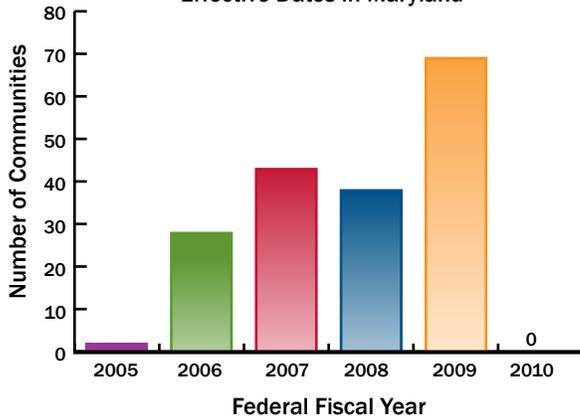


Maryland Five-Year Plan Summary

COMMUNITY ASSISTANCE PROGRAM – STATE SUPPORT SERVICES ELEMENT

Projected Flood Insurance Rate Map
Effective Dates in Maryland*



*Currently includes both participating and non-participating communities from Multi-Year Flood Hazard Identification Plan sequencing, Version 1.5, June 2005.

**Percentages may have been rounded to the nearest whole number. The pie chart shows the CAP-SSSE activities the State agency responsible for floodplain management is undertaking in relation to other activities.

PURPOSE

This report is an outcome of the review of the Federal Fiscal Year (FY) 2005-2009 Floodplain Management Work Plans by the Department of Homeland Security's (DHS) Federal Emergency Management Agency (FEMA). It is intended to show the relationship of Community Assistance Program – State Support Services Element (CAP-SSSE) activities, and resource allocation, the State is undertaking in response to the flood mapping production schedule of Flood Map Modernization, and to highlight the efforts that are underway to achieve the flood loss reduction goals of the National Flood Insurance Program (NFIP).

STATE VISION FOR FLOODPLAIN MANAGEMENT

Maryland's vision for floodplain management is closely connected with its vision for Flood Map Modernization as articulated in that Business Plan. If new studies can be completed with FEMA funding and without the costs associated with traditional detailed studies, Maryland Department of the Environment (MDE) can develop a new set of "live" studies that can be modified as watershed conditions change. The Wetlands and Waterways Program, which now reviews proposed changes to the floodplain submitted by outside engineers to issue Waterway Construction Permits, will be able to model any proposed changes and keep the flood maps current as permits are issued.

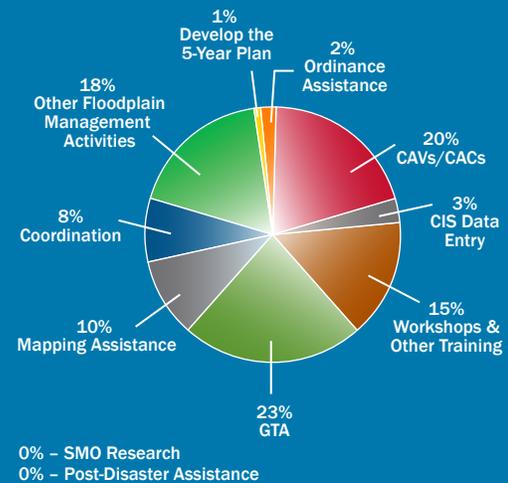
STATE FLOODPLAIN MANAGEMENT AUTHORITY

A program was initiated in 1933 by the enactment of the Waterway Construction Law (Article 8-803 of the Natural Resources Article, Annotated Code of Maryland) requiring that a person must obtain a permit if he/she proposes any change to the course, current, or cross section of any stream or body of water in the State, except tidal waters. The permit program was administered under the Water Resources Administration in the Department of Natural Resources for many years, and in 1992, the nontidal wetlands review was combined with the floodplain review under the Nontidal Wetlands and Waterways Division. In 1995, these functions were transferred to the Water Management Administration of the MDE. Originally, the requirement applied to the 50-year floodplain, but the 100-year floodplain standard was adopted in 1976 to be consistent with Federal requirements.

