



Financial Assurance Plan

Watershed Protection & Restoration Program

Presenters

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Financial Assurance Plan (FAP)

- Applies to Maryland jurisdictions with Phase I municipal stormwater discharge permits (aka MS4 permits), which are jurisdictions that had a population of 100,000 or greater in 1990.
- In **2012** Phase I permittee jurisdictions were required to charge stormwater remediation fees to fund implementation of the MS4 permits. These fees are deposited into the Watershed Protection and Restoration Fund.
- In **2015** FAPs were required to ensure the funds collected are sufficient to implement the requirements of Phase I MS4 permits.

Financial Assurance Plan (FAP)

Maryland Environment Article, § 4-202.1

- FAP is to demonstrate the local jurisdiction has sufficient funding in the current fiscal year and subsequent fiscal years to meet estimated costs for the 2-year period immediately following the filing date.
 - FAP uses **prior actual costs** and **projections**
 - FAP does not adopt a new budget or authorize new projects
- FAP is required to be approved following a public hearing.

Charles County has approved FAPs for FY17, FY19 & FY21

Maryland Environment Article, § 4-202.1 – FAP must identify:

- (1) **Actions required** to meet the impervious surface restoration requirement, which is 13% or 1,083 acres in County's draft MS4 permit.
- (2) **Projected annual and 5-year costs** for county to meet impervious surface restoration requirement
- (3) **Projected annual and 5-year revenues** or other funds that will be used to meet the impervious surface restoration requirement
- (4) **Any sources of funds** that will be utilized by the county to meet requirements of the MS4 permit
- (5) **Specific actions and expenditures** county implemented in previous fiscal year(s) to meet the impervious surface restoration requirement

Cover Page of FAP

MS4 Information		
Jurisdiction		Charles County
Contact Name		James Campbell
Phone		301-645-0598
Address		200 Baltimore Street
City		La Plata
State		Maryland
Zip		20646
Email		CampbelJ@CharlesCountyMD.gov
Continued Annual Alternative ISR (ac)		138
Required ISR New Permit (ac)		1,083
Total ISR (ac)		1,221
Permit Number		11-DP-3322
Permit Period (CY)		2022-2027
Reporting FY		2022

ISR = Impervious Surface Restoration

Table 1 – Actions required to meet Impervious Surface Restoration Plan (ISRP)

Continued Annual Alternative ISR (ac):		138				
Required ISR New Permit (ac):		1,083				
Total ISR (ac):		1,221				
REST BMP TYPE ¹	BMP CLASS	IMPERVIOUS ACRES	% ISR GOAL	IMPLEMENTATION COSTS	IMPLEMENTATION STATUS	IMPLEMENTATION COMPLETION YEAR (FY)
Obligations from Previous Permit That Must Be Continued or Met						
Operational Programs^{2,3}						
Storm Drain Vacuuming	A	40.23	29%	\$120,000	UNDER CONST	2023
Storm Drain Vacuuming	A	40.23	29%	\$120,000	PLANNING	2024
Storm Drain Vaccuming	A	40.23	29%	\$120,000	PLANNING	2025
Storm Drain Vacuuming	A	40.23	29%	\$120,000	PLANNING	2026
Storm Drain Vacuuming	A	40.23	29%	\$120,000	PLANNING	2027
Storm Drain Vaccuming	A	40.23	29%	\$120,000	PLANNING	2028
Septic Pumping	A	29.98	22%	\$265,100	UNDER CONST	2023
Septic Pumping	A	29.98	22%	\$265,100	PLANNING	2024
Septic Pumping	A	29.98	22%	\$265,100	PLANNING	2025
Septic Pumping	A	29.98	22%	\$265,100	PLANNING	2026
Septic Pumping	A	29.98	22%	\$265,100	PLANNING	2027
Septic Pumping	A	29.98	22%	\$265,100	PLANNING	2028
Operations Next Two Years (FY23-24) ⁴		70.2	51%	\$770,200		
Operations Next Five Years (FY23-27) ⁴		70.2	51%	\$1,925,500		
Capital Projects (Completed to Replace Annual Obligations)^{2,3}						
SHST	A	70.2	51%	\$1,364,385	COMPLETE	2022

