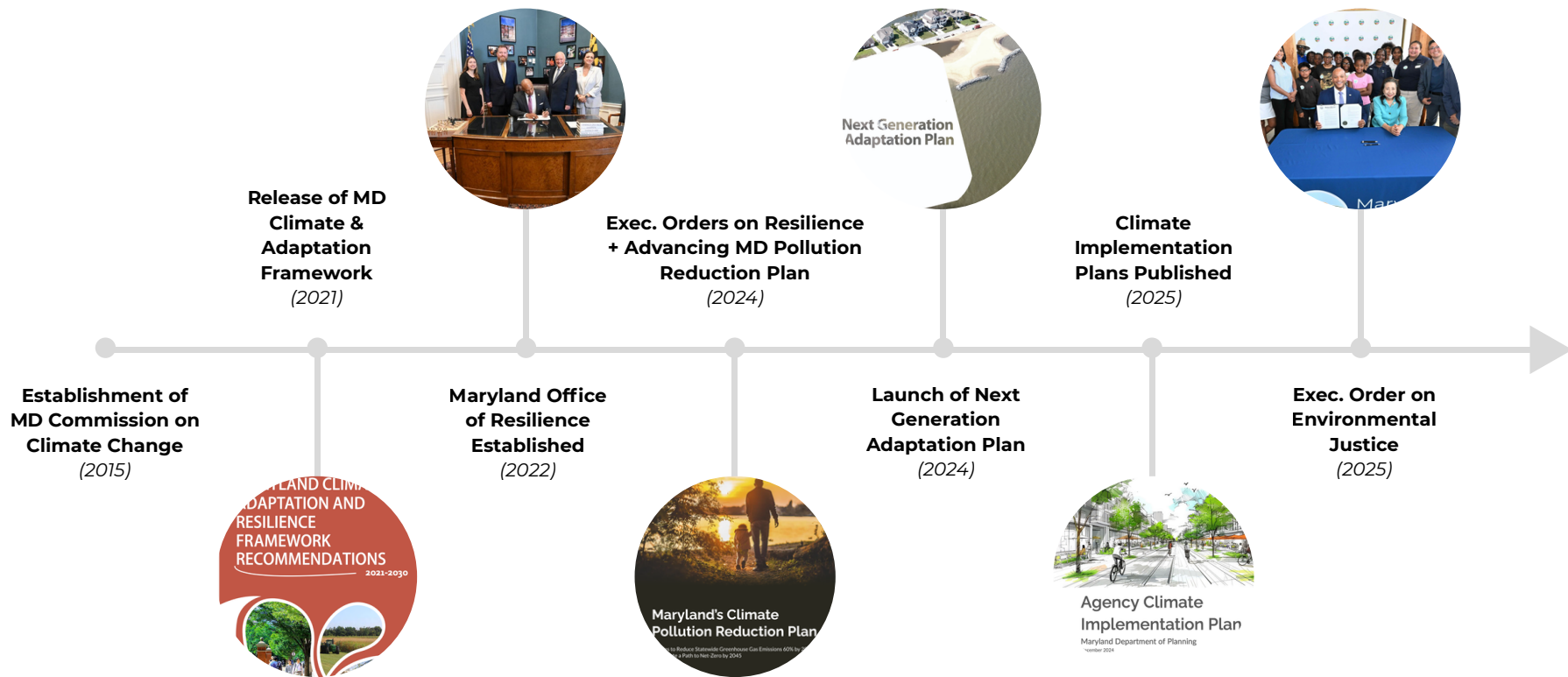


The Current State of Maryland's Resilience

Context & Recent History

Given the central role of the Chesapeake Bay in Maryland's identity and geography, the State has been a pioneer of environmental stewardship for decades. In addition, Maryland has a standalone Department of Emergency Management – as opposed to including that function within another agency – underscoring the importance of disaster-related efforts. As climate change strains natural systems and intensifies disasters, Maryland can draw upon its strengths to meet new resilience challenges.



This chapter summarizes Maryland's current efforts to advance resilience; provides recommendations for the State to increase its resilience over the next 2, 5, and 10 years; and identifies open questions to be considered in the future. While this chapter provides an overarching view of resilience, later chapters drill down into specific sectors.

State & Local Roles in Resilience

The State plays an important role in resilience, but it is only one piece of the puzzle, alongside local and federal counterparts.

The Role of Local Governments in Resilience

It is often said that all disasters are local, and resilience starts locally too. Maryland has 23 counties and 157 municipalities, each of which plays a vital role in reducing disaster risk and adapting to climate change.

Local governments own and operate assets and infrastructure – like roads, schools, stormwater infrastructure, dams, and more – that face hazard risks. They implement regulations that reduce flooding, like those related to stormwater. They conduct comprehensive planning and zoning, determining what gets built where. And when disasters happen, local public safety officials and emergency managers respond.

As described elsewhere in this strategy, local governments can form resilience authorities to unlock financing and accelerate resilient infrastructure projects.

In order to access most state and federal funding sources, local governments must identify resilience projects and submit grant applications. This bottom-up approach to funding requires local governments to take the lead in identifying solutions.

Local Success Story

Ellicott City Safe & Sound Plan



The [Ellicott City Safe and Sound](#) plan is a leading example of Maryland's local resilience in action¹. Developed after the 2016 and 2018 floods, this initiative combines major engineering projects with historical preservation and community preparedness. Central to the effort is the [Ellicott City Watershed Master Plan](#), adopted in 2020, which provides a comprehensive blueprint for reducing flood risk while supporting economic vitality, transportation safety, and environmental health.²

Supported by local, state, and federal funding, including a \$75 million Environmental Protection Agency (EPA) Water Infrastructure Finance & Innovation Act ([WIFIA](#)) loan, the initiative has already completed [several major projects](#) and integrated new safety tools like the [Outdoor Tone Alert System](#).^{3,4,5} Together, these efforts are protecting lives and preserving Ellicott City's historic core, transforming past disasters into a model of proactive, community-based resilience.



