



APPENDIX J: DEFINITIONS



Definitions

Acute

Definition: Conditions that are severe and sudden in onset. Used in this document in reference to hazards.

Source: Resilient Maryland Strategy

Chronic

Definition: Longer-term conditions that weaken a community or system over time and can cause disruption to community or system functions and well-being. Used in this document in reference to stressors.

Source: https://www.fema.gov/sites/default/files/documents/fema_national-resilience-guidance-project-background_2023.pdf

Community and Local Government Capacity

Definition: Supplying local governments with tools, expertise, and resources that build their capacity to take equitable local resilience action through planning, stormwater management, land use, community engagement, partnerships with businesses, historic and cultural resource planning, and more. Greater local capacity not only catalyzes local action, but also unlocks dollars for resilience.

Source: Refers to a sector of the Resilient Maryland Strategy. Definition developed collaboratively.

Critical Area

Definition: All land within 1,000 feet of Maryland's tidal waters and tidal wetlands.

Source: <https://dsd.maryland.gov/regulations/Pages/26.23.01.01.aspx>

Critical Infrastructure

Definition: Ensuring that Maryland's critical infrastructure systems and assets – namely, core transportation assets, drinking water and wastewater systems, energy assets, communications systems, hazardous materials sector, safety and security assets, and military installations – can recover quickly or withstand hazards and changing conditions. Resilient critical infrastructure is fundamental and enables all other systems to function.

Source: Refers to a sector of the Resilient Maryland Strategy. Definition developed collaboratively.

Disaster Risk

Definition: The potential loss of life, injury, or destroyed or damaged assets which could occur to a system, society or a community in a specific period of time, determined probabilistically as a function of hazard, exposure, vulnerability and capacity. Disaster risks can ensue from any type of hazard.

Source: <https://www.undrr.org/terminology/disaster-risk#:~:text=The%20potential%20loss%20of%20life,%2C%20exposure%2C%20vulnerability%20and%20capacity.>

Economic Stressor

Definition: Aspects of economic life that create strain and negatively impact the ability of individuals and households to withstand, recover, and bounce back from disasters. For instance, the closure of a major employer could be a community-wide economic stressor.

Source: Resilient Maryland Strategy

Environment and Natural Systems

Definition: Restoring and protecting Maryland's environment and natural ecosystems to enhance ecosystem services in the face of environmental change and help communities harness benefits such as risk reduction, carbon sequestration, cleaner air and water, health, recreation, ecotourism, habitat diversity, and natural resource conservation. Maryland's natural resources play a critical role in lessening the impacts of natural hazards and climate change, while building overall community and ecological resilience.

Source: Refers to a sector of the Resilient Maryland Strategy. Definition developed collaboratively.

Environmental Impact Bonds

Definition: An Environmental Impact Bond (EIB) is a type of municipal bond label which signals to investors that the issuer has market-leading ESG transparency and accountability in their bond.

Source: <https://www.quantifiedventures.com/what-is-an-environmental-impact-bond>

Environmental justice

Definition: Equal protection from environmental and public health hazards for all people regardless of race, income, culture, and social status.

Source: Climate Solutions Now Act of 2022

Fluvial flooding

Definition: Flooding along rivers and streams.

Source: Resilient Maryland Strategy

Food Systems

Definition: Strengthening Maryland's food and farm systems by increasing the production and procurement of locally- and sustainably-grown foods and ensuring the availability and accessibility of nutritious and culturally appropriate food to all communities over time, even in the face of supply chain disruptions such as natural hazards, economic shocks, or public health emergencies. Long-term food system resilience depends on inclusivity and structural, distributional, and intergenerational equity for all consumers, producers, and food system workers in Maryland.

Source: Refers to a sector of the Resilient Maryland Strategy. Definition developed collaboratively.

Ghost forests

Definition: Areas of standing dead trees where live trees are mostly absent.

Source: <https://www.fs.usda.gov/inside-fs/delivering-mission/sustain/ghost-forests-haunt-atlantic-coast>

Green infrastructure

Definition: The range of measures that use plant or soil systems, permeable pavement or other permeable surfaces or substrates, stormwater harvest and reuse, or landscaping to store, infiltrate, or evapotranspire stormwater and reduce flows to sewer systems or to surface waters.

Source: <https://www.congress.gov/115/plaws/publ436/PLAW-115publ436.pdf>

Green bonds

Definition: Green bonds are financial instruments that finance green projects and provide investors with regular or fixed income payments.

Source: <https://www.worldbank.org/en/news/feature/2021/12/08/what-you-need-to-know-about-ifc-s-green-bonds>

Grey infrastructure

Definition: Traditional infrastructure in the built environment such as gutters, drains, pipes, and retention basins. Also used to refer to coastal hardening infrastructure, such as seawalls.