Table 1 – Actions required to meet ISRP

	BMP CLASS	IMPERVIOUS ACRES	% ISR GOAL	IMPLEMENTATION COSTS	IMPLEMENTATION STATUS	IMPLEMENTATION COMPLETION YEAR (FY)	
Restoration for the New Permit:		1,083					
Capital Projects							
STRE	A	53.5	5%	\$1,369,580	UNDER CONST	2023	CSM Tributaries Stream Restoration (3 parts)
STRE	A	17.08	2%	\$877,140	UNDER CONST	2023	Ruth B. Swann Tributary Stream Restoration
OUT	A	2.3	0%	\$119,610	UNDER CONST	2023	Ruth B. Swann Tributary Outfall Stabilizations
STRE	A	10.91	1%	\$1,248,810	UNDER CONST	2024	Acton Village - Westdale Drive Stream Restoration
PWET	S	21.01	2%	\$867,870	PLANNING	2024	White Oak Pond Retrofit
PPKT	S	10.24	1%	\$117,390	PLANNING	2024	Wilton Court Pond Retrofit
STRE	A	78.1	7%	\$1,697,700	PLANNING	2025	Ruth B. Swann Upper Stream Restoration
STRE	A	61.88	6%	\$1,816,398	PLANNING	2024	Marbella Stream Restoration
OUT	A	1.62	0%	\$46,325	PLANNING	2024	Marbella Outfall Stabilizations
STRE	A	84.6	8%	\$1,972,800	PLANNING	2025	Port Tobacco Stream Restoration
STRE	A	29.5	3%	\$1,261,665	PLANNING	2025	Milton Somers Stream Restoration
PWED	S	9.9	1%	\$420,555	PLANNING	2025	Milton Somers Pond Retrofit
MMBR	E	1.3	0%	\$75,000	PLANNING	2025	Walter Mitchell Bioretention
STRE	A	30.9	3%	\$887,655	PLANNING	2025	Walter Mitchell Stream Restoration
PWED	S	11.4	1%	\$598,958	PLANNING	2025	South Hampton-Greenville Pond
PWED	S	4.3	0%	\$226,320	PLANNING	2025	South Hampton-Walden Pond
PWED	S	3.5	0%	\$184,214	PLANNING	2025	South Hampton-Sir Douglas Pond
OUT	A	15.9	1%	\$401,333	PLANNING	2025	South Hampton-Amherst Step Pool Stream
SPSC	A	2.3	0%	\$121,055	PLANNING	2025	South Hampton-Amherst Step Pool - WQ _y
STRE	A	120.72	11%	\$1,500,000	PLANNING	2025	Oak Ridge Park West Stream Restoration
STRE	A	18	2%	\$1,500,000	PLANNING	2026	Oak Ridge Park East Stream Restoration
STRE	A	16.45	2%	\$810,500	PLANNING	2026	Locust Grove Farm Stream Restoration
PWET	S	16.66	2%	\$366,069	PLANNING	2026	White Plains Golf Course Pond Retrofit
STRE	A	10	1%	\$1,000,000	PLANNING	2027	Stream Restoration - Port Tobacco Watershed TBD
TBD	S	10	1%	\$750,000	PLANNING	2027	Stormwater Management Retrofits - TBD
STRE	A	21.1	2%	\$1,000,000	PLANNING	2027	Stream Restoration - Strawberry Hills
TBD	S	10	1%	\$500,000	PROPOSED	2027	Full Delivery Contract Projects
STRE	A	5	0%	\$1,000,000	PROPOSED	2028	Stream Restoration - Port Tobacco Watershed TBD
TBD	S	10	1%	\$750,000	PROPOSED	2028	Stormwater Management Retrofits - TBD
TBD	S	10	1%	\$500,000	PROPOSED	2028	Full Delivery Contract Projects
Subtotal Capital Next Two Years (FY23-24)		179	16%	\$6,463,123			
Subtotal Capital Next Five Years (FY23-27)		673	62%	\$21,736,946			

