Navigators are trained community health workers who come from fishing families themselves and work to connect individuals and families with services, including: assistance with health insurance, safety at sea training, drill conductor training, health screenings and vaccines, counseling, employment alternatives, and other services. Contact information for Support Services Navigators in communities along the coast is listed below.

Chatham
3 Champlain Road, Stage Harbor
Chatham, MA 02633

Navigator: Morgan Parker: mparker@fishingpartnership.org
(508) 237-9402

Gloucester

2 Blackburn Center
Gloucester, MA 01930

Navigator: Angela Sanfilippo: asanfilippo@fishingpartnership.org
(978) 282-4847

Navigator: Nina Groppo: ngroppo@fishingpartnership.org
(978) 282-4847

New Bedford

114 MacArthur Drive
New Bedford, MA 02740

Navigator: Debra Machie: dmachie@fishingpartnership.org
(508) 991-3043

Navigator: Verna Kendall: vkendall@fishingpartnership.org
(508) 991-3043

Navigator: Monica DeSousa: mdeSousa@fishingpartnership.org
(508) 991-3043

Scituate

8 Otis Place
Scituate, MA 02066

Navigator: Lori Caron: lcaron@fishingpartnership.org
(781) 635-0011

17. Work with the Small Business Administration to identify programs that can support the fishing industry in the near term

Identify and publicize existing programs, such as SBA Disaster Loan Programs, that can provide relief to fishermen and shore side businesses.

SBA Contacts (for internal government coordination):

- SBA Headquarters: RADM Steven Smith USN (Ret)- steven.smith@sba.gov , 202-205-7192
- SBA Region One Administrator: Seth Goodall (Boston) seth.goodall@sba.gov, 617-565-8415
- SBA Massachusetts District Director: Bob Nelson (Boston) – RHNelson@sba.gov , 617-565-5561

Lead Contact: Seth Goodall, SBA Region One Administrator (Boston), seth.goodall@sba.gov, 617-565-8415

SBA provides a comprehensive program of capital, contracting, counseling and disaster assistance loans that can be tailored to help fisherman and shore side small businesses affected by fishing industry impacts. Businesses desiring SBA assistance should contact SBA District Offices to determine which SBA programs they qualify for and which are most applicable to their individual situations. SBA District Offices and our resource partner (Small Business Development Centers SBDC, Women's Business Centers WBC, SCORE, Veteran Business Outreach Center) counselors also provide details and advice. It should be noted that SBA is a cash flow lender and all loans require evidence of repayment ability.

The following is a listing of some of SBA's programs:

- **Economic Injury Disaster Loans (EIDL) up to \$2 Million:** (This resource becomes operative when the Secretary of Commerce declares a fisheries impact and the SBA Administrator issues an Economic Injury Disaster declaration.)
- **7(a) Loan Program.** SBA's primary business loan program and most frequently used non-disaster financial assistance program due to the flexibility of loan structure, variety of uses for proceeds, and availability. Loans up to \$5 Million are provided by SBA approved lenders supported with a guarantee from the SBA typically in the 75% to 85% range. Business must be for-profit and loans can be for startups or established entities.
- **Export Working Capital Program (EWCP):** Assists lenders in meeting the short term working capital needs of exporters in business at least one year and preparing to engage in or increase international trade. With a EWCP loan in place exporters have greater flexibility in negotiating export payment terms. Terms generally one year but can be up to 3 years to match a single transaction.
- **CAPLines – Working Capital Lines of Credit:** Flexible lines of credit up to \$5 million designed to help small businesses meet their short term or seasonal working capital needs (Working Capital; Contract; Seasonal and Builders). Contract lines can finance the direct labor/materials and overhead associated with the contract, while seasonal lines are used to support the seasonal increase in accounts receivable and inventory. Traditional working capital lines advance against existing receivables and inventory. Loan maturities up to 10 years except builders which is 5 years.
- **Certified Development Company Loan Program (504 Loans):** Program provides long term fixed rate subordinate mortgage financing for acquisition and / or renovation of capital assets including land, buildings, and equipment. Loans are facilitated through Certified Development Companies that work with banks and other lenders to make loans on reasonable terms. 504 loans typically finance 90% of the project with the owner injection being just 10%.
- **Microloan Program:** Small loans ranging from under \$500 to \$50,000 to women, low income, minority, veteran, and other small business owners through a network of

approximately 160 nationwide intermediaries. Proceeds can be used for typical business purposes such as working capital, the purchase of furnishings or fixtures, machinery, supplies, equipment, and inventory.

