



Maryland

Department of
the Environment

**MARYLAND WATER QUALITY FINANCING ADMINISTRATION
WATER QUALITY REVOLVING LOAN FUND PROGRAM
FEDERAL FISCAL YEAR 2017
FINAL INTENDED USE PLAN
MAY 23, 2017**

**Larry Hogan
Governor**

**Ben Grumbles
Secretary**

**Boyd Rutherford
Lt. Governor**

MARYLAND DEPARTMENT OF THE ENVIRONMENT
MARYLAND WATER QUALITY FINANCING ADMINISTRATION

FINAL

**Federal Fiscal Year 2017 Intended Use Plan
Maryland Water Quality Revolving Loan Fund**

TABLE OF CONTENTS

Executive Summary.....1

A. Sources and Uses of Funds.....3

B. Goals of the Maryland Water Quality Revolving Loan Fund.....4

C. Project Selection and Fund Activities under the FFY 2017 IUP6

D. Project Scope of Work/Environmental Benefits – FFY 2017 IUP Projects7

E. Minority Business Enterprises/Women’s Business Enterprises (M/WBE) Participation8

F. Assurances8

G. Binding Commitments/Federal Payments8

H. Public Review of the Final FFY 2017 IUP8

Table 1 – Project Funding List and Sources/Uses of Funds

- Appendix A: Maryland WQSRF Final Project Priority List for FFY 2017 IUP
- Appendix B: WQSRF Integrated Project Priority System (IPPS)
- Appendix C: Public Hearing Responsiveness Summary
- Appendix D: Assistant Attorney General Certification

| | |
|-------------------------|--|
| Loan Term | Up to 30 Years, based on the life of the assets being constructed. |
| Loan Origination Fee | None. |
| Loan Administrative Fee | 5% of the aggregate debt service divided by the number of administrative fee payments over the life of the loan, collected annually. This amounts to approximately a 0.50% (or 50 basis points) increase in the interest rate for a 20-year loan, or a 0.35% increase in interest rate for a 30-year loan. The administrative fee is used to cover program operating expenses. The Administration is not requesting any WQSRF federal 4% administrative funds from the FFY 2017 capitalization grant. If the loan administrative fee is insufficient to cover program operating expenses, the additional amount needed will be transferred from the program Total Net Position, up to 1/5% of net asset limit authorized under WRRDA in accordance with FWPCA section 603(d)(7). Based on the most recent audited financial statements as of 06/30/2016, the maximum amount allowed would be \$2,517,790 (Total Net Position of \$1,258,895,448 * 0.2% = \$2,517,790). |

Table 1 shows the proposed list of projects for inclusion on the FFY 2017 IUP for WQSRF financial assistance. These projects were selected from the Project Priority List based on: (1) the Integrated Project Priority System (IPPS) ranking, and (2) readiness to proceed to construction no later than December 31, 2018. The IPPS was revised, after holding a public hearing on September 14, 2016 and approved by the USEPA on November 10, 2016. The revised IPPS provides greater emphasis on cost efficiency for nitrogen reduction to the Chesapeake Bay, and is used to rate and rank projects to develop the project priority list.

The Intended Use Plan includes a request from the Maryland Department of Housing and Community Development (DHCD) to undertake a sub-state, below market interest rate loan program for energy use reduction in homes and businesses. The State's CWA 319 plan for nonpoint source pollution includes energy efficiency as a WQSRF eligible activity. DHCD has requested two separate loans to operate the sub-state loan program – one for disadvantaged community (DAC) borrowers, and one for non-disadvantaged community borrowers.

Sewerage projects that are not included in an MDE-approved County Water and Sewer Plan are ineligible for funding. Sewerage projects that are not consistent with Maryland's Smart Growth/Priority Funding Area (PFA) legislation will need a PFA exception approval prior to loan execution. Before loan execution, projects identified in the IUP will undergo a financial credit capacity analysis by the MWQFA.

Table 1 shows projects that are being considered for loans and additional subsidies (loan principal forgiveness, if disadvantaged) based on the assumed federal statutory limitation. Applicants are advised that if their project ranked below the fundable line on Table 1, and they still wish to pursue a loan, they can contact WQFA and we will fund their projects as additional program capacity becomes available.