While local leaders and community members know their challenges intimately, they often lack the staff and expertise to secure funding and advance projects. State support is essential to fill this gap.

For a detailed write-up, including goals and recommendations for the State to support local government, see the Community and Local Government Capacity [chapter](#) of this document.

The Role of State Government in Resilience

State governments advance resilience in myriad ways. The State can support communities directly by providing technical assistance with tasks like project identification, engineering, or grant writing, or by offering funding and financing for projects.

State government can also provide indirect support in the form of planning, data and modeling products, communications, and governance. And finally, in some cases the State can advance regulations or standards that set a floor for resilience. Maryland has utilized each of these tools to draw down its risk.

Maryland has committed to a whole-of-government approach to resilience, meaning that each agency addresses disaster risks and climate impacts across its portfolio. This is why the Maryland Office of Resilience (MOR) was established by [legislation in 2022](#) to coordinate across State efforts and ‘connect the dots’ with local implementers.⁶ MOR is located within the Maryland Department of Emergency Management (MDEM) and led by a Chief Resilience Officer.

In 2024, Governor Wes Moore expanded MOR’s duties via Executive Order [01.01.2024.31](#), requiring all 22 principal state departments, as well as the Maryland Energy Administration and the Maryland Insurance Administration, to designate agency resilience liaisons that engage with MOR.⁷

State & Local Roles in Resilience

The paragraphs that follow describe the roles that various state agencies and entities play in advancing resilience. This list is presented in no particular order and is not exhaustive. It highlights key agencies and entities that lead a significant amount of resilience work, with an emphasis on statutory responsibilities, funding, data, and coordination.



Maryland Office of Resilience

The Maryland Office of Resilience (MOR) sits within MDEM and is charged with developing a statewide resilience strategy, helping local governments prepare resilience strategies, and coordinating across state agencies on resilience. MOR convenes agency resilience liaisons (ARLs) from across all 22 principal departments and two additional agencies.



Maryland Department of Emergency Management (MDEM)

MDEM is a leader across all phases of emergency management from preparedness to consequence management to recovery to hazard mitigation to resilience. MDEM coordinates with local emergency management departments to address both natural and human-caused hazards.

MDEM's Consequence Management Directorate leads the agency's preparedness and response efforts. The Hazard Mitigation Office within MDEM administers FEMA's Hazard Mitigation funding, which includes the Building Resilient Infrastructure and Communities (BRIC) Program, the Flood Mitigation Assistance (FMA) Program, and the Hazard Mitigation Grant Program (HMGP).^{*} The Hazard Mitigation Office also leads the development of the State Hazard Mitigation Plan, which is updated every five years, as described elsewhere in this document.

**While FEMA moved to terminate the BRIC program in April 2025, this action has been voided by a December 2025 ruling from the District Court of Massachusetts.*



Maryland Department of Natural Resources (DNR)

DNR is charged with maintaining the state's natural resources and is a leading agency in the resilience space, especially in coastal areas. DNR houses an array of watershed and climate services related to resilience with a focus on restoration and nature-based solutions. DNR's [Grants Gateway](#) programs can be used to fund resilience projects and technical assistance.⁸ DNR is the lead agency for the [Whole Watershed Fund](#), which funds innovative watershed-scale restoration projects.⁹ DNR coordinates the Adaptation and Resiliency Working Group, which released the NextGen Adaptation Plan in 2024.

DNR is integrating climate change considerations across programs and initiatives to enhance the state's resilience across communities and aquatic and land systems. DNR is a leader on topics like marsh migration, wetland adaptation, coastal resilience, and Chesapeake Bay health.



Maryland
Department of
the Environment

Maryland Department of the Environment (MDE)

MDE is a regulatory agency that was created “to protect and preserve the state's air, water and land resources and safeguard the environmental health of Maryland's citizens.”¹⁰

As it relates to resilience, MDE houses the state’s stormwater program, administers the National Flood Insurance Program, includes the dam program, oversees water and wastewater facilities, administers the Comprehensive Flood Management Grant Program, houses the MDEnviroScreen Tool, coordinates implementation of the State’s Climate Pollution Reduction Plan, and guides the development and execution of agency-specific climate implementation plans.

MDE hosts the Maryland Commission on Climate Change and chairs the Climate Subcabinet. Within MDE, there is an extensive Climate Change Program.¹¹



Maryland Department of Planning (MDP)

MDP provides assistance to support local government planning efforts. In 2025, Governor Wes Moore signed legislation creating the Sustainable Growth Planning Principles, which guide local comprehensive planning and in turn, land use.¹² One of those principles is resilience, and MDP is leading the charge to define and implement these principles to guide local comprehensive planning, which will inform land use.

MDP also chairs the Sustainable Growth Subcabinet, which convenes monthly on matters related to sustainable land use. Additionally, MDP houses the Maryland Historical Trust, which has developed resilience planning guidance for historic communities and operates grant and tax credit programs that may be helpful in resilience planning and disaster recovery.



Maryland Department of Transportation (MDOT)

With funding from the USDOT Promoting Resilient Operations for Transformative, Efficient, and Cost-Saving Transportation (PROTECT) Program, MDOT finalized the first Transportation Resilience Improvement Plan (TRIP) for the agency in 2024.¹³

The TRIP helps to guide strategic investments in critical infrastructure and proactively identify and address resilience needs across the enterprise.



Maryland Department of Housing & Community Development (DHCD)

DHCD administers a number of funding and financing programs that can be utilized to make housing more resilient. These include federal Housing & Urban Development (HUD) Community Development Block Grant dollars, the Maryland Housing Rehabilitation Program, Energy Grant Programs for Homeowners and Renters, the Multifamily Energy Efficiency and Housing Affordability Program, and Rehabilitation Financing Programs.^{14,15,16,17,18}



Maryland Department of Labor (MDOL)

MDOL includes Maryland Occupational Health and Safety, which developed and oversees the State's heat stress standards.¹⁹

MDOL also includes the Building Codes Administration which supports the adoption of the latest building code in accordance with statute and provides assistance to local jurisdictions, industries, and the public.²⁰



Maryland Department of Commerce (COMM)

COMM supports several resilience initiatives, including providing support to small businesses with continuity planning.

