



## Message from Our Chair



Amy G. Moredock, CFM  
MAFSM Chair

Each year as summer comes to a close, our MAFSM team finds itself knee deep in annual conference preparation. This year is no exception as we prepare for our 19th Annual MAFSM Conference. We are very excited to offer NFIP 101 training and an opportunity to sit for the CFM exam again this year. It will all occur from November 7 through 9 at the Maritime Conference Center in Linthicum Heights, MD. In the past, MAFSM volunteers have been able to offer training and exam proctoring bookended around our Annual Conference, and that has always felt great to us. Solidifying our mission to educate, connect, and promote our field becomes concrete when we play a role in helping our colleagues achieve their own professional certification goals. So, we are thrilled to be able to offer the training and exam again this year.

Our organization continues to grow, as does our role in the state and nation. On a national stage, in 2022, ASFPM honored MAFSM by naming us the Outstanding Chapter of the Year. In 2023, ASFPM honored MAFSM member Patrick Varga, CFM, with the 2023 Larry R. Johnston Local Floodplain Manager of the Year award. In Maryland, our MAFSM members have been engaged in state-level policy review by participating in the Advancing Stormwater Resiliency in Maryland (A-StoRM) Stakeholder Consultation Group and offering comments and testimony on draft Model Floodplain Ordinance legislation.

With our dedicated group of active volunteers, we look forward to providing a platform for public and private floodplain and stormwater management professionals to connect and grow. We thank you for your continued support and hard work and look forward to seeing you in November.

An official publication of the Maryland Association of Floodplain and Stormwater Managers

## Fall Conference Announcement

The **Maryland Association of Floodplain and Stormwater Managers (MAFSM) Annual Conference** will be held on November 8, 2023. This event draws attendees from local, state, and federal government as well as the private sector throughout Maryland and even surrounding states. It attracts over 150 engineers, planners, water resource professionals, and National Flood Insurance Program (NFIP) coordinators, annually.

We will have networking opportunities, vendor exhibits, and a packed agenda with approximately 20 technical presentations. Attendee typically receive 6 Continuing Education Credits (CECs) from the Association of State Floodplain Managers (ASFPM) and 4 Certification Maintenance (CM) credits from the American Planning Association (APA).

In addition, we are offering pre-conference introductory training on NFIP on November 7, and will be proctoring the Certified Floodplain Manager (CFM) exam on November 9.

Both of these opportunities, along with the MAFSM Annual Conference, will take place at the Maritime Conference Center! [REGISTER HERE!](#)

Visit the [conference website](#) for more details about:

- November 8 Conference Agenda
- Keynote Speaker & Speaker Opportunities
- NFIP Pre-Conference Training (November 7)
- CFM Exam (November 9)
- Conference Scholarship Opportunities
- Conference Sponsorship and Exhibitor Opportunities
- Conference Exhibitors
- Registration Fees
- Hotel Room Block
- More Info!

The Maryland Association of Floodplain and Stormwater Managers

19th ANNUAL  
CONFERENCE

Maritime Conference Center

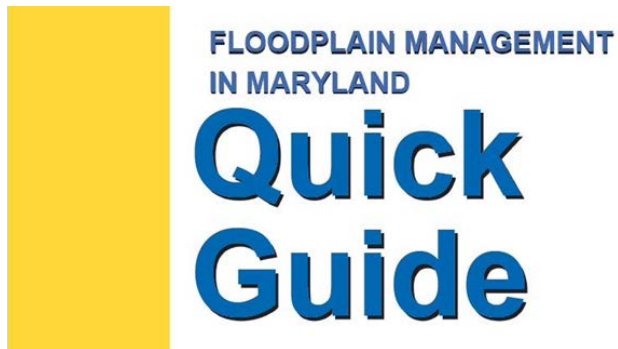
*In-Person Event!* NOVEMBER 8, 2023

Registration is Open!

MAFSM  
MARYLAND ASSOCIATION OF  
FLOODPLAIN AND STORMWATER MANAGERS

## Floodplain Management Quick Guide Under Development

Mark James



In March the ASFPM Foundation Projects Committee approved a grant to MAFSM to develop a *Floodplain Management in Maryland Quick Guide*.

The Maryland Quick Guide will help local officials and citizens understand why and how Maryland communities must manage development in floodplains to protect people and property. The Maryland Quick Guide will assist MAFSM in furnishing information to its membership and the public regarding important floodplain management considerations that lead to reduced flood risk and more resilient Maryland communities. The document content includes the following topics: Floodplains and Flood Maps, Considerations for Siting Development, Utilities and Equipment, Other Development, Elevation Certificates, Building Requirements in A Zones and V Zones, Existing Buildings, Flood Protection and Mitigation, and Resources.