Table 1 – Actions required to meet ISR

	BMP CLASS	IMPERVIOUS ACRES	% ISR GOAL	IMPLEMENTATION COSTS	IMPLEMENTATION STATUS	IMPLEMENTATION COMPLETION YEAR (FY)
Restoration for the New Permit		1,083				
Other						
SEPD	A	1.5	0%	\$150,000	UNDER CONST	2023
SEPD	A	1.5	0%	\$150,000	PLANNING	2024
SEPD	A	1.5	0%	\$150,000	PLANNING	2025
SEPD	A	1.5	0%	\$150,000	PLANNING	2026
SEPD	A	1.5	0%	\$150,000	PLANNING	2027
SEPD	A	1.5	0%	\$150,000	PLANNING	2028
SEPC	A	0.5	0%	\$40,000	UNDER CONST	2023
SEPC	A	0.5	0%	\$40,000	PLANNING	2024
SEPC	A	0.5	0%	\$40,000	PLANNING	2025
SEPC	A	0.5	0%	\$40,000	PLANNING	2026
SEPC	A	0.5	0%	\$40,000	PLANNING	2027
SEPC	A	0.5	0%	\$40,000	PLANNING	2028
OTHER	A	3	0%		PLANNING	2027
Subtotal Other Next Two Years (FY23-24)		4	0%	\$380,000		
Subtotal Other Next Five Years (FY23-27)		13	1%	\$950,000		

SEPC = Septic Connection

SEPD = Septic Denitrification

Table 2 – Projected annual and 5-year costs for ISRP

DESCRIPTION	PREVIOUS YEAR FY 2021	CURRENT YEAR FY 2022	PROJECTED YEAR 1 FY 2023	PROJECTED YEAR 2 FY 2024	PROJECTE D YEAR 3 FY 2025	PROJECTED YEAR 4 FY 2026	PROJECTED YEAR 5 FY 2027	TOTAL
Operating Expenditures (costs)								
Inlet Cleaning	\$595,046	\$440,500	\$494,200	\$504,100	\$514,200	\$524,600	\$535,200	\$3,607,847
Support of Capital Projects	\$284,486	\$280,647	\$331,200	\$263,300	\$230,500	\$236,600	\$261,400	\$1,888,133
Debt Service Payment ¹	\$496,295	\$564,599	\$690,285	\$1,052,278	\$1,623,405	\$1,839,988	\$2,051,405	\$8,318,256
Septic Pump-Out Program	\$316,293	\$116,317	\$150,000	\$153,000	\$156,100	\$159,200	\$162,400	\$1,213,309
Capital Expenditures (costs)								
Debt Service	\$7,629,273	\$1,050,000	\$1,932,100	\$5,564,723	\$8,779,621	\$3,329,409	\$3,250,000	\$31,535,126
Subtotal operation and paygo:	\$1,692,120	\$1,402,063	\$1,665,685	\$1,972,678	\$2,524,205	\$2,760,388	\$3,010,405	\$15,027,544
Total expenditures:	\$9,321,393	\$2,452,063	\$3,597,785	\$7,537,401	\$11,303,826	\$6,089,797	\$6,260,405	\$46,562,670
							Total ISRP costs except debt service:	\$38,244,414
							Compare ISRP costs (except debt service) / total ISRP proposed actions for next five years:	169%
							Total capital expenditures:	\$31,535,126
							Compare total capital expenditures / total ISRP proposed actions capital costs for next five years:	145%