Within COMM, the Office of Military and Federal Affairs (OMFA) leads the Resilient Maryland Defense Communities Project, which supports planning efforts between military installations and surrounding communities.²¹



Maryland Energy Administration (MEA)

MEA's mission is to "promote clean, affordable, reliable energy and energy-related greenhouse gas emission reductions to benefit Marylanders in a just and equitable manner."²²

One key program led by MEA is the Resilient Maryland Grant Program, which funds microgrids, resilience hubs, and resilient facility power systems. These combined solutions reduce energy use during normal conditions and provide backup power during outages.



Maryland Department of Agriculture (MDA)

MDA includes the Office of Resource Conservation, and one of its priorities is Climate Resilience.²³

One of MDA's newest programs is Leaders in Environmentally Engaged Farming (LEEF), a certification program that will recognize farmers that continue to adopt climate-smart agricultural practices and practice community stewardship.



Public Service Commission (PSC)

The mission of PSC is to "ensure safe, reliable, and economic public utility and transportation service to the citizens of Maryland."²⁴

As a regulator of utilities, PSC has oversight of their reliability and resilience. In addition, PSC recently facilitated an Electric Distribution Resiliency Work Group that included utilities and a few state entities. PSC has also led past grid resilience initiatives, such as the Grid Resiliency Task Force that was created in 2012.



Maryland Department of Health (MDH)

MDH plays a number of roles within the resilience space, such as the creation of the Extreme Heat Emergency Plan and the Extreme Cold Emergency Plan.^{25,26}

MDH also tracks heat-related illness and shares resources related to extreme heat.^{27,28}



Maryland Department of Disabilities (MDOD)

MDOD is the principal Executive Branch agency representing the perspective of people with disabilities in the development, implementation, and enforcement of statewide disability policies and standards throughout State government. In this capacity, MDOD advises the Governor on disability policy and collaborates with federal, regional, and local units of government to enhance the effectiveness of supports, services, and programs for individuals with disabilities.

Several MDOD programs are directly involved in the preparedness and resilience of people with disabilities, which in turn strengthens the community's overall capacity to successfully manage emergencies.



Maryland Department of General Services (DGS)

DGS manages much of the State's building portfolio, including offices, complexes, and other critical facilities. DGS supports resilience by incorporating resilience considerations into capital projects, maintenance, and procurement.

DGS plays a key role in ensuring that State-owned facilities can withstand and recover from hazards while continuing to deliver essential services.



Maryland Department of Aging (MDOA)

MDOA distributes federal and state funding to Maryland's 19 Area Agencies on Aging (AAAs), operated by local governments or nonprofits.

As part of the Older Americans Act requirements, AAAs provide information to MDOA detailing how they will coordinate activities, and develop long-range emergency preparedness plans, with local and state emergency response agencies, relief organizations, local and state governments, and any other institutions that have responsibility for disaster relief service delivery.²⁹

Additionally, MDOA has implemented Longevity Ready Maryland (LRM), Maryland's multi sector plan on aging, that promotes coordination of efforts across state agencies, local governments, businesses, nonprofits, and community organizations to create a resilient approach to aging that makes efficient use of resources and builds a strong, integrated support system.³⁰



Maryland Department of Information Technology (DoIT)

The Department of Information Technology (DoIT) plays a pivotal role in cyber resilience. DoIT provides critical information technology solutions that help Maryland Government Agencies become more secure, productive, and accessible.

DoIT is responsible for the development and operation of the networkMaryland™ high-speed network and Maryland FiRST Public Safety Radio System. Within DoIT, the Office of Security Management (OSM) provides a common statewide strategy for secure, effective, and technically sound use of the State's information technology resources.

OSM is responsible for the establishment of security policies, security guidance, security awareness, privacy and development and delivery of Statewide centralized security services such as the Maryland Security Operations Center. OSM helps protect the State through detection, cyber threat, and incident response services and is a source of IT security information for State agencies.



Maryland Insurance Administration (MIA)

MIA's goal is to “provide efficient, effective service to both the consumers of insurance products and the insurance industry.”³¹ MIA provides consumer education and advocacy about insurance products and analyzes insurance trends in Maryland.

MIA supports initiatives at the intersection of insurance and resilience, such as Maryland Flood Awareness Month.