Source: <https://www.epa.gov/water-research/green-and-gray-infrastructure-research#:~:text=Gray%20infrastructure%20is%20traditional%20stormwater,%20pipes%20and%20retention%20basins.>

Groundwater recharge

Definition: Water derived from precipitation and other sources, such as irrigation and leakage from surface reservoirs, that moves through or bypasses the plant-soil system and replenishes aquifers.

Source: <https://www.usgs.gov/centers/pacific-islands-water-science-center/science/science-topics/groundwater-recharge>

Hazard

Definition: A source or cause of harm or difficulty.

Source: Resilient Maryland Strategy

Hazard Risk

Definition: The potential for consequences where something of value is at stake and where the outcome is uncertain. This term can be used in reference to all types of hazards.

Source: <https://www.usgs.gov/media/images/what-difference-between-hazard-and-risk#:~:text=Detailed%20Description,disruption%2C%20or%20environmental%20damage.%E2%80%8B>

Heat island effect/Urban heat island effect

Definition: The phenomenon that occurs when buildings, roads, and other infrastructure absorb and re-emit heat from the sun, causing urban areas to experience higher temperatures than surrounding areas.

Source: [https://mgaleg.maryland.gov/mgawebsite/Laws/StatuteText?article=gtr\\$ion=2-103.8&enactments=false](https://mgaleg.maryland.gov/mgawebsite/Laws/StatuteText?article=gtr$ion=2-103.8&enactments=false)

Housing

Definition: Making the State of Maryland a desirable and affordable home for all residents by fostering attainable, resilient, and quality housing opportunities. Accessible housing that withstands and adapts to emerging hazards is vital to a functioning and growing economy, generational wealth planning, and economic justice.

Source: Refers to a sector of the Resilient Maryland Strategy. Definition developed collaboratively.

Human-caused

Definition: Human-caused hazards include technological hazards (caused by the tools, machines, and substances used in everyday life) and intentional acts (caused by people attacking or damaging what is valuable in a society). Examples include hazardous materials releases, major computer system failures (e.g., 911 system), terrorist attacks, and riots.

Source: https://emilms.fema.gov/is_0559/groups/108.html

Impervious land cover

Definition: Areas resistant to water infiltration such as roads, buildings, and other urban structures, diminishing the landscape's ability to absorb stormwater, mitigate hazards (e.g. flash floods), and support biodiversity.

Source: <https://pmc.ncbi.nlm.nih.gov/articles/PMC12078637/>

Justice and Equity

Definition: Supporting equitable community engagement and environmental justice, by considering the voices and experiences of marginalized communities and prioritizing investments that make underserved and overburdened communities resilient to climate change and other hazards. Environmental justice requires a systems approach that strives to dismantle discriminatory policies and practices that result in disproportionate impacts on overburdened and underserved communities.

Source: Refers to a focus area of the Resilient Maryland Strategy. Definition developed collaboratively.

Living shorelines

Definition: A nature-based method for stabilizing a shoreline and protecting it from erosion. Unlike traditional "hard" shoreline stabilization techniques, such as concrete seawalls, living shorelines are made of natural materials such as plants, sand, rock, or oyster shells.

Source: <https://www.fisheries.noaa.gov/insight/understanding-living-shorelines>

Managed retreat

Definition: When individuals or entire communities move away from high-risk areas to reduce exposure to hazards.

Source: Resilient Maryland Strategy

Manufactured housing

Definition: A structure built on a permanent chassis and designed to be used as a dwelling.

Source: <https://www.federalregister.gov/documents/2021/01/12/2020-28227/manufactured-home-construction-and-safety-standards>

Microgrid

Definition: A collection of interconnected loads, generation assets, and advanced control equipment installed across a defined geographic area that is capable of disconnecting from the macrogrid (the utility scale electric distribution system) and operating independently.

Source: https://energy.maryland.gov/reports/marylandresiliencythroughmicrogridstaskforcereport_000.pdf

Modular housing

Definition: A structure designed to be used as a dwelling with a permanent foundation, built with or without a chassis, and transportable in one or more sections. Modular homes are built in a factory to State standards and enforced by the State using State laws and regulations.

Source: <https://labor.maryland.gov/labor/build/buildmobilehud.shtml>

Nuisance flooding

Definition: High tide flooding that causes public inconvenience.

Source: https://dnr.maryland.gov/ccs/Documents/Final_Nuisance_Flood_Plan_Guidance_2024.pdf

Nutrient runoff

Definition: When excess fertilizer leaves the field and enters local waterways in surface water runoff. These nutrients cause algae in the water to bloom much faster than it would under normal conditions.

Source: <https://www.usda.gov/about-usda/news/blog/farmers-keeping-nutrients-field-out-streams>

Place-based Resilience

Definition: Advancing community-led resilience projects in areas that are disproportionately affected by hazards and stressors, by fostering collaboration across local, regional, and state agencies and combining resources to optimize resilience benefits. A collaborative, place-based approach to resilience will lead to transformation instead of one-off projects.