SIGNIFICANT ACCOMPLISHMENTS, STRENGTHS, OR SUCCESS STORIES OF THE FLOODPLAIN MANAGEMENT PROGRAM

Maryland is uniquely positioned to make effective use of quality flood data to support its floodplain management responsibilities. Virtually all identified flood prone communities in Maryland have joined the NFIP. The majority of communities have adopted floodplain management ordinances exceeding the FEMA minimum requirements

According to the FY 2005-2009 Work Plan, Maryland will perform the following activities in FY 2005**:



GAP ANALYSIS

***How many Full Time Equivalents (FTEs) are employed for floodplain management in the State agency: **11**

How many additional FTEs are needed to perform FPM activities: **0.5**

What percent/number of floodprone communities participate in the NFIP: **97%/114**

What percent/number of NFIP communities participate in Community Rating System: **6%/7**

***Referenced from the Association of State Floodplain Managers' Floodplain Management 2003, State and Local Programs



FEMA

Maryland Five-Year Plan Summary

COMMUNITY ASSISTANCE PROGRAM – STATE SUPPORT SERVICES ELEMENT

in the 1990's, and are current with the latest NFIP regulatory requirements of 1989. State requirements to build in floodplains exceed FEMA minimum requirements in most regards. By keeping the maps current, cumulative effects of floodplain development can be addressed. A large number of Maryland's developed communities currently do not allow new development in riverine areas. Most communities require new subdivisions to show the building pads for new homes to be located outside the 100-year floodplain. Almost all communities have adopted additional freeboard requirements into their ordinances.

OVER THE NEXT FIVE YEARS, WHERE DOES MARYLAND FORESEE A SHORTAGE OF RESOURCES?

The Permit program is currently operating with only one full-time staff member, which is not sufficient to run a program of this magnitude and importance. It will not be possible to maintain the existing program, let alone take on additional activities without more staff, and a more diverse staff will be required to effectively administer the additional activities. The provided funding does not supply the program with the necessary technical expertise that will be required to explain the full capability of the new Digital Flood Rate Insurance Maps to Maryland communities, and provide the vital technical

link between the Community Assistance Program (CAP) and Map Modernization. Therefore, CAP is requesting funding for half of a Geographic Information Systems technical position (\$25,000) to be shared jointly with the Map Modernization program. (The Map Modernization plan has also requested the shared position.)

SIGNIFICANT COOPERATIVE EFFORTS WITH FEDERAL, STATE, OR LOCAL PARTNERS IN SUPPORT OF FLOODPLAIN MANAGEMENT

The Flood Mitigation Division and NFIP Coordinating Office were moved to the Wetlands and Waterways Program last year to develop better coordination among these agencies. The move to Water Management Administration also puts NFIP coordination closer to other programs in MDE where closer coordination is desirable. Among these are: (1) the Non Point Source Program, which includes the Dam Safety Division and the Sediment and Stormwater Division; (2) the Compliance Program, which includes the Enforcement Division that has inspectors in the field to monitor State permit compliance, including the State floodplain permit; (3) the Water Quality Infrastructure Program, which has the fiscal and contractual expertise to manage the Comprehensive Flood Management Grant Program.

FEDERALLY DECLARED DISASTERS/EMERGENCIES BY CALENDAR YEAR

MARYLAND	2004	2005
Federally Declared Disasters	Severe Storms, Tornadoes, and Flooding from the remnants of Hurricane Jeanne – November 15	N/A
Federally Declared Emergency Declarations	N/A	N/A

FLOOD INSURANCE AND LOSS SUMMARY FROM 1978 TO MARCH 31, 2005

	TOTAL CURRENT POLICIES	TOTAL PREMIUM (\$)**	NUMBER OF CLAIMS***	TOTAL PAID DOLLARS (\$)****
NATIONAL RANKINGS*	41,429	\$32,417,096	23,633	\$218,016,161
	13th	16th	20th	15th

* National ranking based on NFIP NextGen data; ranked from highest to lowest.

** The total amount of premiums for policies in-force.

*** The total number of claims reported.

**** The total amount paid on claims.

ADDITIONAL CONTACTS

FEMA REGIONAL CAP-SSSE COORDINATOR	STATE NFIP COORDINATOR	STATE HAZARD MITIGATION OFFICER	STATE GIS COORDINATOR
Joseph Zagone FEMA Region III 615 Chestnut Street Philadelphia, PA 19106 Phone: (215) 931-5608 E-mail: Joseph.Zagone@dhs.gov	John Joyce, CFM Maryland Department of the Environment 1800 Washington Boulevard Suite 430 Baltimore, MD 21230 Phone: (410) 631-4164 Fax: (410) 631-3873 E-mail: jjoyce@mde.state.md.us	Kimberly Golden-Brandt Maryland Emergency Management Agency State Emergency Operations Center 5401 Rue Saint Lo Drive Reisterstown, MD 21136 Phone: (410) 517-5108 Fax: (410) 517-3610 E-mail: Kgolden@mema.state.md.us Web Page: www.mema.state.md.us/	Kenneth M. Miller Watershed Services Maryland Department of Natural Resources 580 Taylor Avenue Tawes State Office Building E-2 Annapolis, MD 21401 Phone: (410) 260-8751 Fax: (410) 260-8759 (877) 620-8DNR (8367) x8751 (Toll Free in MD) E-mail: kenmiller@dnr.state.md.us