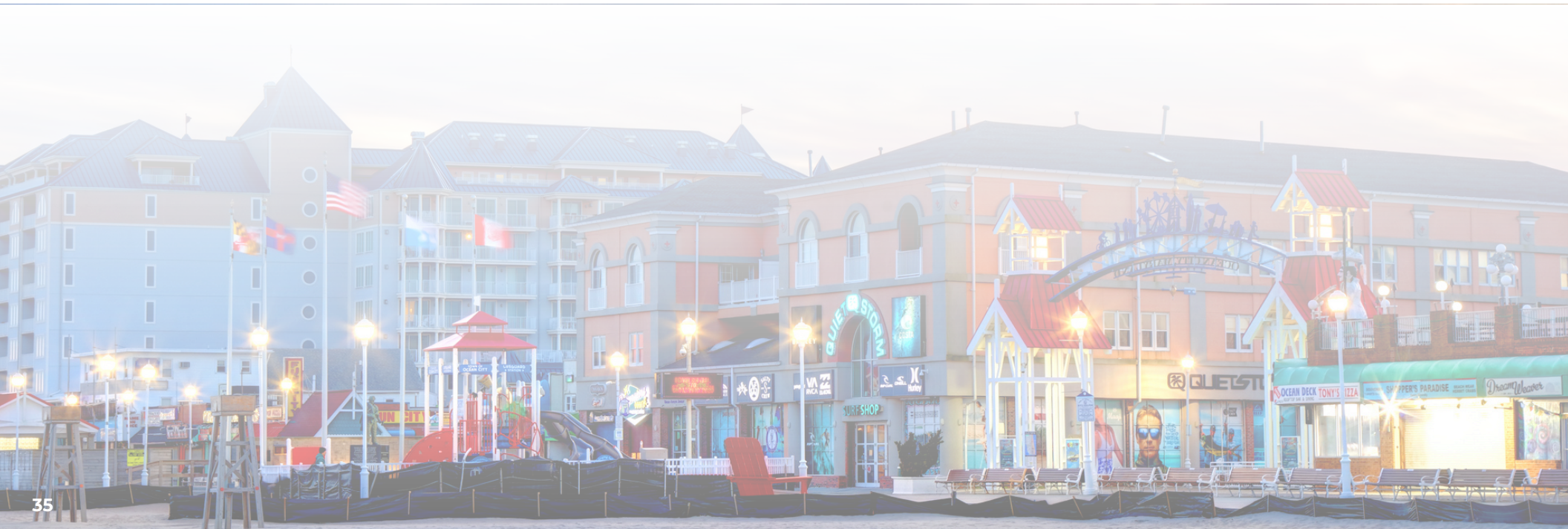


Critical Area Commission (CAC)

In Maryland, the Critical Area includes all land within 1,000 feet of Maryland’s tidal waters and tidal wetlands. The Critical Area Commission consists of 29 Governor-appointed members that represent a broad set of interests and expertise.

Among other responsibilities, the CAC reviews and approves projects on State-owned land in the Critical Area and also reviews and approves State/local actions that result in major developments on private lands or those owned by local jurisdictions.³²

In 2024, the CAC’s program was amended to incorporate climate change.³³



Existing State Efforts

When developing this strategy, MOR reviewed over a dozen existing state resilience plans (as described in [Appendix F: List of State Resilience Plans Crosswalked for this Plan](#)), convened partners and experts, and met individually with State agencies to understand current and upcoming efforts.

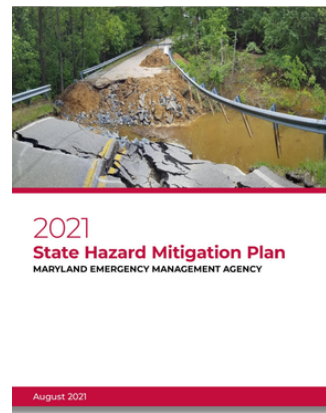
This process uncovered a strong foundation of plans, coordinating mechanisms, funding programs, regulations, and datasets that can support resilience. A sampling of those are described below, while others are described throughout this strategy.

State Plans Related to Resilience

Maryland has over a dozen State-level plans related to resilience. Some focus solely on climate adaptation, while others dive into specific challenges like nuisance flooding or saltwater intrusion, and still others capture a single sector like energy. Each of these plans represents one part of the equation to reduce Maryland's disaster risk and prepare for climate change.

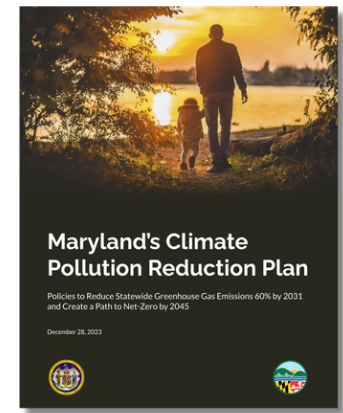
In recent years, Maryland has launched a trio of planning efforts (*details at right*) that work together to reduce emissions, strengthen resilience, and manage disaster risk. These plans are particularly relevant for a multi-sector approach to resilience.

The resilience strategy builds upon this foundation by lifting up common themes, filling in topical gaps, and providing a smaller number of strategic recommendations specifically focused on resilience.



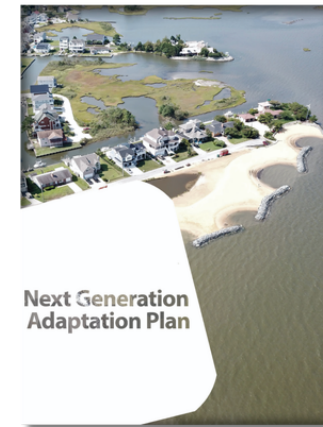
State Hazard Mitigation Plan

The [State Hazard Mitigation Plan](#), updated every five years under FEMA requirements, catalogs Maryland's disaster risks and identifies strategies to reduce losses before hazards strike.³⁴ This plan is not only a prerequisite for federal disaster funding but also guides local governments as they update their own hazard mitigation and adaptation plans.



Climate Implementation Plan

Following an [executive order issued in 2024](#) by Governor Wes Moore, state agencies are now required to prepare [Climate Implementation Plans](#) that spell out how they will reduce emissions and align with the [Climate Solutions Now Act's](#) goal of cutting greenhouse gases 60 percent by 2031 and reaching net-zero by 2045.^{37,38,39}