MAFSM will be providing this resource to supplement the information and training that the Maryland Department of the Environment (MDE), state NFIP Coordinating Office, MAFSM, and other state and federal agency partners provide. The Quick Guide will be available to a wide audience and will be posted online for free access to any interested user.

The proposed contractor is Rebecca C. Quinn with RCQuinn Consulting, Inc., and she has decades of floodplain management experience at the federal, state, and local government levels and has written numerous Quick Guides throughout the country. Most recently, Ms. Quinn developed Quick Guides for Michigan (2022), Hawaii (2021), California (2020), Minnesota (2020), Nevada (2020), and the US Virgin Islands (2020). Ms. Quinn will use the latest content and graphics developed through these Quick Guides and develop content specific to the state of Maryland.

MAFSM members are currently reviewing a draft version of the Maryland Quick Guide and anticipate a release date in December.

## Recap of the MAFSM & PAFPM Field Tour – Friday, April 28, 2023

Bryan Lightner, CFM



MAFSM and the Pennsylvania Association of State Floodplain Managers (PAFPM) teamed up to host a workshop on April 28th. Part of the workshop included a tour of the Conowingo Dam, which is owned and operated by Constellation Power. Attendees learned about how the dam was originally constructed in 1928 and how it continues to be maintained and operated. Two highlights of the tour included their debris management program, and how their innovative fish ladder works to aid with the annual migrations of various fish species upriver to spawn. After the tour, attendees visited Constellation's Conference Center, where they heard from guest speakers on the following topics:

1. Ben Pratt, with the Susquehanna River Basin Commission, remembering the 1996 ice jam event.
2. Craig Thomas, with the U.S. Army Corps of Engineers, on the Flood Advisory Tool developed for the Conowingo Dam, and Vicky Rinkerman, with the Town of Port Deposit, regarding their latest watershed assessment and floodplain management activities.
3. Kordell Wilen, with the Cecil County Department of Land Use and Development Services, describing the redevelopment of the Bainbridge site and the county's innovative stormwater management plan design.

This was a great opportunity for two chapters of the ASFPM to partner on a field tour and workshop, where attendees enjoyed the interactive experience of the tour along with the networking and educational value of a spring conference. We look forward to planning similar events in the future and with our state partner chapters as well!

## A-StoRM: Driving Resilience Through Collaboration

Necolle Maccherone, CFM



Since May of 2022, MAFSM has collaborated with the Maryland Department of the Environment in the pursuit of advancing stormwater resiliency in the state. As part of the Advancing Stormwater Resiliency in Maryland (A-StoRM) Stakeholder Consultation Group, MAFSM has participated in discussions and shared feedback regarding the proposed changes to the state's stormwater management regulations.

Most recently, MAFSM, along with others on the Stakeholder Consultation Group, provided feedback on MDE's initial proposal for modifications to Maryland's stormwater management regulations. In response, MDE refined some components of the draft regulations. All comments on the draft proposed stormwater regulations are posted [here](#).

MAFSM plans continued engagement with MDE as we work together to address urban flooding by evaluating current flooding risks and updating Maryland's stormwater management laws and regulations to improve urban stormwater flood management.

## FEMA Elevation & Floodproofing Certificates Extended to Nov. 1

Originally Published by ASFPM, August 11, 2023



On July 7, 2023, the new FEMA Elevation Certificate (EC) and Dry-Floodproofing Certificate for Non-Residential Structures (Floodproofing) forms became available. On August 9, 2023, FEMA announced it is extending the use of the previous EC and Floodproofing forms until November 1, 2023. A copy of the Write Your Own (WYO) Company Bulletin w-23007 is available [here](#).

For CRS [Community Rating System] communities and CRS annual requirements, this means that until November 1, 2023, ISO<sup>1</sup> will accept the prior EC and Floodproofing forms (properly completed) that are signed and certified or the new EC and Floodproofing forms. Starting November 1, 2023, only the new EC and Floodproofing forms will be accepted (properly completed, signed, and certified).

Webinars and training videos pertaining to the new forms will be available soon. In the meantime, FEMA has shared two guidance documents you can use to help you understand the new CRS requirements: the "2022 EC Checklist" and the "Newly Required Fields for 2022 Elevation Certificate."

<sup>1</sup> Insurance Services Office provides advisory services and information to many insurance companies.

