

Karen Huffman
12270 Potomac View Rd
Newburg, MD 20664-6309
Email: karen@cybersailors.org
Cell: 301-539-9217

June 24, 2024

Subject: County Commissioners Public Session Testimony Concerning Swan Point Docket 250 Amendment #3

Proposed Swan Point Docket 250 A#3 Changes – 06/24/24

1. My name is Karen Huffman and I reside at 12270 Potomac View Road, Newburg, MD 20664
2. Thank you for the opportunity to provide testimony today.
3. I come here today as **an interested party** in Docket 250, since the Woodland Point and Potomac View Communities **share the same water aquifer, sewer resources, floodplains, and roads.**
4. I have also provided my testimony for the record.
5. **Maryland’s Planning Visions** call for **“Sound Growth”** and explicitly says to **“Involve the public as active partners”**.
6. As “Active Partners” we provided a **“Unanimous” Petition that noted major concerns** since there has been 40+ years of evolution and accompanied by significant changes in the environment.
7. As homeowners we are **required to renew permits** with the State and County **given significant changes**. Docket 250 **should be held to the same standards.**

8. Increased stresses on the floodplain warrant consideration as a Study. **Floodplain updates occurred 8 years ago.**
9. In 2003 **Hurricane Isabel's storm surge from Neale Sound destroyed the previous home located on my property**, making it inhabitable. It took the owners **over THREE** years to build a new home since they were required to go through state and county regulations, approval processes, and permitting system. Per Maryland.gov's Department of Assessment and Taxation, new primary structure was built in 2007.
10. Because **my home is in a flood plain** and FEMA has reformed its rating methodology, the cost of my flood insurance policy is **increasing annually by 18%** until my renewal premium reaches the **Full Risk Premium, currently set at \$2,928 but increases every year**. The new rating methodology is commonly referred to as Risk Rating 2.0 (RR 2.0). RR 2.0 indicates that it utilizes equitable rates based on the value of your property and its exposure to flood risks. If my current property was destroyed again, however, would I be compensated for its full value? No, FEMA covers \$250,000 for my house and \$100,000 for its contents after a \$20,000 deductible is met. **Increased flooding will harm this community.**
11. Increased stresses on the water aquifer warrant consideration as a Study. **No new assessments in 16+ years.**
12. We have **never been engaged as "Active Partners"** and worse we have **never been provided any assessments** about our concerns.
13. Both Charles County staff reports **Recommended No Changes** to the Planning Commission and Board of County Commissioners. Why?

14. When something is 40 years in the making the standard should not be that a **“study was done once a while back”** nor that a **“study will be done later”**.
15. Docket 250 is about building a small seaside city and is a **“contract with the county and the surrounding communities”** that needs to be thoughtfully managed, updated, and timely budgeted with all “stakeholders” involved.
16. Docket 250 **needs to be consistent with any Master Plan, clear about the growth**, and have a supported infrastructure budget before moving forward.
17. Smart Growth is about building the required infrastructure **BEFORE, NOT AFTER**, any new development creates harm to the communities.
18. Many in these communities have lived through development efforts that proceed without the proper infrastructure planned and developed until there is harm to the residents.
19. Smart growth can minimize the current issues and enable the County to move forward without making it worse for the residents. **“Do No Harm”**.
20. I respectfully request that the CHCO Commissioners develop the appropriate changes to Amendment #3 that enables the evaluation of alternative solutions and a supporting budget that does **“No Harm”** to the residents of ALL interested parties.
21. Thank you for your time.

Signed: 

Date: June 24, 2024