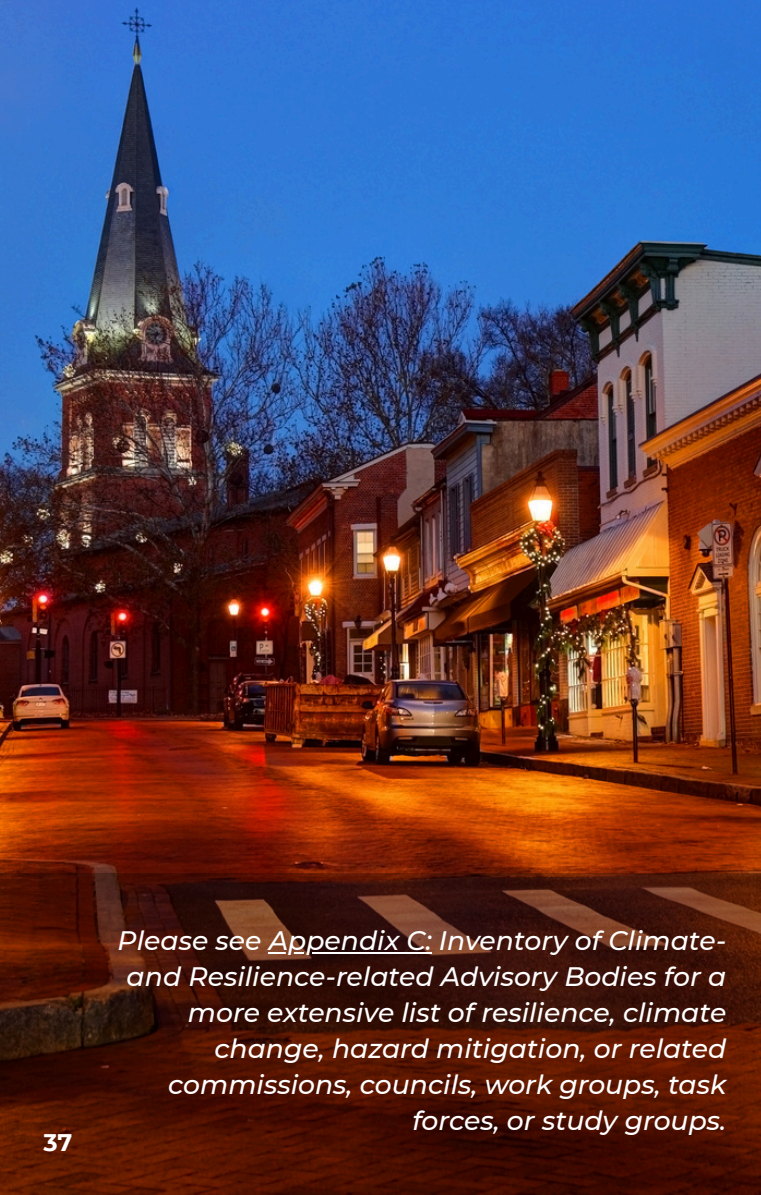


NextGen Adaptation Plan

On the climate adaptation side, the [Next Generation Climate Adaptation Plan](#) provides a roadmap of 175 actions to build resilience to flooding, sea level rise, heat, and drought.³⁵ Created by the [Adaptation and Resiliency Working Group](#) of the Maryland Commission on Climate Change, this plan emphasizes flexible, locally tailored strategies, with special focus on supporting the state's most vulnerable communities.³⁶

Mechanisms for State Coordination

State agencies and entities frequently coordinate on resilience, climate change, hazard mitigation, and related topics. A subset of coordinating mechanisms are described on this page:



Please see [Appendix C: Inventory of Climate- and Resilience-related Advisory Bodies](#) for a more extensive list of resilience, climate change, hazard mitigation, or related commissions, councils, work groups, task forces, or study groups.

Agency Resilience Liaisons

Each Executive Branch department, along with the Maryland Energy Administration (MEA) and the Maryland Insurance Administration (MIA), must designate an Agency Resilience Liaison (ARL) to serve as the primary point of contact on resilience-related issues for MOR, helping to ensure that all State agencies remain aligned with Maryland's overarching resilience goals.⁴⁰ For the purposes of reporting on this strategy, the ARLs will provide their agency's updates. This group meets at least twice a year.

Adaptation & Resiliency Working Group (ARWG)

The Adaptation and Resiliency Working Group (ARWG), supports the charge of the Maryland Commission on Climate Change by developing a comprehensive strategy for reducing Maryland's climate change vulnerability, providing state and local governments with tools to plan for and adapt to the more extreme weather and rise in sea levels anticipated as a consequence of climate change.³⁶ This group meets quarterly.

Climate Subcabinet

Created by Executive Order 01.01.2024.19 in June of 2024, the Climate Subcabinet coordinates across agencies to drive a unified approach within state government to implement Maryland's Climate Pollution Reduction Plan.³⁷ This group meets quarterly.

Maryland Resiliency Partnership

The Maryland Resiliency Partnership is an informal collaboration of public and private partners to leverage funding, personnel, and projects to support efforts that integrate hazard mitigation, floodplain management, and coastal and climate resilience.⁴¹ This group meets quarterly.

Maryland Sustainable Growth Subcabinet

The Maryland Sustainable Growth Subcabinet builds upon Maryland's successful smart growth initiatives and balances economic growth with environmental considerations.⁴² The Maryland Sustainable Growth Subcabinet is chaired by the Secretary of the Maryland Department of Planning (MDP). The chair convenes monthly meetings and is responsible for the oversight, direction, and accountability of the work of the Subcabinet. MDP provides the primary staff for the Subcabinet.

Success Stories

Maryland's resilience plans and governance structures have translated into ambitious actions, a selection of which are described on this page.

Each sector-specific chapter includes additional success stories and descriptions of existing programs.

Climate Pollution Reduction Grants in Maryland

The Environmental Protection Agency (EPA) [Climate Pollution Reduction Grants \(CPRG\)](#) initiative makes nearly \$5 billion available nationwide to help states, local governments, tribes, and territories reduce greenhouse gases and other air pollutants.⁴³

Maryland has used this opportunity to full effect. The Maryland Department of the Environment (MDE), in partnership with other state agencies, produced a [Priority Climate Action Plan \(PCAP\)](#), that laid out strategies to support the state's legally mandated goals of reducing emissions 60% by 2031 and reaching net-zero by 2045.⁴⁴

In 2024, Maryland was [awarded nearly \\$130 million in implementation funding](#), which is being directed toward clean energy deployment, low-carbon transportation, and land-based climate solutions across the state.⁴⁵

Heat Stress Standards

Recognizing that workers face particular risks from extreme heat, the Maryland Department of Labor adopted a new [Heat Stress Standard \(COMAR 09.12.32\)](#), effective September 30, 2024, which requires monitoring, rest breaks, hydration, shade, acclimatization, training, and emergency planning whenever the heat index reaches 80 °F or higher.¹⁹ This makes Maryland [one of four states in the nation](#) with occupational heat safety standards that cover both outdoor and indoor workers.⁴⁶

Climate-Ready Action Boundary

Established by [Chapter 415 of the 2014 Laws of Maryland \(HB 615\)](#), the [Coast Smart Council](#) within the Department of Natural Resources (DNR) was charged with creating siting and design standards to protect state-funded projects from sea level rise and flooding.^{47,48} In 2020, the Council released the Coast Smart Construction Program and launched the Maryland Coast Smart Climate-Ready Action Boundary (CRAB), [an interactive map](#) that shows where criteria apply by modeling the reach and depth of flooding from a three-foot rise above the tidal 100-year floodplain.⁴⁹

CRAB now gives state and local agencies a practical way to screen new capital projects for flood risk before construction. In recent years, multiple projects have been flagged within the CRAB zone and evaluated for compliance, with some incorporating resilience measures and others reviewed through waivers. The tool is also widely used in training, outreach, and planning, helping planners and engineers visualize future flood conditions.