- ***Resource Partner Counseling & Assistance Programs:*** SBA District Offices work with a number of partners that provide business counseling and assistance. A network of Small Business Development Centers, Women’s Business Centers, and SCORE (Advisors to America’s Small Businesses) and Veteran Business Outreach Centers can provide support in developing business plans to address economic impacts, explore entrepreneurial development and new opportunities, or improve basic business management.
- ***Regional Innovation Clusters:*** SBA works with a number of Regional Innovation Clusters that facilitate the development of innovative technology and new business. These clusters bring together large and small businesses, colleges and universities, non-profits, other groups, and small businesses that cooperate for mutual support and success. Clusters can function as new business incubators and accelerators. SBA and the federal government do not create clusters but provide partial funding and support awarded on a competitive basis.

Information on these programs is available on SBA’s website at www.sba.gov. The best way to understand which of these programs is best for a small business is to meet and discuss with an SBA District Office employee or resource partner business advisor. Information on locations and contact information for SBA District Offices is available on the SBA website.

Status: SBA loan program can be used to restructure existing eligible small business debt into an SBA guaranteed loan – loans made by the bank with credit enhancement from the guarantee. A debt restructure can help improve cash flow and overall debt repayment ability. In conjunction with debt restructures, SBA offers technical assistance programs which are free and confidential and can help the small business with analysis and projected cash flows and business plans so they are ready to approach a lender. Currently, the Massachusetts SBA has a recovery loan program available as a result of a state disaster declaration. Industry noted a need for interest-only refinancing options to help fishermen.

A webinar presentation by SBA and USDA was held on Monday, December 2 at NOAA Fisheries Northeast Regional Office in Gloucester, MA. SBA and USDA presented information on their grant and assistance programs that can help support the fishing industry. This presentation is available on the GARFO website at <http://www.gar.noaa.gov/stories/2013/sbausdaseminardec2.html>.

18. Work with the Economic Development Administration to identify programs that can support the fishing industry in the near term

Identify and publicize existing programs that can provide relief to fishermen and shore side businesses. EDA provides grants to local and state governments, non-profit organizations, and institutions of higher learning that can, in turn, provide loans and/or technical assistance to individual fishermen and related businesses. For example, EDA has an existing network of Revolving Loan Funds (RLFs) operating throughout New England that offer business assistance and gap financing to local small businesses, providing much needed access to capital.

EDA Contacts (for internal government coordination):

- Paul Matyskiela, PMatyskiela@eda.gov
- Willie Taylor, Regional Director, 215-597-4603, wtaylor2@eda.gov

Lead Contact: Willie Taylor, Regional Director, 215-597-4603, wtaylor2@eda.gov

19. Work with the U.S. Department of Agriculture to identify programs that can support the fishing industry in the near term

Identify and publicize existing programs that can provide relief to fishermen and shore-side businesses. In particular, obtain assistance with the development of domestic markets for underutilized species.

USDA State Directors:

State	State Director	telephone	website
CT	Jonathan Healy	(800) 352-8016	www.rurdev.usda.gov/ma/
DE	Kathy Beisner (A)	(302) 857-3580	www.rurdev.usda.gov/de/
MA	Jonathan Healy	(800) 352-8015	www.rurdev.usda.gov/ma/
MD	Kathy Beisner (A)	(302) 857-3580	www.rurdev.usda.gov/md/
ME	Virginia Manuel	(207) 990-9160	www.rurdev.usda.gov/me/
NH	Molly Lambert	(802) 828-6080	www.rurdev.usda.gov/vt/
RI	Jonathan Healy	(800) 352-8017	www.rurdev.usda.gov/ma/
VT	Molly Lambert	(802) 828-6080	www.rurdev.usda.gov/vt/

Lead Contact: Jay Healy, State Director, U.S. Department of Agriculture, 413-253-4301, jay.healy@ma.usda.gov

Rural Development: Contact the state director for the USDA Rural Development office in your state: <http://www.rurdev.usda.gov/StateOfficeAddresses.html> for more assistance. Note that eligibility in some programs is determined by the population in the community and whether the applicant is an individual, cooperative or non-profit entity.