**MARYLAND DEPARTMENT OF THE ENVIRONMENT
MARYLAND WATER QUALITY FINANCING ADMINISTRATION
Federal Fiscal Year 2017 Intended Use Plan
Maryland Water Quality Revolving Loan Fund**

A. Sources and Uses of Funds

A comprehensive summary of WQSRF Sources and Uses of funds is as follows:

| | | Thru 2016 IUP | | 2017 IUP |
|--|---------------|------------------|---|----------------|
| Sources: | | | | |
| Federal Capitalization Grants | | \$ 903,251,946 | a | \$ 33,000,000 |
| Federal Stimulus Grants 08 IUP (ARRA) | | \$ 94,784,600 | | |
| State Match Appropriated | | \$ 180,708,000 | b | \$ 6,600,000 |
| Total Revenue Bond Proceeds | | \$ 236,222,390 | | \$ - |
| Investment Earnings (thru SFY 16) | | \$ 160,355,524 | | |
| Loan Principal Repayments (thru SFY 16) | | \$ 919,881,361 | | |
| Loan Interest Repayments (thru SFY 16) | | \$ 245,085,985 | | |
| | Subtotal | \$ 2,740,289,806 | | \$ 39,600,000 |
| Estimated Loan Principal (SFYs 17 & 18) | | \$ 162,000,000 | | \$ - |
| Estimated Loan Interest Repayments (SFYs 17 & 18) | | \$ 20,000,000 | | \$ - |
| Estimated Investment Earnings (SFYs 17 & 18) | | \$ 8,000,000 | | \$ - |
| Estimated Loan Principal (SFYs 19 & 20) | | \$ 51,600,000 | | \$ 110,400,000 |
| Estimated Loan Interest Repayments (SFY 19) | | \$ - | | \$ - |
| Estimated Investment Earnings (SFY 19) | | | | \$ 3,441,000 |
| Estimated Future Revenue Bond Proceeds/EPA WIFIA | | \$ 200,000,000 | | \$ 150,000,000 |
| | Subtotal | \$ 441,600,000 | | \$ 263,841,000 |
| | Total Sources | \$ 3,181,889,806 | | \$ 303,441,000 |
| Uses: | | | | |
| Loan Agreements Entered as of 06/30/2016 | | \$ 2,280,773,425 | | \$ - |
| Projects on IUPs with loans pending as of 03/31/2017 | | \$ 447,888,807 | | \$ 300,000,000 |
| Loans executed SFY 17 as of 03/31/2017 | | \$ 48,779,767 | | \$ - |
| Funds Transferred to Drinking Water SRF (98/99 IUPs) | | \$ 10,634,580 | | \$ - |
| Bond Principal Repaid | | \$ 207,017,390 | | \$ 1,940,000 |
| Bond Interest Expense | | \$ 134,900,180 | | \$ 1,501,000 |
| Bond Cost of Issuance/Underwriter Discount | | \$ 4,949,910 | | \$ - |
| Bond Debt Service Reserve | | \$ - | c | \$ - |
| Stimulus Administrative Expense | | \$ 2,000,000 | | \$ - |
| 4% Administrative Expensed as of 06/30/2015 | | \$ 18,935,860 | | \$ - |
| 4% Administrative Expense/Reserve | | \$ - | d | \$ - |
| Allocated Non-point Source Projects (Linked Deposit) | | \$ 23,000,000 | | \$ - |
| | Total Uses | \$ 3,178,879,919 | | \$ 303,441,000 |

The above does not include program income generated from loan fees, used for administrative expenses.

^a Total awards through FFY 2016 Capitalization Grant, excluding ARRA.

^b Includes State General/Bond Fund match of \$6.463 million for FFY 2016 IUP (available July 1, 2017).

^c Debt Service Reserve as of September 1, 2016.