Source: Refers to a focus area of the Resilient Maryland Strategy. Definition developed collaboratively.

Pluvial flooding

Definition: Flooding that occurs when heavy rainfall overwhelms local stormwater systems.

Source: Resilient Maryland Strategy

Public health emergency

Definition: A public health emergency is an event that can cause harm to a person's health or to the health of a community. These events can happen at any time, anywhere and include outbreaks, natural disasters, accidental releases of industrial chemicals, and intentional acts with biological, chemical, radiological, or nuclear agents.

Source: <https://www.cdc.gov/orr/about/index.html>

Resilience

Definition: Resilience is the ability of communities to adapt to the challenges of changing conditions and disasters, including human-caused and natural hazards – and to build, advance, and maintain capacities related to quality of life, health and well-being, durable systems, economic vitality, human made and nature-based infrastructure, and sustainable environmental systems.

Source: Resilient Maryland Strategy

Resilience Authority

Definition: In Maryland, [Senate Bill 457](#) authorizes local governments to establish and fund a resilience authority under local law. This state legislation defines a resilience authority as an “authority incorporated by one or more local governments in accordance with this title whose purpose is to undertake or support resilience infrastructure projects.” This legislation also specifies certain authorities that local governments may grant to a resilience authority, including the authority to issue bonds. At the time of publication, two resilience authorities exist in Maryland: the Resilience Authority of Annapolis and Anne Arundel County and the Resilience Authority of Charles County.

Source: <https://mgaleg.maryland.gov/mgawebsite/Legislation/Details/sb0457/?ys=2020rs>

Resilience Bonds

Definition: A Resilience Bond is a new insurance instrument designed to help cash-strapped governments increase both physical protection and financial insurance against disasters. These bonds link insurance coverage that public sector entities can already purchase (including parametric insurance policies and catastrophe bonds) with capital investments in resilience projects (such as, flood barriers and building retrofits) that reduce expected losses from disasters. This connection between insurance and infrastructure is important, because just as life insurance doesn't actually make you physically healthier, catastrophe bonds do not reduce physical risks and only payout when disasters strike.

Source: <https://wordpress-72417-4576953.cloudwaysapps.com/wp-content/uploads/pdf/RE.bound-Program-Report-September-2017.pdf>

Robust Economy & Job Creation

Definition: Promoting an equitable, robust and competitive economy while creating new jobs that support resilience and preparing the workforce for future hazards.

Source: Refers to a focus area of the Resilient Maryland Strategy. Definition developed collaboratively.

Salinization

Definition: Salinization is used to describe the process by which water-soluble salts accumulate in fresh surface waters or in soils within agricultural land, wetlands, and coastal forests.

Source: <https://planning.maryland.gov/Documents/OurWork/RRP/envr-planning/Marylands-plan-to-adapt-to-saltwater-intrusion-and-salinization.pdf>

Saltwater intrusion

Definition: The movement of brackish water into freshwater, including into surface waters, aquifers, and water within soils. Historically, saltwater intrusion has been used to describe the movement of saltwater into aquifers only.

Source: <https://dnr.maryland.gov/ccs/Pages/Definitions-and-Terms.aspx>

Seawalls

Definition: Massive structures used to protect backshore areas from heavy wave action.

Source: https://dnr.maryland.gov/ccs/publication/sect54owners_sm.pdf

Social vulnerability

Definition: Demographic and socioeconomic factors (such as poverty, lack of access to transportation, and crowded housing) that adversely affect communities that encounter hazards and other community-level stressors.

Source: <https://www.atsdr.cdc.gov/place-health/php/svi/index.html>

Stressor

Definition: Chronic challenges that harm communities on blue-sky days and can make hazards more severe.

Source: Resilient Maryland Strategy

Subsidence

Definition: A gradual settling or sudden sinking of the Earth's surface due to removal or displacement of subsurface earth materials.

Source: <https://www.usgs.gov/mission-areas/water-resources/science/land-subsidence>

Value-added products

Definition: The alteration or enhancement of a raw agricultural product, including livestock, or an agricultural service in a way that increases the product or service's worth to a consumer and brings more revenue to a farmer, producer, or processor; and includes all enterprises, including those providing equine activities, in which an agricultural business or the agricultural business's products or services are altered, marketed, produced, or processed in a way that adds income to a farmer, producer, or processor.

Source: https://mda.maryland.gov/Documents/SGD_VAA_FINAL_10-7-25.pdf

Wetlands

Definition: Transitional areas between land and water, where soil is saturated or covered by water at least part of the time. They take many forms, including mangroves, marshes, swamps, bogs, and wet prairies.

Source: <https://www.usgs.gov/faqs/what-are-wetlands#:~:text=Wetlands%20are%20transitional%20areas%2C%20sandwiched,Wetland%20and%20Aquatic%20Research%20Center>

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