Intermediary Relending Program (IRP): http://www.rurdev.usda.gov/BCP_irp.html

Business and Industry Guaranteed Loan Program (B&I): http://www.rurdev.usda.gov/BCP_gar.html

Rural Energy for America Program Guaranteed Loan Program (REAP):
http://www.rurdev.usda.gov/BCP_ReapResEei.html

Rural Business Enterprise Grant Program (RBEG): http://www.rurdev.usda.gov/BCP_rbeg.html

Rural Business Opportunity Grant Program (RBOG):
http://www.rurdev.usda.gov/BCP_RBOG.html - Anne Correia, Regional Director, Business and Cooperatives Program 508-295-5151, ext. 136.

Rural Micro-Entrepreneur Assistance Grant (RMAP):
http://www.rurdev.usda.gov/BCP_RMAP.html

Value-Added Producer Grant Program (VAPG): <http://www.rurdev.usda.gov/ORvapg.html>
(Commercial fishermen are considered harvesters similar to timber harvesters and need to change the physical condition or form of raw product.) - Christine Kimball 413-253-4329, Christine.Kimball@ma.usda.gov.

Risk Management Agency

RMA Education and Outreach Program – <http://www.rma.usda.gov/> - Lana Cusick, Director
202-720-3325

Agricultural Marketing Service

Federal-State Market Improvement Program (FSMIP);
<http://www.ams.usda.gov/AMSV1.0/FSMIP> - Janice Zygmunt, Director (202) 720-5024

Market Access Program <http://www.fas.usda.gov/mos/programs/map.asp>- Joel Chetrick (202) 720-3248

Farmers Market Promotion Program (FMPP): <http://www.ams.usda.gov/AMSV1.0/fmpp>

[National Aquaculture Program Leader – Jeffrey Silverstein \(301\) 504-5925,
jeff.silverstein@ars.usda.gov](mailto:jeff.silverstein@ars.usda.gov)

Other USDA market supported programs: <http://national.marketchaker.uiuc.edu/>

MarketMaker is a national partnership of land grant institutions and State Departments of Agriculture dedicated to the development of a comprehensive interactive data base of food industry marketing and business data. It is currently one of the most extensive collections of searchable food industry related data in the country. All the information can be mapped and queried by the user. The site was created in 2004 by a team from University of Illinois Extension with the intention of building an electronic infrastructure that would more easily connect food producing farmers with economically viable new markets. The site would also serve as an aid in the development of quality driven food supply chains.

Know Your Farmer Know Your Food:

<http://www.usda.gov/wps/portal/usda/knowyourfarmer?navid=KNOWYOURFARMER>

Status: A webinar presentation by SBA and USDA was held on Monday, December 2 at NOAA Fisheries Northeast Regional Office in Gloucester, MA. SBA and USDA presented information on their grant and assistance programs that can help support the fishing industry, including Value Added Producer Grant. This presentation is available on the GARFO website at <http://www.gar.noaa.gov/stories/2013/sbausdaseminardec2.html>.

20. Work with the U.S. Department of Labor to identify programs that can support the fishing industry in the near term

Identify and publicize existing programs that can provide relief to fishermen with a particular focus on transition assistance, worker re-training, and unemployment insurance programs.

DOL Contacts (for internal government coordination):

- Timothy Martin, Employment and Training Administration, U.S. Department of Labor, martin.timothy@dol.gov, [617-788-0121](tel:617-788-0121)
- Tim Theberge, Employment and Training Administration, U.S. Department of Labor, Theberge.Timothy@dol.gov, [617-788-0139](tel:617-788-0139)
- Danielle Worthen- Ramos, Department of Labor, Worthen-Ramos.Daniel@dol.gov

Lead Contact: Danielle Worthen- Ramos, Department of Labor, Worthen-Ramos.Daniel@dol.gov

21. Proactively support shore side businesses

As some fishermen struggle to keep their businesses solvent, the shore side support services upon which they rely are also being impacted by less fish being landed. These include ice, fuel, haul-out, auction, processing, and bait and tackle companies, all of which will be bolstered by enabling more fishermen to catch more fish throughout our region. Creative business opportunities that utilize the capacities of these industries should be explored.