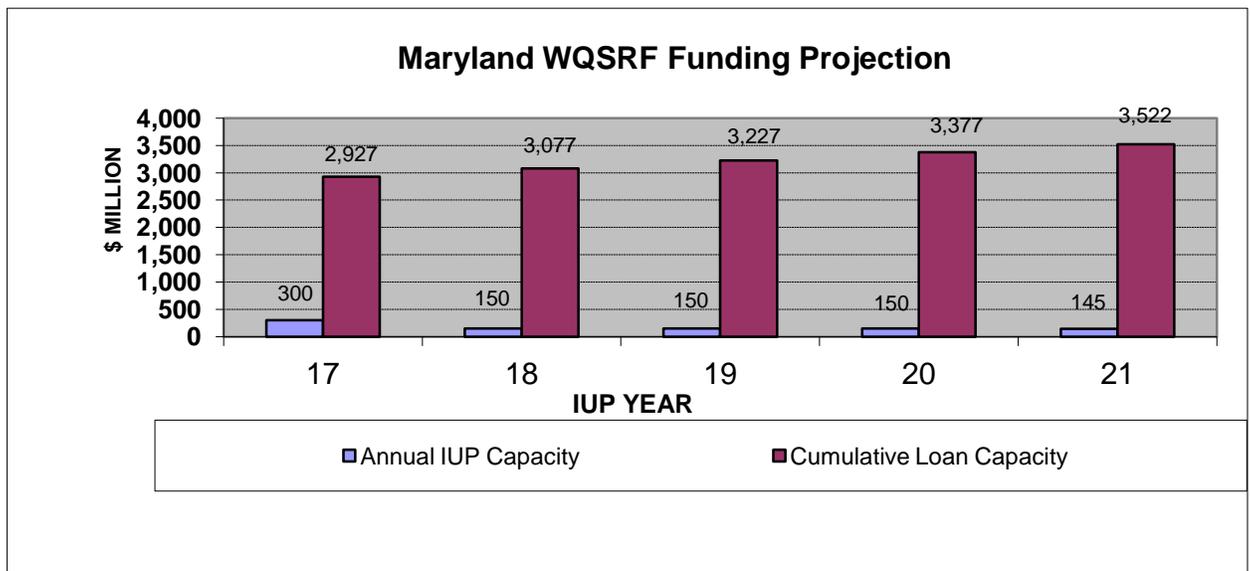
^d Starting with FFY 2015 IUP, program operating expenses are covered by the loan administrative fee and funds from the WQSRF fund balance, as authorized under the Water Resources Reform and Development Act

of 2014 (WRRDA), if needed (see C. Administrative Expenses, below).

B. Goals of the Maryland Water Quality Revolving Loan Fund

1. Long-Term Goals

- Fund Perpetuity & Utilization** – To utilize the total financial resources of the Fund by providing low interest rate financing while maintaining a perpetual source of capital funds for future water quality projects. The goal is to achieve a fund utilization rate (loans executed/total funds available) of 90% or greater. This is a Program Activity Measure (PAM) under EPA’s strategic plan for the WQSRF. For FFY 2017, MWQFA is projecting WQSRF fund utilization rate of over 95%. The WQSRF could finance approximately \$895 million in additional loans from capitalization grants, State match, loan repayments, and investment earnings between FFY 2017 and FFY 2021 IUPs (see graph below). This is in addition to the \$2.62 billion capacity of existing IUPs (FFY 1989-2016). This analysis assumes annual Maryland Federal Capitalization Grant of ~\$32 million per year. The cumulative loan financial capacity of the WQSRF is projected to be over \$3.52 billion by FFY 2021.



