

## Meeting Minutes

### Agenda

#### Coast Smart Council Quarter 1 Meeting

February 9 | 12:30pm - 1:30pm

Approved May, 11, 2022 - Motion: Sandy Hertz Second: Jason Wardrup

Meeting Link: <https://meet.google.com/ysb-ksyw-ktq>

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#### I. Welcome, Introductions & Review of Agenda 12:30 - 12:35

Secretary Haddaway-Riccio (DNR), will open the meeting, call roll and review the agenda.

- a. Action: Member approval of November 8 Meeting Minutes via vote
- b. Materials: November 8, 2021 draft meeting notes

Allison called roll. Matt Rowe motion for approval of meeting minutes, Chris Elcock seconded. Meeting minutes approved with no abstention or rejection.

#### II. Maryland Coastal Adaptation Report Card 12:35 - 1:15

Katie May Laumann from UMCES will provide an overview of the recently released report card with emphasis on relevant indicators.

- c. Action: Council members will discuss how the Council and the Construction Program may be leveraged to support efforts to improve scores for identified indicators.
- d. Materials: [2021 Maryland Coastal Adaptation Report Card](#)

Dr. Laumann provided an overview of the stakeholder approach, including how indicators were selected and the process for calculating scores on each of the indicators. (Slides provided). Presentation then moved into a deep dive on indicator scores for Critical Facilities and Repetitive Loss Properties.

- Critical Facilities (Floodings): Threshold, no critical facilities in flood areas. Data pulled from state hazard mitigation plans. Q: Flooding location - which floodplain was used (Special Flood Hazard Area (SFHA), 100 or 500 year floodplain?). A: All information comes from 2016 State HMP. Analysis included facilities in the SFHA "Moderate" or "High Risk" areas. Approach summed the number of facilities in these two flood risk areas. One note, there is no change to the score if only considering "High Risk" because only one county has a critical facility in the "Moderate" area. SFHA "High Risk" is the A, AE and VE flood risk area. Counties not in the coastal areas, have significant # of facilities in the flood zones but are not included in this analysis since the report card only assesses Maryland's coastal zone. Q: Do you have access to a list of the facilities in these zones? A: No, UMCES requested the data but was not provided with the specifics. Katie May recommends the best next step for the state is to get the list of facilities, assess which are historic to better understand how soon they are going to be mitigated,

replaced, or decommissioned. Critical Facilities definition (and therefore count of the # of facilities), is determined by the counties that report to MDEM.

- Repetitive Loss Properties (Socioeconomic): Data came from Maryland Department of Emergency Management. The UMCES research team has been working with MDEM to clean the data to be able to share it. A breakdown of the number of repetitive loss properties, with the count that are mitigated and not mitigated are provided in the slides. When discussed with stakeholders, it was identified that the cost of mitigation for properties is significant and may be a reason for the low mitigation rate, which would influence future loss of property and cost for storms and other climate effects. Q: What do you think the biggest reason for low rates of mitigation is? And follow up, people not being aware of the funding and grants available. This could be a reason why the Governor proclaimed April Flood Awareness Month last year, and the next one is coming up again in April - Sandy H. encourages people to seek out FAM resources and materials to help stakeholders be more informed of the risks and what can be done to prepare - [Maryland Resiliency Partnership Website](#). Stakeholders recommended flood insurance awareness documentation or awareness, since stakeholders shared that many weren't aware you could have flood insurance even if you aren't in the flood zone. Q: What does "mitigated" mean in terms of the property? A: Requirements are from MDEM, for example: Raising properties above the base flood elevation. But insurance would not be. Mitigation activities are all physical secondary changes (ex: tide gauges, etc). "Repetitive Loss" = properties that have made 2 or more claims within a decade of flood damage to their flood insurance provider. So only properties with flood insurance are counted. Q: Any distinction between coastal and riverine flooding when talking about flooding? A: Counties in coastal zone were counted, and all the indicators consider any flooding. So the counties are only in the coastal zone, but many of the indicators track progress on non-coastal flooding (ex: nuisance flood plans).
- Kevin - Repetitive Loss Properties is a National Flood Insurance Program concept. Some adaptations to "mitigate" aren't necessarily a resolution (raising the property) because the structure is still in the floodplain. Alternate solutions acquisitions and demolition, but that falls to local government and property owners. MDEM is working on this issue, federal programs offer support for repetitive loss properties, and both MDE and MDEM are working on the repetitive loss data considerations. MDE received a PIA request for repetitive loss data following the release of the report card.
- Planning: Indicators are based on the presence or absence of the planning documents. This report card did not assess the content of the plans, or any progress made on items from the plans. Specific thresholds and data products are provided in the methods document.
- Q: Business disruption: 5% business loss disruption is substantial. In the future anticipated impact will be higher. How to improve this score? And how did you determine future "substantial" risk? A: Data is estimated loss from FEMA data within the 100 year floodplain. Not looking beyond the 100 year floodplain, currently, but could expand that consideration in future iterations. It will be interesting to see how business disruption is considered with COVID responses.

Question for the Council: Is there an activity that the CSC is involved in over the next year that can be informed by the Report Card? Activities to look at next year – looking at updating building designs, ways to respond or react to the data and findings in the report card?

### III. Public Comment, Updates, & Next Steps

1:15 - 1:30p

- Discussion:
  - Coast Smart program is more reactive (in the planning stage) than proactive, it might be worth looking to see how we can be more involved from very early stages of projects.
  - The CS-CRAB may help with this discussion and inform folks on understanding their risk and resiliency needs - what are the specific areas of risk to them and as a resource to entities in the state to create proactive responses.
    - Great opportunity to link flood risks to social equity and environmental justice.
  - Biggest issue MD has right now is having things in the wrong place (ex: critical facilities in the floodplain). Would be interesting to look at a sample of those, and assess the cost of mitigation to the structures compared to the cost to relocate.
- Overall, Maryland CZM and FEMA- Region 3 reached an agreement on expedited review for FEMA-funded recovery and resiliency actions in Maryland.
- Dr. Link update – About to be a member of the Chief of Engineers, Coastal Engineering Board. As a member, he can take ideas or priority requirements for research to the USACE to get it into the planning for what they are going to be investing in. The USACE is making an aggressive attempt to do more coastal research to expand its knowledge base.
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Next Meeting: May 11, 2022