If you would like to add a shore side support business to this list, please contact Olivia Rugo, NOAA Fisheries, at Olivia.rugo@noaa.gov or 978-675-2167, or the Lead Contact noted below.

Other Participants:

Port Development Authority local contacts:
City of Gloucester
City of New Bedford, Jeffrey Stieb

Lead Contact: Paul Matyskiela, U.S. Economic Development Administration,
pmatyskiela@eda.gov

Status: Need to continue adding struggling businesses and match them with relevant grant programs.

a. Cape Pond Ice, Gloucester MA

Non-NOAA entities that should be involved:

Industry –

Shore side support services –

City of Gloucester-

EDA-

SBA-

MA State Economic Development Agency -

Massachusetts Office of Business Development– Peter Milano, Senior Regional Director, 978-970-1193, peter.milano-SEA@state.ma.us

b. Gloucester Marine Railway, Gloucester, MA

Non-NOAA entities that should be involved:

Industry –

Shore side support services –

City of Gloucester-

EDA-

SBA-

MA State Economic Development Agency –

Massachusetts Office of Business Development– Peter Milano, Senior Regional Director, 978-970-1193, peter.milano-SEA@state.ma.us

c. Yankee Fishermen’s Co-operative, Seabrook, NH

Non-NOAA entities that should be involved:

Industry –

Shore side support services –

City of -

EDA-

SBA-

NH State Economic Development Agency –

d. Portland Fish Exchange, Portland, ME

Non-NOAA entities that should be involved:

Industry –

Shore side support services –
City of Portland -
EDA-
SBA-
ME State Economic Development Agency –

e. Zeus Packing, Inc., Gloucester, MA

Non-NOAA entities that should be involved:

Industry –
Shore side support services –
City of Gloucester-
EDA-
SBA-
MA State Economic Development Agency –
Massachusetts Office of Business Development– Peter Milano, Senior Regional Director,
978-970-1193, peter.milano-SEA@state.ma.us

f. Cape Ann Seafood Exchange, Inc., Gloucester, MA

Non-NOAA entities that should be involved:

Industry –
Shore side support services –
City of Gloucester-
EDA-
SBA-
MA State Economic Development Agency –
Massachusetts Office of Business Development– Peter Milano, Senior Regional Director,
978-970-1193, peter.milano-SEA@state.ma.us

g. Cape Ann Fuel and Ice Co., Inc., Gloucester, MA

Non-NOAA entities that should be involved:

Industry –
Shore side support services –
City of Gloucester-
EDA-
SBA-
MA State Economic Development Agency –
Massachusetts Office of Business Development– Peter Milano, Senior Regional Director,
978-970-1193, peter.milano-SEA@state.ma.us

22. Coordinate with the Commonwealth of Massachusetts' Groundfish Task Force

Work with the Task Force to coordinate efforts to assist Northeast groundfish fishermen and shoreside businesses by providing opportunities for technical assistance and support services.

Task Force Contacts:

- Mike Powers, Rapid Response Coordinator, New Hampshire, 603-271-2341
- Judith Pelletier, Rapid Response / TAA Coordinator, Maine, 207-623-7993

Lead Contact: Ken Messina, Manager of Rapid Response Services, Executive Office of Labor and Workforce Development, Commonwealth of Massachusetts, 617-626-5703, kmessina@detma.org

Status: There has not been a task force meeting in recent months, but John Bullard speaks with the Governor's office frequently, and provides them updates on relevant items listed in this document and the work of the Committee. They have agreed will keep him informed regarding the next meeting of the Task Force so that he can attend if available.

APPENDIX I - Completed Actions

NOAA Fisheries has worked with the New England Fishery Management Council and other partners to expedite additional opportunities for fishermen

1. Increased the harvest of healthy stocks

We implemented increases in quota and access for healthier stocks such as redfish, white hake, spiny dogfish, and pollock. For example, NOAA Fisheries adjusted the 2013 white hake quota upward by approximately 15 percent over the proposed level, because recent analysis shows the stock condition has improved. We will continue to seek additional opportunities.