- Funding Prioritization** – The updated IPPS rating and ranking system targets financial assistance to projects that help meet the Maryland’s Final Watershed Implementation Plan (WIP) to address the Chesapeake Bay Total Maximum Daily Load (TMDL). The IPPS focuses on the proposed project water quality benefits or documented public health concerns, relative effectiveness of nutrient reduction to the Chesapeake Bay, compliance status, cost efficiency and sustainability elements.
- Reasonable User and Project Unit Cost** – To ensure facilities are constructed and maintained at a reasonable cost for the users of the system. To this end, MWQFA will continue to provide disadvantaged communities (DACs) a lower interest rate and additional subsidies such as partial loan principal forgiveness. For projects that have high unit cost per household, the MWQFA will continue to coordinate its State grant programs with other Federal/State financial assistance programs (e.g., USDA Rural Utilities Service, Community Development Block Grant, Federal Special Appropriation grants) that provide approximately \$15 million/year for water/sewerage system improvements in Maryland.
- Financial Capacity & Disadvantaged Community Assistance** – As part of the credit/financial analysis of potential borrowers, the MWQFA will continue to provide financial advisory services to system owners on the feasibility of their user rate structure and financial capacity to pay back a loan. The MWQFA financial model forecasts future operating cash flows based on existing/proposed user rates using audited financial statements. The model has been an effective tool to assist communities in developing affordable user rate structures and in determining additional subsidies to DACs.

2. Short-Term Goals/FFY2017 IUP Operating Goals

- **Finance Advanced Treatment at WWTPs for Nutrient Reduction** – To provide low-cost financing to local governments for the local share, in tandem with Maryland’s Bay Restoration Fund Wastewater Program (BRF Wastewater) grant funding for Enhanced Nutrient Removal (ENR), to upgrade targeted wastewater treatment facilities with advanced treatment to reduce nitrogen and phosphorus discharges as part of the Maryland’s WIP. Maryland’s far-reaching legislation (Bay Restoration Fund), which was signed into law in the 2004 (amended in 2012 to increase the fee from \$2.50/month per equivalent dwelling to \$5.00) to address Bay restoration created a dedicated fund to initially upgrade the 67 largest wastewater treatment plants to ENR standards. ENR upgrades at Maryland’s largest 67 wastewater treatment plants are expected to reduce 7.5 million pounds of nitrogen and 260,000 pounds of phosphorus from entering into the Bay each year, which is required for Maryland to meet its load cap under the Chesapeake Bay TMDL. Maryland is now encouraging the upgrade of minor wastewater treatment plants to ENR, where cost-effective. ENR projects are expected to receive up to 100% state grants for ENR eligible components. Some non-eligible ENR components can be covered by WQSRF loans. See Table 1 for ENR projects identified for funding in the FFY 2017 IUP.
- **Community & Utility Sustainability** – To provide low-cost capital financing to local governments for existing facility (fix-it-first) upgrades for water quality improvements necessary to achieve or maintain permit compliance. The FFY 2017 IUP funding list identifies several such projects. In addition, MWQFA continues to work closely with facility owners to maintain system financial capacity. MWQFA’s credit capacity analysis includes detailed discussions with potential loan recipients to ensure that their sewerage enterprise fund remains fiscally solvent. Fiscal solvency includes reliable and dedicated sources of revenue for the debt service on capital improvements and the cost of operations and maintenance. Applicants that have full-cost pricing (revenue generated for replacement cost/depreciation recovery) in their sewer user rates are awarded sustainability points on the project rating system. Similarly, projects with growth that support community sustainability such as proximity to transit, Brownfield revitalization, community legacy areas, decentralized sewage system or projects that support green infrastructure (effluent or digester gas reuse, etc.), energy efficiency and environmental innovation are awarded sustainability points on the project rating system.
- **Green Infrastructure, Water and Energy Efficiency and Environmental Innovation Projects** – The MWQFA has actively solicited “green” projects to be included in the FFY 2017 IUP for funding to help restore Maryland’s waterways as part of the larger Chesapeake Bay restoration goals. Green projects are integral to the innovative approach Maryland has taken through the Chesapeake Bay WIP to address water quality issues throughout the Maryland portion of the Bay watershed. One (1) project is identified for green loan totaling \$42,000,000 (127.27% of the federal cap grant amount), which is being offered priority for loan funding. Based on the above, the FFY 2017 IUP currently has exceeded the assumed 10% minimum of the federal cap grant award amount allocated towards green projects.
- **Additional Subsidization and Eligible Recipients** – The FFY 2017 federal appropriation act is assumed to require WQSRF to provide additional subsidies (e.g., loan principal forgiveness), for which the statutory maximum amount is \$13,200,000 (40% of the cap grant), with a minimum \$3,300,000 (10% of the cap grant). Additional subsidies are provided to DAC applicants in priority ranking order and readiness to proceed to construction, until the statutory limit is reached. DACs are eligible to receive up to 50% of the WQSRF financing as loan principal forgiveness, not to exceed \$1.5 million per project and/or applicant. The DAC eligibility criteria was revised to incorporate WRRDA requirements after providing an opportunity of public hearing, as follows:
 - (1) Sewer user rate per year per Equivalent Dwelling Unit (EDU) > 1% of Community Median Household Income (MHI); or
 - (2) Project is physically located and benefits an MDE approved Environmental Benefit District; or
 - (3) Project is physically located and benefits a community with MHI less than 70% of State MHI; or
 - (4) Project is physically located and benefits a community in a Maryland County (including Baltimore City) with a high unemployment rate (upper 33rd percentile); or
 - (5) Project is physically located and benefits a community in a Maryland County (including Baltimore City) where the U.S. Census data shows a declining population.