### Regional Rep Spotlight

Part of MAFSM's mission is to promote public awareness of sound floodplain and stormwater management. Our all-volunteer Board is committed to supporting that. Bryan Lightner is our Eastern Regional Representative. Bryan works for the Town of Charlestown as the Town Administrator. He reviews building permits, answers questions related to the zoning ordinance, and implements the town's Sustainable Community Action Plan. He's also a certified floodplain manager and leads efforts related to public information, stormwater management, and green infrastructure restoration techniques. Bryan has over 20 years of planning experience and prior to joining the Charlestown Team, he worked for the Philadelphia City Planning Commission, Harford County, and Cecil County, Maryland.



# EPA Proposes Revision to Clean Water Act Section 404

By ASFPM News Editor, July 26, 2023

The U.S. Environmental Protection Agency (EPA) announced on July 19 a proposed rule that would streamline and clarify the requirements and steps necessary for states and tribes to administer programs protecting waterways from discharges of dredged or fill material without a permit. The Clean Water Act envisions collaborative implementation between EPA and state and tribal co-regulators to protect our nation's waters that support public health, thriving ecosystems, business development, recreation, agriculture, and more.

EPA's proposal would address key barriers identified by states and tribes to administering Clean Water Act section 404 while expanding opportunities for tribes to meaningfully engage in permitting actions.

"Many state and tribal partners share EPA's goal of protecting our nation's waterways as envisioned by Congress and embodied in the Clean Water Act. That's why EPA is proposing this to strengthen our partnership with states and tribes, ensuring clean water protections," said EPA Assistant Administrator for Water, Radhika Fox. "Today's proposal will support co-regulator efforts to administer their own programs to manage discharges of dredged or fill material into our nation's waters."

Currently, three states (Michigan, New Jersey, and Florida) administer their own Clean Water Act section 404 programs, which prohibit the discharge of dredged or fill material into a water of the United States without a permit. The last major update to these regulations occurred in 1988. This proposal responds to state and tribal requests that EPA clarify the process to assume and administer the section 404 program, including which water bodies would be covered under the program and mitigation and enforcement responsibilities.

"The National Association of Wetland Managers (NAWM) supports efforts by EPA to clarify and expand opportunities for assumption of the Section 404 program," said Marla Stelk, Executive Director of NAWM. "For many states and tribes, assumption can offer a way to improve protection of their wetlands and other aquatic resources. Program assumption can reduce duplicative state, tribal and federal permitting requirements and increase integration with related water management programs." View [fact sheet](#) on proposed rule.

EPA is committed to meaningful stakeholder engagement on this action. After the proposed rule is published in the Federal Register, a 60-day public comment period will begin, during which states, tribes, and the public may provide input on the proposed rule. Visit [EPA's CWA Section 404 website](#) for more information on providing comments and upcoming outreach opportunities. Read more information about CWA section 404 program assumption.



# Why Do We Continue to Build in High-Risk Areas?

By Larry Larson, P.E., CFM; March 28, 2023

More Americans are moving into harm's way. According to analysis from real estate brokerage firm Redfin, the U.S. counties with the largest share of homes facing high heat, drought, fire, flood, and storm risk all saw their populations grow from 2016 to 2020. In Florida, U.S. Census data show the population in the Fort Myers-Cape Coral metro area, which was among the most heavily devastated areas from Hurricane Ian in late September 2022, jumped from around 444,000 in 2000 to more than 787,000 in 2021.

What is causing this population surge in high-risk areas? Why is it happening and what will be the result? Will the increase in at-risk development and the resultant increase in flood insurance premiums impede the NFIP reform we so desperately need?

We know that development in high-flood risk areas has exceeded development in low-flood risk areas for decades. Why is that and how is it impacting how the nation manages flood risk? When the NFIP was enacted in 1968, it was thought that it would encourage communities to avoid high-risk development. That did not happen. Why? One of the main reasons is that the short-term rewards for a community to allow that development exceeds the long-term rewards of avoiding risky development.

How can that be? The NFIP was created with the belief that an effective NFIP would reduce the need for federal taxpayer-funded disaster relief. In reality, federal taxpayer-funded disaster relief has increased substantially in the past decades. The non-federal share of disaster relief has decreased to 25%, and for very large disasters, it may drop to 10% or even zero. This CRS report provides a historical look at the broadening federal role in disaster relief.