Table 3 - Projected annual and 5-year revenues for ISR

DESCRIPTION	PAST UP THRU FY 21	CURRENT YEAR FY 22	PROJECTED YEAR 1 FY 23	PROJECTED YEAR 2 FY 24	PROJECTED YEAR 3 FY 25	PROJECTED YEAR 4 FY 26	PROJECTED YEAR 5 FY 27	TOTAL NEXT 2-YEARS FY 23-24	TOTAL
Annual Revenue Appropriated for ISRP	\$14,847,703	\$9,651,380	\$12,903,900	\$12,866,900	\$13,442,400	\$14,025,900	\$14,614,100	\$25,770,800	\$92,352,282
Annual Costs towards ISRP	\$9,321,393	\$2,452,063	\$3,597,785	\$7,537,401	\$11,303,826	\$6,089,797	\$6,260,405	\$11,135,186	\$46,562,670
								Compare revenue appropriated / annual costs:	231%
								Reporting Criteria:	100%

Table 4 – Any sources of funds used to meet the MS4 permit

SOURCE	PAST UP THRU ¹ FY 21	CURRENT YEAR FY 22	PROJECTED YEAR 1 FY 23	PROJECTED YEAR 2 FY 24	PROJECTED YEAR 3 FY 25	PROJECTED YEAR 4 FY 26	PROJECTED YEAR 5 FY 27	TOTAL
Paygo Sources								
Stormwater Remediation Fees (WPR Fund)	\$ 6,699,757	\$ 5,915,720	\$ 6,607,400	\$ 6,708,900	\$ 6,781,300	\$ 6,861,700	\$ 6,946,700	\$ 46,521,477
Miscellaneous Fees (WPR Fund)	\$ 53,701	\$ 14,343	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 93,044
General Fund	\$ 575,000	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 575,000
Fund Balance (WPR Fund)	\$ 402,953	\$ 105,000	\$ 81,500	\$ -	\$ -	\$ -	\$ -	\$ 589,453
Sediment & Erosion Control Fees (Insp & Review Fund)	\$ 531,912	\$ 585,285	\$ 364,000	\$ 364,000	\$ 364,000	\$ 364,000	\$ 364,000	\$ 2,937,197
Stormwater Maintenance Inspection Fees (Insp & Review Fund)	\$ 725,993	\$ 762,007	\$ 500,000	\$ 500,000	\$ 500,000	\$ 500,000	\$ 500,000	\$ 3,988,000
Subtotal Paygo Sources	\$ 8,989,315	\$ 7,382,355	\$ 7,557,900	\$ 7,577,900	\$ 7,650,300	\$ 7,730,700	\$ 7,815,700	\$ 54,704,170
Debt Service (paygo sources will be used to pay off debt service. Note that previous appropriations for debt service used for ISRP is listed in FY 2021).								
County Transportation Bonds								\$ -
General Obligation Bonds	\$ 6,800,000	\$ 3,500,000	\$ 6,060,000	\$ 6,000,000	\$ 6,500,000	\$ 7,000,000	\$ 7,500,000	\$ 43,360,000
Revenue (Utility) Bonds								\$ -
State Revolving Loan Fund								\$ -
Public-private partnership (debt service)								\$ -
Subtotal Debt Service	\$ 6,800,000	\$ 3,500,000	\$ 6,060,000	\$ 6,000,000	\$ 6,500,000	\$ 7,000,000	\$ 7,500,000	\$ 43,360,000
Total Annual Sources of Funds	\$ 15,789,315	\$ 10,882,355	\$ 13,617,900	\$ 13,577,900	\$ 14,150,300	\$ 14,730,700	\$ 15,315,700	\$ 98,064,170
Percent of Funds Directed Toward ISRP								
								Compare total permit term paygo ISRP costs / subtotal permit term paygo sources: 22%
								Compare total ISRP expenditures / total permit term annual sources of funds: 23%
* WPR Fund: Watershed Protection and Restoration Fund.								