Understanding the Cost of Resilience

Across stakeholder interviews and sector work groups, one question came up again and again: How much will resilience cost the State of Maryland?

Since 1980, the U.S. has seen hundreds of billion-dollar climate disasters, and the pace of these events has accelerated dramatically. The Comptroller's Office estimates that Maryland has already absorbed more than \$20 billion in damages and recovery costs over recent decades.⁵⁰ Looking ahead, chronic flooding alone could cost \$27.4 billion by 2040.

The case for resilience is clear: every dollar invested saves multiple dollars in avoided damages.⁵¹ Maryland could improve its awareness of resilience spending by tracking funding across agencies and disciplines. A process exists for tracking State agency expenditures on greenhouse gas reduction that could be replicated to estimate current resilience spending.⁵²

An even more ambitious vision would involve incorporating resilience tagging into the State's financial management system. Looking toward the future, understanding the true cost of resilience for the State of Maryland over the next 30, 50, or 100 years would require significant climate and financial modeling to understand the damages Maryland would experience in a "do-nothing" scenario.

Navigating Federal Uncertainty

With the change in federal administration, the State of Maryland faces uncertainty on many fronts. As the State with the highest concentration of federal employees, Maryland's economy has been hit particularly hard by federal reductions in force.^{53,54} As Marylanders face restrictions to their benefits, food and housing insecurity or lapses in healthcare coverage are serious concerns that reduce individuals' ability to recover from disasters.





State and local governments rely on federal dollars for a number of disaster and climate programs – everything from staffing for emergency response to funding for climate research to ambitious projects that mitigate disaster risk. As one example, the cancellation of FEMA’s Building Resilient Infrastructure and Communities (BRIC) [program in April 2025](#) has reduced pre-disaster mitigation opportunities.⁵⁵

Advancing resilience with less available funding requires creativity. This includes finding opportunities to “stack” multiple funding programs, encouraging local governments to increase their own financing capacity, and fostering partnerships with the private and philanthropic sector.

Tackling Extreme Heat

Maryland has spent years strengthening resilience to flooding by restoring wetlands, elevating infrastructure, improving stormwater management, and more. While there is still work to do, data, funding, coordination, and regulations already exist to reduce the State’s flood risk. The growing challenge of extreme heat now demands equally urgent attention.

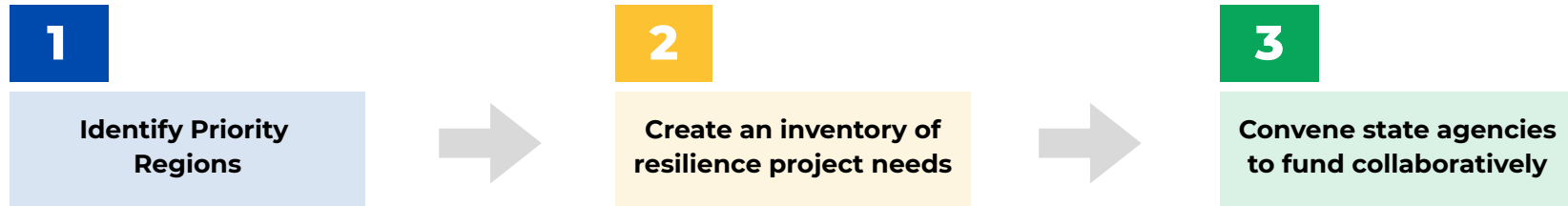
Extreme heat is a deadly hazard. Average temperatures in the state have already risen by about 2.5 °F since the early 20th century, and projections show a sharp increase in the number of days above 95 °F in the coming decades.^{56,57} While individual efforts to address extreme heat exist across agencies, a more coordinated approach is needed. Several states, like [New Jersey](#) and [Arizona](#), are leading the way when it comes to whole-of-government strategies for extreme heat.^{58,59}

Advancing Place-Based Resilience

Place-Based Resilience can be defined as: Supporting 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.

MOR recommends a whole-of-government approach that centers place-based resilience, as reflected in the Overarching Recommendations [2.1](#), [2.2](#), and [2.3](#). By selecting priority regions and stacking funding sources, the State could move the needle in communities that need resources the most.

This process would consist of 3 parts:



Why This Matters

By taking a coordinated, strategic approach to place-based resilience, the State can drive investment in areas that have high hazard risk and social vulnerability. The first step is to identify geographies with the greatest need, taking into account environmental justice communities, as well as rural areas. The next step is to work with communities to inventory their resilience project needs. And finally, all of this can be combined with a collaborative State funding framework that stretches existing dollars further.



Goals & Recommendations

Overarching



GOAL 1 - Institutionalize resilience across Maryland's funding and regulations.

Recommendation 1.1

Evaluate state funding programs and identify where hazard risk assessment could be incorporated into application scoring.

Owner: MDEM/MOR

Timeline: 5 years

Funding: No additional funding needed

Focus Area: Robust Economy & Job Creation

Why This Matters:

- The State administers several funding programs that can pay for resilience projects such as stormwater upgrades, living shorelines, or resilience improvements to transportation assets.
- But there is a much larger opportunity to incorporate resilience into how the State funds construction projects in general – from roads, to schools to energy assets and more.
- As a first step, MOR would evaluate State funding programs to identify opportunities for agencies to incorporate hazard risk into application scoring. This would happen in concert with efforts to coordinate funding that are led by the [State Clearinghouse](#).⁶⁰
- This would allow the State to understand the risk profile of investments and better steward its funds.