In addition to above criteria, if the statutory limit for additional subsidy has not been reached, up to 25% of the loan amount as loan principal forgiveness not to exceed \$1.5 million, may also be provided to projects in priority ranking order with readiness to proceed, where the sewer user rate would increase by more than 20% to achieve financial capacity as determined by MDE. Note: No project on the FFY 2017 IUP is identified for additional subsidy under this section. This may change based on the MWQFA financial review of the borrower undertaken prior to loan closing, which may require user rate increase to achieve financial capacity.

- **Finance Nonpoint Source (NPS) Projects -- Linked Deposit (LD)** – Continue funding privately owned nonpoint source projects using the LD Program. Since more private entities do not receive a formal mail solicitation to apply for WQSRF loans as local governments do, information regarding the WQSRF LD Program is provided through a cooperative effort between Department of Natural Resources, Department of Agriculture, Local Soil Conservation Districts, Local Health Departments, and Maryland Department of the Environment (MDE). Information on the LD Program is also available on the MWQFA website. The MWQFA has previously allocated \$23 million of recycled funds (investment earnings/repayments) for eligible private NPS projects to be funded on a first come, first served basis using the LD Program. Based on low demand, MWQFA is not requesting new funds for Linked Deposit activity with the FFY 2017 IUP.

For additional information on the LD program, see weblink: <http://www.mde.maryland.gov/wqfa>

C. Project Selection and Fund Activities under the FFY 2017 IUP

1. **Financial Assistance Applications** for water quality projects were solicited by the MWQFA in December 2016 through January 2017 to develop the Maryland Project Priority List (PPL). Project applications were rated and ranked based on the Clean Water Integrated Project Priority Rating/Ranking Criteria (IPPS) and identified in the Maryland PPL for Federal FY 2017 and State FY 2019 Clean Water Funds. This PPL was used to select projects for the FFY 2017 IUP, based on their priority ranking, applicant’s interest in CWSRF loan, and readiness to proceed to construction by December 2018 (unless specifically requesting a planning/design phase loan).

The FFY 2017 IUP includes \$300,000,000 in project funding. Below is a summary of the sources and uses of funds:

| SOURCES | | USES | |
|------------------------------------|-----------------------|---------------------------------------|-----------------------|
| Capitalization Grant | \$ 33,000,000 | WQSRF Admin. Exp. (up to 4% of grant) | \$ - |
| State (Bond/Gen. Fund) Match (20%) | \$ 6,600,000 | Capital Projects – Loans & Grants | \$ 300,000,000 |
| Revenue Bonds/EPA WIFIA | \$ 150,000,000 | SRF Revenue Bond Debt Service (P&I) | \$ 3,441,000 |
| Est. Invest. Earnings/Repayments | \$ 113,841,000 | Linked Deposit Program Bank Loans | \$ - |
| Total | \$ 303,441,000 | Total | \$ 303,441,000 |

All projects identified on the FFY 2017 IUP Table 1 for WQSRF financing are being considered for both below market interest rate loan and loan principal forgiveness funding, provided they are ready-to-proceed to construction by December 31, 2018.