Table 5 – Specific actions and expenditures towards ISRP

REST BMP ID	REST BMP TYPE ¹	BMP CLASS ¹	NUM BMP	IMPERVIOUS ACRES	% ISRP COMPLETE	IMPLEMENTATION COST	BUILT DATE	IMPLEMENTATION STATUS	GENERAL COMMENTS
Capital Projects									
CH17ALN000011	STRE	A	1	18.02	2%	\$816,760	3/31/2020	Complete	Apple Creek Stream Restoration
CH16RST000097	PWED	S	1	29	3%	\$793,680	5/30/2020	Complete	La Plata High School Pond Retrofit
CH17ALN000014	STRE	A	1	50	5%	\$965,268	6/30/2020	Complete	Higdon Elementary School Stream Restoration
CH17ALN000005	STRE	A	1	7.1	1%	\$689,233	6/30/2020	Complete	St. Charles Parkway Stream Restoration
CH18ALN000004	SHST	A	1	82.16	8%	\$1,432,670	7/31/2020	Complete	Cliffton Shoreline Stabilization Phase 1
CH20ALN000027	SHST	A	1	92.72	9%	\$1,616,710	7/31/2020	Complete	Cliffton Shoreline Stabilization Phase 2
CH16RST000014	BIO	E	1	2.07	0%	\$252,450	9/30/2020	Complete	General Smallwood Middle School Bioretention
CH17RST000067	BIO	E	1	2.57	0%	\$252,450	9/30/2020	Complete	General Smallwood Middle School Bioretention
CH17RST000062	ODSW	S	1	1.15	0%	\$78,461	11/30/2020	Complete	Bensville Park Dry Swale with 2 Check Dams
CH17RST000002	ODSW	S	1	1.69	0%	\$145,713	11/30/2020	Complete	Bensville Park Dry Swale
CH17RST000063	FSND	S	1	3.33	0%	\$116,083	11/30/2020	Complete	Bensville Park Sand Filter
CH17APY000456	FPU	A	1	1.76	0%	\$88,795	11/30/2020	Complete	Bensville Park Reforestation
CH19RST000005	PWET	S	1	12.66	1%	\$286,000	5/28/2021	Complete	Best Buy Wetpond Expansion
CH19RST000006	PPKT	S	1	3.61	0%	\$95,000	6/30/2021	Complete	Cedar Tree Pond Retrofit
CH17ALN000013	STRE	A	1	106.07	10%	\$1,050,000	7/28/2022	Complete	Ruth B. Swann Park Main tream Restoration
CH17ALN000013	STRE	A	1	73.28	7%	\$1,081,110	8/28/2022	Complete	Hunt Club - Bridle Path Stream Restoration
Subtotal Capital			16	487.19	45%	\$9,760,383			
Other									
	SEPD	A	36	5.76	1%	\$270,863	6/30/2020	Complete	Septic Denitrif. Units-Bay Restoration Fund
	SEPD	A	15	2.4	0%	\$167,405	6/30/2021	Complete	Septic Denitrif. Units-Bay Restoration Fund
	SEPD	A	32	5.12	0%	\$382,861	6/30/2022	Complete	Septic Denitrif. Units-Bay Restoration Fund
	SEPC	A	2	0.46	0%	\$3,226	6/30/2020	Complete	Septic Connect to WWTP-Bay Restoration Fund
	SEPC	A	3	0.69	0%	\$37,686	6/30/2021	Complete	Septic Connect to WWTP-Bay Restoration Fund
	SEPC	A	3	0.69	0%	\$15,988	6/30/2022	Complete	Septic Connect to WWTP-Bay Restoration Fund
Subtotal Other			91	15.12	1%	\$878,029			
Total									
Additional Restoration			107	502	46%	\$10,638,412			

Financial Assurance Plan

Proposed 13% impervious surface restoration requirement.

- **Total requirement: 1,083 acres**
- **From January 2020 to present 46% (502 acres) impervious surface restoration has been completed and we appear to be on track to achieve the 1,083 acres by 2027.**
- **The next step is to hold a public hearing and approval of the FAP.**



Presented By:
Charles County Government
Department of Planning and Growth
Management

200 Baltimore Street, La Plata, MD 20646
MD Relay Service: 7-1-1

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