2. Revised the rebuilding program for Southern New England/Mid-Atlantic winter flounder

We approved a Council action that revised the rebuilding timeline for the southern New England/Mid-Atlantic winter flounder stocks. As a result, the catch limit for this stock was increased by more than 150 percent and will generate an estimated \$5.4 million in additional ex-vessel revenue for the fishery.

3. Implemented additional means to enable the increased harvest of healthy stocks

So fishermen can harvest more fish, we reduced minimum legal sizes to allow more of the fish that are caught to be landed, and reduced some requirements for many stocks for reporting, monitoring, and on small handgear operations. We also removed trip limits on monkfish in some areas to enable more monkfish to be landed. We will continue to seek additional opportunities.

4. Revised Eastern U.S./Canada reporting: Based on a clarification of Council intent, NOAA Fisheries revised the reporting requirements for the U.S./Canada transboundary cod and haddock catches to enable fishermen to catch more haddock in the Eastern Area. This was announced to the public in early July and is currently being followed up with a rule to codify the Council's intent.

5. Consider raising the incidental trip limits for monkfish

Industry suggested raising the incidental trip limit for monkfish from 300 pounds to 600 or 700 pounds while fishing under a groundfish day-at-sea (DAS) to enable them to achieve their northern area quota.

An emergency action temporarily suspended existing monkfish possession limits for vessels fishing on a monkfish DAS in the Northern Fishery Management Area on May 1, 2013. This action was extended through the remainder of fishing year 2013, but measures were revised to allow vessels issued a limited access monkfish Category C and D permit to land an unlimited amount of monkfish when fishing in the Northern Fishery Management Area under either a monkfish or groundfish DAS. This was consistent with

the New England Fishery Management Council's original request for emergency action and the industry request.

In February 2014, the Councils adopted a suite of alternatives under Framework 8 that raised the monkfish incidental landing limit for vessels operating under a groundfish DAS in the Northern Fishery Management Area from 300 lb/DAS to 600 lb or 500 lb/DAS for Category C or D monkfish permits, respectively. This action increased allocated monkfish DAS from 40 to 46 DAS, and raised monkfish landing limits while operating under a monkfish DAS in the Southern Fishery Management Area. This action also increased the flexibility of fishing operations by allowing monkfish-only to be used at any time during the fishing year. Framework 8 was approved and became effective July 18, 2014.

6. Address the concern that existing regulations may have potential negative impacts on harvesting capabilities

Although quotas were reduced for nine stocks of cod, haddock, and flounder in 2013, for nearly half of these stocks, the 2013 quotas were higher than what fishermen actually *caught* in 2012. We examined the regulatory and financial reasons some fishermen are catching only a fraction of their quotas.

A public workshop was held on January 15, 2014, to brainstorm ideas on the factors that most affected fishing operations during the last fishing year. Outcomes included:

1. A weighted list of possible constraints on groundfish fishing in FY2012. (Note: The intent was to contribute to research and policy discussions that could aid NOAA Fisheries and the New England Fishery Management Council in addressing inefficiencies in regulating the groundfish fishery.)
2. A list of additional high priority information needs for the next workshop and a plan for meeting these information needs.
3. A plan for developing solutions moving forward at an April workshop where additional information about the issues identified in January was presented and discussed.(i.e. a series of smaller workshops or one larger workshop).
5. A public summary of the workshop.

A second workshop was held April 10, 2014. This second workshop looked at ACE leasing markets; U.S. and Canadian catches on Georges Bank and the relationship to mesh size and shape, and the relationship to geographic distribution of stocks; alternative ways for sectors to collectively fish ACEs, and the value of using a pound of ACE.