If an Applicant with a project identified on the Project Priority List that is not being considered for WQSRF funding on Table 1 wishes to pursue a “LOAN”, or a debt service payment “GUARANTEE¹” on local government debt, they should contact Ms. Elaine Dietz by email at elaine.dietz@maryland.gov or by phone at 410-537-3908. Funding capacity for these projects, if selected, will come from projects on the older IUPs that are delayed/deleted, from future loan repayments and/or issuance of additional revenue bonds, if necessary.

¹ Requests for debt service payment guarantee for WQSRF eligible projects will also be accepted at any time outside of the funding cycle.

2. **Subsidies for Disadvantaged Communities:** The FFY 2017 appropriation act is assumed to require WQSRF to provide a minimum 10% of the capitalization grant (or \$3,300,000), and no more than 40% (up to \$13,200,000) to provide additional subsidies in the form of loan principal forgiveness to benefit communities meeting the State's DAC Criteria. Table 1 identifies borrowers that may qualify as Disadvantaged; however, the extent of subsidy provided (e.g., lower interest rate, loan principal forgiveness) is determined based on the DAC Criteria described in Section B-2, above. The FFY 2017 IUP (Table 1) identifies \$9,380,290 (or 28%) of the capitalization grant in additional subsidies in the form of loan principal forgiveness.
3. **Green Project Reserve:** The FFY 2017 appropriation act is assumed to require WQSRF to provide a minimum 10% of the capitalization grant (or \$3,300,000) to Green Project Reserve projects. The FFY 2017 IUP Table 1 identifies \$42,000,000 (or 127.27%) of the capitalization grant in green project reserve funding.
4. **Administrative Expenses:** With this FFY 2017 IUP, the MWQFA continues to not request the federal (4%) funds for WQSRF program administration. Program administration will be funded from loan administrative fees (see Program Income & Non-Program Income (Non-Federal) below). If the administrative fee is insufficient to cover program operating expenses, the excess will be transferred from the program Total Net Position up to the 1/5% of net asset limit authorized under WRRDA in accordance with FWPCA section 603(d)(7). Based on the most recent audited financial statements as of 06/30/2016, the maximum amount allowed would be \$2,517,790 (Total Net Position of \$1,258,895,448 * 0.2% = \$2,517,790).
5. **Program Income & Non-Program Income (Non-Federal):** The MWQFA charges loan fees equal to 5% of annual debt service. The details related to the program and non-program income revenue and expenses are provided each year in the annual report. During State FY 2019, MWQFA estimates the fee revenues to be \$4.8 million.

D. Project Scope of Work/Environmental Benefits – FFY 2017 IUP Projects

The following are examples of the types of projects selected for financial assistance in the FFY 2017 IUP. The detailed Environmental Benefits Reporting (EPA one-pager) for each Section 212 project below will also be provided in the annual report to EPA. In addition, Section 319 projects funded through the direct loan program and LD projects will be identified in the one-pagers by specific categories as part of the annual report.