Recommendation 1.2

Screen environmental permits to identify opportunities to incorporate climate considerations in future permits and renewals.

Owner: MDE

Timeline: 5 years

Funding: TBD

Why This Matters:

- The Maryland Department of the Environment has [recently updated state stormwater regulation](#) to incorporate climate-adjusted rainfall.⁶¹
- A similar process could be followed to future-proof other environmental regulations. MDE would evaluate environmental regulations and permits to identify places to incorporate climate projections. This would occur in alignment with other permitting goals like efficacy.

Recommendation 1.3

Establish a statewide resilience authority or empower an existing entity to play that role.

Owner: TBD

Timeline: 5 years (TBC)

Funding: TBD

Focus Area: Robust Economy & Job Creation

Why This Matters:

- At the local level, [resilience authorities](#) are entities that can issue bonds, receive government funding, and assess fees for their services in order to pay for resilience projects.⁶²



Why This Matters (cont.):

- These structures can increase local financing capacity and unlock dollars for resilience.
- No comparable state entity exists. With a statewide resilience authority, Maryland could access a wider array of funding and financing to tackle large-scale resilience projects.

Recommendation 1.4

Establish a resilience baseline for the State; develop a statewide resilience assessment to support local government benchmarking for use in a statewide resilience tracker to help identify investment needs; and develop indicators to monitor the effectiveness of resilience efforts and establish future goals.

Owner: UMCES

Timeline: 5 years

Funding: TBD pending competitive bid. Estimates range from \$250,000 to \$1.7 million

Why This Matters:

- It is an emerging best practice for states to develop and utilize metrics to measure disaster and climate resilience.⁶³
- In 2022, the Maryland General Assembly tasked the University of Maryland Center for Environmental Science (UMCES) with developing a resilience baseline, a benchmarking assessment for local governments, and metrics to track resilience over time.⁶⁴
- This would help identify opportunities for investment and ensure that Maryland is directing spending where it can be most effective.

GOAL 2 - Coordinate state funding and direct it toward places with high hazard risk and social vulnerability.

Recommendation 2.1

Convene a funding table in which state agencies pool resources and stack funding to accomplish transformative resilience projects.

Owner: MDEM/MOR

Timeline: 2 years

Funding: No additional funding needed

Focus Area: Justice & Equity, Place-based Resilience

Why This Matters:

- One of Maryland's strengths is that so many of its agencies fund resilience work.
- But stakeholders frequently described situations where multiple agencies funded projects in the same location without foreknowledge or initial collaboration. They also expressed concern that some high-risk geographies may receive little to no resilience dollars.
- When resilience projects are submitted for certain types of State and Federal funding, they are sent to relevant agencies for review through the State Clearinghouse, creating an initial dataset of resilience projects.⁶⁵ However, no comprehensive view exists to show resilience projects and project ideas around the State.
- By utilizing the Clearinghouse data to develop a resilience project inventory and convening state agencies, MOR can help coordinate funding across agencies, enabling more efficient capital stacking, better visibility into statewide spending, and transformative resilience projects.
- This recommendation would advance the place-based resilience concepts described above.



Recommendation 2.2

Identify focus geographies for agencies to coordinate place-based resilience using existing disaster data, environmental justice data, and other sources.

Owner: MDEM/MOR **Timeline:** 2 years **Funding:** No additional funding needed

Focus Area: Justice & Equity, Place-based Resilience

Why This Matters:

- MOR is tasked by State law with “ensuring that investments prioritize vulnerable communities and environmental justice.”⁶⁶
- To achieve this and effectively coordinate funding, MOR would work with funding agencies to identify geographies with outsized hazard risk and social vulnerability where resilience dollars could significantly move the needle.
- This would build off of existing State law that defines overburdened and underserved communities, as well as Governor Moore’s initiatives to advance environmental justice.⁶⁷
- On the heels of the 2025 flooding in Western Maryland, additional rural datasets and indicators could be combined with existing environmental justice tools to determine under-resourced areas.

Recommendation 2.3

Accelerate the number of resilience projects in under-resourced communities with high hazard risks.

Owner: Multiple; MDEM/MOR will track results **Timeline:** 10 years **Funding:** No additional funding needed

Focus Area: Justice & Equity, Place-based Resilience

Why This Matters:

- Utilizing the funding table structure and the priority geographies as described above, Maryland’s agencies could direct dollars and technical assistance resources to under-resourced communities with high hazard risks.
- MOR would measure success in terms of the number of resilience projects in under-resourced communities over time and would utilize resilience benchmarks that become available.

GOAL 3 - Collaborate and take action to address emerging climate challenges.

Recommendation 3.1

Convene a subset of Agency Resilience Liaisons to coordinate state-level strategy on extreme temperature.

Owner: MDEM/MOR **Timeline:** 2 years **Funding:** No additional funding needed

Why This Matters:

- The effects of climate change are already here: in 2025, Maryland experienced its highest number of heat deaths in more than a decade.⁶⁸
- By mid-century, Maryland is projected to experience 47.7 days above 90° F per year under a high future climate scenario. This is 190% greater than the 16.5 days above 90° under a baseline scenario.⁶⁹



Why This Matters (cont.):

- Several of Maryland's agencies are already addressing this challenge. Maryland Occupational Safety and Health issues heat stress standards, the Maryland Department of Health monitors heat-related illness, and the Maryland Department of Transportation manages the impacts of heat on transportation.^{19,25}
- Stakeholders frequently expressed that greater coordination around extreme heat would help with information sharing and strategic alignment.

Recommendation 3.2

Convene a subset of Agency Resilience Liaisons to collaborate and share information about community-driven relocation.

Owner: MDEM/MOR **Timeline:** 2 years **Funding:** No additional funding needed

Why This Matters:

- With sea level rise and worsening flooding, Maryland will look dramatically different in the next 50 years.⁷⁰
- State agencies are grappling with questions of how to support voluntary relocation from high-risk areas.
- Community-driven relocation is a complex topic that requires serious consideration, and an initial step would be convening state agencies to share information and discuss this topic.
- After laying this groundwork, the State might work with interested communities to understand requirements for successful implementation.