NOAA Fisheries, in collaboration with GMRI, hosted a second workshop in Quincy, Massachusetts focusing on developing solutions to improve groundfish businesses through improving the use of sector annual catch entitlements (ACE) and increasing the value of ACE to sector members. Discussion and presentations focused on factors that were identified by the groundfish industry at a January workshop held in Gloucester. The mix of presenters included Dan Salerno, NEFS V Sector Manager; Libby Etrie, NESSN; Tom Nies, NEFMC; Mark Grant, GARFO; Chad Demarest, NEFSC; and Jenny Sun, GMRI. The talks focused on a sector model of shared allocations; Georges Bank haddock catch by the US and Canada, and mesh size selectivity; Experimental Fishing Permits (EFPs); GOM cod use and revenue by segments of the fleet across fishing years; and variability in the ACE leasing market. One outcome of the meeting was to develop a list of strategies that can be brought back to sectors that could result in increased harvest and value of allocations. This list is below, and accompanying presentations from the meeting will be available on GMRI's website. Other identified issues, including dogfish marking initiatives and discard methodology, finding the fish (*in relation to closed areas and CATT analysis*), uncertainty and lack of stability in ACL setting (*in relation to GF Oversight Committee work*), and EFPs were addressed through presentations at a Council meeting in 2014. The outcome was a list of practical strategies for individual sectors/organizations that could result in increased harvest and increased value of allocations in the immediate future.

7. Examine the spill-over of Georges Bank haddock into the Gulf of Maine

Based on the work performed by the NEFSC, the Groundfish Plan Development Team, the GPDT concluded that there was no technical basis for adjusting the quota between the two stocks based on the "spillover" of Georges Bank haddock into the Gulf of Maine stock. The SSC agreed with this conclusion noting the significant risk to the Gulf of Maine haddock resource that could occur should an adjustment to the quota be made, particularly given "...the lack of compelling empirical evidence."

This issue was also reviewed as a term of reference in SAW/SARC 59. The SARC supported the work and conclusions of the NEFS, GPDT, and SSC.

For these reasons, modifying management measures to incorporate spill-over of GB haddock would be inappropriate.

8. Look into allowing a small fishery for barndoor skates

Industry suggested allowing some retention of barndoor skates to enable the harvest of more skate wings. Requires Council action.

While they are re-building, barndoor skates are not yet fully re-built. Council action is required to reconsider the prohibition on harvest of this species.

The Cape Cod Commercial Fishermen's Alliance prepared and submitted a comprehensive research proposal to study barndoor skate catch, and was granted an exempted fishing permit (EFP) on June 26, 2014, to gather needed biological (e.g., size, sex, and weight and health/condition information on retained fish) and market information on barndoor skate, which is a data-poor fish stock. Results from this project could provide information that will contribute to the management of the barndoor skate resource.

To ensure protection of the barndoor skate resource under this EFP, NOAA Fisheries has restricted the fishing activity to *bycatch only fishing* in the monkfish and winter skate fisheries. However, under the permit, exempted fishery participants will be able to retain barndoor skate for sale to test premium market potential. To further prevent overfishing of the barndoor skate resource, participants are limited in the amount of barndoor skate they can retain both per fishing trip (500 lb) and overall for the year (168,000 lb). We will also closely monitor barndoor skate landings through electronic reporting by participating fishing vessels and dealer purchase reports.

Barndoor skate were last the subject of a benchmark assessment in 2008. Annual updates on stock status are also produced by NOAA Fisheries.

9. Explore developing and implementing a quota trading mechanism with Canada

Develop a quota trading mechanism that would enable the U.S. to trade quota with Canada for stocks that are not limiting to our fishermen and that fall under transboundary management (like Georges Bank haddock) in return for stocks that are needed by our fishermen (like Georges Bank yellowtail flounder).

The New England Fishery Management Council adopted a 1-year quota trading mechanism for 2014 only that gives the NOAA Fisheries Regional Administrator authority to make inseason trades with Canada, in consultation with the Council. A 1-year mechanism was adopted to put a temporary mechanism in place while the Council considers other types of trading approaches in Amendment 18, such as a mechanism that would only allow groundfish sectors to participate in trading. The long-term trading mechanisms included in Amendment 18 are intended to better ensure that only the components of the fishery that are trading away quota would directly receive quota in return. The New England Fishery Management Council is expected to take final action on Amendment 18 sometime in 2015, and approved measures could possibly be implemented for the 2016 fishing year.

UPDATE: The Council decided not to move forward with this action.