1. Solomons Wastewater Treatment Plant (WWTP) ENR Upgrade project (rank 4/78 points) in Calvert County involves upgrading the existing 0.7 mgd Biological Nutrient Removal WWTP to Enhanced Nutrient Removal (ENR) treatment and expanding the plant capacity to 1.0 mgd. The plant was built in 1985, and much of the equipment has reached the end of its useful life. In addition to treatment upgrades and expansion, the project scope includes improved septage screening and grit removal, new gravity thickener equipment, improved sludge dewatering operations, revisions to piping to eliminate hydraulic bottlenecks, and upgrades to the dissolved oxygen control system. The County will also evaluate water reuse options for the treated effluent. Upon completion, nutrient loads to the Chesapeake Bay will be reduced by 10,654 lbs per year TN. This project will benefit 2,720 households.
2. Greensboro-Goldsboro Regional Wastewater Phase 5 project (rank 5/73 points) in Caroline County involves disconnecting and decommissioning existing sanitary service laterals and septic systems at approximately 120 homes in the Town of Goldsboro and surrounding area ("Goldsboro Vicinity Sewer Service Area"), replacing each with new sanitary service lateral and grinder pump, and connecting each to a low pressure system that directs flow to the Greensboro WWTP (an ENR facility) for treatment. This and preceding phases address a consent order against Town of Goldsboro regarding failing septic systems and associated groundwater and surface water contamination. This project benefits existing sustainable community needs; as a disadvantaged community, Greensboro has been identified to receive a portion of SRF financing as loan principal forgiveness.
3. SC-910 Herring Run Sewershed Sewer Improvements project is cost-shared by Baltimore City (rank 25/48 points) and Baltimore County (rank 26/48 points); although the sewer system is owned and operated by Baltimore City, it serves both Baltimore City and Baltimore County users. This project involves upsizing and replacing 13,500 linear feet of sewer line, 4,900 linear feet of cured-in-place pipe lining, and restoration of 12,800 linear feet of Chinquapin Run (which the line runs along). This project will reduce inflow/infiltration that contributes to sanitary sewer overflows, which Baltimore City must address per

consent order. This project benefits the existing sustainable community needs of 374,400 homes.

4. Washington Suburban Sanitary Commission's Piscataway WWTP Bioenergy project (rank 61/18 points) in Prince George's County involves transforming the plant to a regional biosolids processing and combined heat and power facility. Thermal hydrolysis process and anaerobic digestion equipment will be installed to produce Class A biosolids for agricultural use; biogas produced by the processing can be converted to steam, electricity and/or renewable gas to power the facility.
5. The Maryland Department of Housing and Community Development (DHCD) intends to undertake a sub-state, below market interest rate loan program for energy use reduction in homes and businesses. The State's CWA 319 plan for nonpoint source pollution includes energy efficiency as a WQSRF eligible activity. DHCD has requested two separate loans to operate the sub-state loan program – one for disadvantaged community (DAC) borrowers, and one for non-disadvantaged community borrowers.

E. Minority Business Enterprises/Women's Business Enterprises (M/WBE) Participation

The EPA and MDE have negotiated the new fair share goals for FFYs 2016, 2017, and 2018 based on the Maryland Department of Transportation 2011 disparity/availability study which showed an increase in availability numbers. As a result, the new MDE goals are 18% MBE and 16% WBE for the "construction" category (total 34% M/WBE).

These goals will be applicable to all projects financed using WQSRF (loans and loan principal forgiveness). MDE provides WQSRF applicants an "Insert" for inclusion in procurement/bid documents, which outlines the M/WBE (%) goals and the affirmative/positive steps necessary to show a good faith effort consistent with federal regulations under 40 CFR Part 31.36(e). Failure to meet the M/WBE goals does not preclude the use of the SRF, as long as the good faith efforts can be demonstrated and documented. It is important that the **loan recipients** and their **prime contractors** undertake the necessary affirmative/positive steps to assure that M/WBE firms are afforded the opportunity to participate in SRF projects. M/WBE Program details and forms are available on MDE's web site at www.mde.maryland.gov/wqfa.

F. Assurances

The Department agrees to comply with the Federal program requirements as outlined in the Operating Agreement between EPA and MDE, amended as of April 2014, and further updated as of February 2016.

G. Binding Commitments/Federal Payments

The projected binding commitments/federal payment schedule is shown on Table 1.

H. Public Review of the Draft FFY 2017 IUP

Applicants that submitted Financial Assistance Applications were sent an e-mail on Friday, April 7, 2017, informing them of the availability of the Draft IUP/PPL on MDE's website. The Draft FFY 2017 IUP was the subject of a public hearing on Friday, May 12, 2017 at 10:00 AM at the Maryland Department of Environment, 1800 Washington Boulevard, Baltimore, Maryland 21230 (Aqua Conference Room/Lobby). The public hearing record was closed on May 19, 2017. The Public Hearing Responsiveness Summary, Hearing Sign-In Sheet, and all comments received are included as Appendix C to this FINAL FFY 2017 IUP. The Responsiveness Summary indicates what actions MDE took on comments submitted.