GOAL 4 - Strengthen emergency response in the face of federal changes by sharing resources with neighboring states and non-governmental partners.

Recommendation 4.1

Establish resource sharing agreements with partners beyond Maryland State government to support preparedness, response, recovery, and mitigation activities.

Owner: MDEM/DRR **Timeline:** 2 years **Funding:** No additional funding needed

Why This Matters:

- Mutual aid is a foundational part of emergency management, supported by structures like the Emergency Management Assistance Compact.⁷¹
- With changes to FEMA's funding and a move toward greater state responsibility, the Maryland Department of Emergency Management is exploring formalized agreements with other states and stakeholders in all phases of emergency management.
- This would allow for support across training, response, recovery, and mitigation. It would also decrease reliance on federal support.

GOAL 5 - Enhance the state's digital resilience through continued IT modernization and development of key cybersecurity governance and operations capabilities.



Recommendation 5.1

Improve digital availability and modernization initiatives to refresh critical and legacy digital infrastructure; integrate digital innovations like artificial intelligence; and implement zero trust architecture principles.

Owner: Multiple (led by DoIT)

Timeline: 10 years

Funding: TBD

Focus Area: Justice & Equity

Why This Matters:

- Many state and local entities operate on outdated or unsupported or digital infrastructure. Not only does this lead to high maintenance costs, but it also creates greater points of failure and higher cybersecurity threat risk.
- For those reasons, it is essential to modernize the State's digital infrastructure.
- By adopting and implementing digital innovations like artificial intelligence, the State could realize economies of scale and power.
- The State could also adopt zero trust architecture principles – “never trust, always verify” – to raise the floor of statewide cybersecurity.

Recommendation 5.2

Establish statewide cybersecurity and privacy governance, policy, and standards / baseline; develop cybersecurity and privacy posture assessment processes and tools to assist state and local evaluation of security programs for compliance and cybersecurity resilience.

Owner: DoIT Office of Security Management

Timeline: 2 years

Funding: TBD

Why This Matters:

- With global transformation and growing digital reliance, the digital threat landscape has evolved. Adversaries running the spectrum of socially or politically motivated hacktivists to financially driven criminals to state-sponsored espionage and sabotage units continually seek new vulnerabilities and methods to achieve their goals.
- The Maryland IT Security Manual and similar statewide cybersecurity guidance documents are outdated and no longer reflect the advanced cyber threat landscape the State faces.
- Updated statewide governance would provide a foundation on which state and local cybersecurity programs could be built. New policies would build on that foundation to create an effective cybersecurity program.
- Standards, baselines, assessments, and tools could be used to put enhanced cybersecurity and privacy into practice.

Recommendation 5.3

Expand the availability and adoption of centralized IT and cybersecurity services to standardize defenses across the state; enhance state and local entities' access to enterprise-grade capabilities such as endpoint detection and response .

Owner: DoIT Office of Security Management

Timeline: 5 years

Funding: TBD

Why This Matters:

- Many state entities lack the budget and personnel to procure and manage top-tier IT and cybersecurity tools, resulting in a fragmented landscape where well-defended agencies connect to vulnerable ones.
- A "Whole-of-State" approach to centralized services would bridge this gap, allowing less resourced entities to leverage the technical expertise of the state.
- Centralizing core IT and cybersecurity services would eliminate duplication of effort and ensure a consistent baseline of security. A centralized service model would also enhance visibility into the statewide threat environment, allowing the State to detect and neutralize coordinated attacks before they cascade across jurisdictional lines.



**** End of Sector Recommendations ****

Preparing the Workforce for Climate Change

Maryland can build a climate-resilient workforce by expanding grants and accelerator programs that support core sectors such as agriculture, fisheries, and natural resources, while also creating pathways for mid-career retraining aligned with resilience goals. Maryland offers Workforce Training Grants through Maryland Business Express to help businesses upgrade employee skills.⁷² The Department of Natural Resources supports vocational and internship pathways into conservation careers, including certification tracks outside traditional college routes.⁷⁴

Building on these efforts, Governor Moore's announcement of more than \$130 million in Climate Pollution Reduction Grants adds significant funding for workforce training, including in emerging technologies such as electric vehicle charging infrastructure.⁷⁵ To fully realize this opportunity, Maryland could scale and target such programs toward industry adaptation; for example, helping fisheries adopt climate-resilient harvest methods or farms transition to drought-tolerant crops, while embedding mid-career retraining that enables workers to transition into green, adaptive roles.⁷⁶

Managing the Risks of New Technologies

Artificial intelligence (AI) is rapidly reshaping Maryland's cybersecurity risk landscape. On one hand, AI can strengthen defenses through advanced detection and faster incident response. On the other hand, malicious actors are already using it to create highly targeted phishing campaigns, generate convincing deepfakes, and deploy automated attacks that adapt faster than traditional defenses can respond. In 2025, the Maryland Department of Information Technology (DoIT) released its AI Enablement Strategy & Study Roadmap, emphasizing both the promise of AI for state operations and the need to safeguard against its misuse.⁷⁷

Maryland has already felt the impact of cyber incidents. The 2019 ransomware attack on Baltimore City disrupted municipal services for weeks, while the University of Maryland Medical System and the Maryland Department of Health both faced ransomware attacks that hindered hospital and public health operations.^{78,79,80} In 2020, Baltimore County Public Schools also suffered a ransomware attack that shut down instruction. These incidents highlight why AI-enabled threats matter: core services, city government, health care, and schools, are already vulnerable.⁸¹ As digital reliance increases for daily activities in all areas of life, including with AI-driven tools, the severity of cybersecurity risk will also increase for all Marylanders, affecting constituents, government entities, and critical infrastructure services.

Big Ideas & Open Questions

In the development of this strategy, many important topics surfaced that are not directly addressed by recommendations. These are included throughout the document as “Big Ideas and Open Questions” because they require additional information or discussion in the future.

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