Allowing development rewards communities with property taxes, which are the largest source of tax revenue for local governments. Local elected officials are the ones who decide whether to allow at-risk development in high-risk areas. Often, they think "Why not? Allowing the development brings in money, and if that development gets flooded, the federal taxpayer will come in and bail us out." While the locals may have some costs, the short-term monetary rewards often favor allowing the development. Some progressive communities look at long-term costs and safety of their citizens and property owners and do everything they can to avoid development in high-flood risk areas. We applaud those communities.



AERIAL VIEW OF FORT MYERS, FL

The increase in at-risk development led to the NFIP realizing its flood insurance premiums were covering less and less of the cost of flood damage covered by its policies—especially as reconstruction costs rapidly increase. As a result, the NFIP's new rating system significantly increases rates for many homeowners. Many of those homeowners (and renters) are economically or socially disadvantaged, and end up dropping their flood insurance coverage. That means post-disaster assistance once again falls to the disaster relief program, and that support is meager at best.

ASFPM has been meeting with the new Congress to discuss progress on NFIP reform. As we know, Congress has kicked the can down the road some 20+ times since 2017 rather than reauthorize and reform the NFIP. Some members of Congress tell us reform will not likely happen until property owners in high-risk areas start to realize the impact of insurance rates based on true actuarial risk through Risk Rating 2.0, so they can address the cost of insurance issue. This is perplexing. NFIP reform could happen now. There really is no reason to wait. If affordability for many of their constituents is the issue, simply add an affordability provision to the reform that will help lower-income homeowners and renters with premiums. This assistance should not be funded by the NFIP, but through some other taxpayer-funded program.

Both the House and Senate have indicated some interest in NFIP reform, but it is not high on the "to do" list. ASFPM will continue to work to educate those on Capitol Hill and will keep you posted on this important issue.

## TREASURER'S REPORT

Balance as of 9/14/2023 = \$22,254.69

## ASSOCIATION OFFICERS

### Chair

**Amy G. Moredock, CFM**

Planning Director, Queen Anne's County

### Vice Chair

**Patrick Varga, CFM**

Environmental Review Supervisor, Carroll County Government

### Treasurer

**Benjamin Kaiser, PE, CFM**

Engineering Manager, AECOM

### Secretary

**Jason Coleman, P.E., CFM**

Managing Ecological Engineer, Ecotone, LLC

## REGIONAL REPRESENTATIVES

### Western Region

**Bill Musico, P.E., CPESC**

Water Resources Plan Review, Montgomery County  
Department of Permitting Services

### Central Region

**Kelly Palmer, CFM**

Floodplain Manager, Charles County Government Department  
of Planning and Growth Management

### Eastern Region

**Bryan Lightner, CFM**

Administrator, Town of Charlestown

## COMMITTEE CHAIRS

### Programs Chair

**Kelly Palmer, CFM**

Floodplain Manager, Charles County Government  
Department of Planning and Growth Management

### Membership Chair

**Jason Sevanick Durant, CFM, GISP**

GIS Manager, WSP

### Mitigation Co-Chair

**Mark D. James, CFM**

Michael Baker International

### Mitigation Co-Chair

**JaLeesa Tate, CFM**

Senior Community Resilience Professional, Tetra Tech

### Mapping and Technology Chair

**Patrick Varga, CFM**

Floodplain Management / GIS Specialist,  
Carroll County Government

### Outreach and Public Relations Co-Chairs

**Necolle Maccherone, CFM**

Sr. Project Manager, AtkinsRéalis

**Benjamin Kaiser, PE, CFM**

Engineering Manager, AECOM

### Stormwater Chair

**Bill Musico, P.E., CPESC**

Floodplain Administrator, Montgomery County Government

If you're interested in using  
**Ward's® 3D Flood  
Simulation Model**

at a local school or event,  
please contact:

**Paul Slonac**

[PSlonac@mbakerintl.com](mailto:PSlonac@mbakerintl.com)

or

**Ben Kaiser**

[benjamin.kaiser@aecom.com](mailto:benjamin.kaiser@aecom.com)



Ward's 3D Model Demonstration  
at the Salvation Army Boys and  
Girls Club

## 2022 Conference Sponsors

Note: 2023 conference sponsorships are currently being accepted

### GOLD

**ATKINS**

(BREAKFAST SPONSOR)

**AECOM**

### SILVER

 **Stantec**

 **WALLACE  
MONTGOMERY**

### BRONZE

 **ZEST LLC**  
Engineering  
Science  
Technology

**UNDERWOOD  
& ASSOCIATES**  
A DESIGN/BUILD Co.

 **OTT**  
HydroMet

**Michael Baker**  
INTERNATIONAL



**SP&D**

*Smith Planning and Design*