10. Coordinate presentation on external resources available to fishermen

A webinar presentation by SBA and USDA was held on Monday, December 2, 2013 at NOAA Fisheries Greater Atlantic Regional Fisheries Office in Gloucester, MA. SBA and

USDA presented information on their grant and assistance programs that can help support the fishing industry. This presentation is available on the GARFO website at

<http://www.gar.noaa.gov/stories/2013/sbausdaseminardec2.html>.

APPENDIX II - Northeast Groundfish Economic Coordinating Committee Membership

CHAIR: John K. Bullard, Regional Administrator, NOAA Fisheries Greater Atlantic Region

LEAD CONTACTS:

David Alves, NOAA Fisheries Office of Aquaculture (Retired)

JJ Bartlett, President, Fishing Partnership Services, 617-928-3443,
jbartlett@fishingpartnership.org

Doug Christel, NOAA Fisheries Sustainable Fisheries Division, 978-281-9141,
douglas.christel@noaa.gov

Tobey Curtis, NOAA Fisheries Sustainable Fisheries Division, 978-281-9273,
tobey.curtis@noaa.gov

Chad Demarest, Chief, Social Sciences Branch, 508-495-4705, chad.demarest@noaa.gov

Seth Goodall, SBA Region One Administrator (Boston), seth.goodall@sba.gov, 617-565-8415

Jay Healy, State Director, U.S. Department of Agriculture, 413-253-4301,
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Sarah Heil, NOAA Fisheries Sustainable Fisheries Division, 978-281-9257,
sarah.heil@noaa.gov

John Hoey, NOAA Fisheries Northeast Fisheries Science Center, Cooperative Research Program, 401-782-3323, john.hoey@noaa.gov

Paul Matyskiela, U.S. Economic Development Administration, [215- 597-2811](tel:215-597-2811),
pmatyskiela@eda.gov

Meredith Mendelson, Deputy Commissioner, Department of Marine Resources, State of Maine, 207-624-6553, Meredith.mendelson@maine.gov

Ken Messina, Manager of Rapid Response Services, Executive Office of Labor and Workforce Development, Commonwealth of Massachusetts, 617-626-5703,
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Ray Swenton, Chairman/CEO Bristol Seafoods Inc., 207-774-3177,
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William Whitmore, NOAA Fisheries Sustainable Fisheries Division, 978-281-9182,
William.whitmore@noaa.gov

Danielle Worthen- Ramos, Department of Labor, Worthen-Ramos.Daniel@dol.gov

INDUSTRY AND COMMUNITY CONTACTS:

Frank Blount, Party/Charter Head Boat Owner/Operator

BG Brown, Gloucester Fisheries Commission

Vito Giacalone, Northeast Seafood Coalition

Barry Gibson, Recreational Fishing Alliance

Jackie Odell, Northeast Seafood Coalition

Jim Odlin, Industry Representative

Paul Parker, Cape Cod Commercial Fishermen's Alliance

Maggie Raymond, Associated Fisheries of Maine

Ray Swenton, Bristol Seafoods Inc

Kevin Twombly, Kayman Charters

Josh Weirsmas, Northeast Fishery Sector XI

APPENDIX III – Local Grant and Assistance Resources

1. **Shaw Fund for Mariners' Children** – provide social services and small grant assistance with outstanding bill and training payments.

Boston, MA: 781-762-0698

Mashpee, MA: 508-477-6708

Portsmouth, NH: 603-433-1853

Bangor, ME: 207-990-1776

2. **Catholic Charities** - provide community health and social services, residential shelters and transitional housing, mental health counseling and substance abuse treatment programs, refugee and immigration services and parish social ministry.

Boston, MA: 617-482-5440

Manchester, NH: [603- 669-3030](tel:603-669-3030)

Portland, ME: 207-781-8550

3. **Fishing Partnership Support Services** – provide help with health insurance, health screenings and special events, advice from legal and financial professionals, professional counseling on family issues, depression, grief, and substance abuse, and safety training.

Gloucester, MA: 978-282-4847

Scituate, MA: 781-635-0011

New Bedford, MA: 508-991-3043

Chatham, MA: 508- 237-9402

Kennebunk, ME: 207-967-4555

4. **Local food pantries** – provide food to those in need. Many are located throughout the region and can be located through local churches or the internet.