

Maryland: Overview

Everything in the main manual and the skill guides applies in Maryland exactly as written. What's different here is the specific hazard profile and the state, local, and legal context around it. This page is the starting point; the other three pages under Maryland go deeper on laws, local resources, and the data behind the risks named here.

The Key Bridge collapse: a hazard mechanism new to this site

At 1:25 AM on March 26, 2024, the container ship Dali lost electrical power twice within seconds of each other while leaving Baltimore Harbor, and struck a support pier of the Francis Scott Key Bridge. The bridge's central span collapsed almost immediately, killing 6 construction workers who were on it at the time. This is a genuinely different infrastructure failure than any covered elsewhere on this site, not an internal system failure like Michigan's dam collapses or Ohio's derailment, but a catastrophic external strike against critical infrastructure, and a reminder that bridges and similar structures carry a specific collision risk that most household preparedness planning doesn't normally consider. See the Risks page for the full data.

The Chesapeake Bay: land that's actually disappearing

Maryland's other defining risk isn't a single event, it's an ongoing loss of land itself. More than 500 islands have already vanished from the Chesapeake Bay, Holland Island's last standing house collapsed into the water in 2010, and Smith Island has lost roughly 3,300 of its original acres over the past 150 years, with only about 900 acres still habitable. Sea level in the Bay is rising at roughly twice the global average rate. This is a genuinely different framing from the sea-level-rise coverage on Florida's, Virginia's, and New York's pages, those focus on flood-day increases and infrastructure risk; Maryland's Chesapeake communities are losing the land itself.

What this means for how you use the rest of this manual

The manual's Tier structure and the skill guides apply without modification. What's different in Maryland: households near major shipping channels and critical bridges should be aware that infrastructure collapse from a vessel strike, while rare, is a real category of disaster with almost no warning time, and residents of Chesapeake Bay island and shoreline communities face a genuinely different kind of long-term planning question than storm preparedness alone, whether the land itself will still be habitable within a normal planning horizon.

Sources

- Francis Scott Key Bridge collapse details, cause, and deaths: Wikipedia, sourced to NTSB and contemporary reporting; NTSB
- Chesapeake Bay island loss and sea level rise rate: Chesapeake Bay Program; Chesapeake Climate Action Network

Maryland: Laws & Legal Considerations

Rainwater harvesting: legal and codified in the state plumbing code

Maryland treats rainwater harvesting as a defined, regulated category within its building code rather than leaving it to general water law.

Rule	Maryland
Source water	Rooftop or other catchment
Permit required	No, for typical residential non-potable systems
Permitted uses	Non-potable: toilet flushing and similar uses
Underlying code	2018 Maryland Plumbing Code, Chapter 13 (Nonpotable Water Systems), §1303 (Non-Potable Rainwater Collection and Distribution Systems)

Where to find it: Maryland’s water conservation guidance (mde.maryland.gov) recommends non-potable rainwater use as part of standard conservation practice.

Water rights: riparian, with a real interstate dispute in its history

Maryland follows ordinary riparian rights doctrine for its waterways, but its most consequential water-law episode wasn’t about ordinary reasonable use, it was a genuine interstate fight with Virginia over the Potomac River that reached the U.S. Supreme Court.

Concept	How it works in Maryland
Who holds the right	Landowners with property abutting a body of water
What riparian rights include	Access to the water, building a pier or dock, and reasonable use without transforming the water itself

Virginia v. Maryland (2003)

Maryland and Virginia disputed Virginia’s right to withdraw water from the Potomac River and build structures into it, a conflict rooted in a 1785 compact between the two states. The U.S. Supreme Court ruled in Virginia’s favor in 2003, confirming Virginia’s riparian rights on the river didn’t require Maryland’s permission. It’s a useful reminder that water rights disputes aren’t always between individual landowners, sometimes they’re between entire states.

Where to find it: the Maryland Department of the Environment administers state water rights and permitting.

Concealed carry: a two-license sequence, not a single application

Maryland requires a Wear and Carry Permit, but unlike most states covered on this site, getting one requires first holding a separate, distinct license.

Requirement	Detail
Prerequisite	A Handgun Qualification License (HQL) is required before applying for the Wear and Carry Permit; the HQL has its own training, fingerprinting, and background check
Standard	Shall-issue since the 2022 Bruen decision
Minimum age	21 (18 for active-duty military)
Training required	16 hours, including live-fire practice and demonstrated proficiency
Cost	\$125 non-refundable application fee, on top of the separate HQL cost

Why this sequential structure is genuinely different from Illinois's

Illinois also requires two licenses (a FOID card, then a separate CCL), but a FOID card is required just to own a gun at all. Maryland’s HQL is specifically a prerequisite step toward carrying, layered directly beneath the Wear and Carry Permit itself, a different structural relationship between the two licenses.

Sources

- Maryland rainwater harvesting rules under the Plumbing Code: Maryland water conservation guidance

- Virginia v. Maryland Supreme Court case: Wikipedia
- Maryland Wear and Carry Permit and HQL requirements: Maryland State Police; Alien Gear Holsters

Maryland: Local Resources

MDEM and MdReady

The Maryland Department of Emergency Management (formerly known as MEMA, the acronym still appears in some older materials) coordinates statewide preparedness, mitigation, response, and recovery. Its main public-facing tool is the MdReady app, which provides emergency notifications and preparedness information directly to residents' phones.

Where to find it: mdready.maryland.gov.

University of Maryland Extension: Maryland's version of the other states' land-grant Extension programs

University of Maryland Extension runs the same category of program as every other state covered on this site, active in 20 Maryland counties plus Baltimore City.

- **Master Gardener Program:** 50 hours of basic training, followed by 40 hours of volunteer service in the first year to certify, then 20 volunteer hours and 10 continuing-education hours annually to maintain it.

Where to find it: extension.umd.edu lists the program by county.

CERT: entirely county and municipal, no statewide MDEM-run program

Unlike some states covered on this site where CERT is coordinated directly by the state emergency management agency, Maryland's CERT programs are run entirely at the county or municipal level.

A representative example

Montgomery County runs an active CERT program alongside a "Ready Montgomery" seminar series specifically designed to educate residents on emergency preparedness, in partnership with local emergency management and fire/rescue services.

Where to find it: mdem.maryland.gov/pages/cert.aspx lists Maryland's CERT programs by jurisdiction.

Sources

- MDEM structure and MdReady app: Maryland Department of Emergency Management; MdReady
- University of Maryland Extension Master Gardener Program requirements and county reach: UMD Extension
- Maryland CERT program structure, county-level administration: MDEM; Montgomery County

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Maryland: Risks & Trends

Same standard as every other page on this site: every figure below is independently sourced, and figures that vary across sources, or measure genuinely different things, are flagged as such rather than collapsed into one number that looks more precise than the underlying data actually supports.

The Francis Scott Key Bridge collapse (2024)

Metric	Figure
Date and time	1:25 AM, March 26, 2024
Deaths	6, all construction workers on the bridge at the time
Cause	The container ship Dali lost electrical power twice within seconds while leaving Baltimore Harbor, striking a bridge support pier
Ship size	~984 ft long, ~213 million lbs
Port of Baltimore closure	Channel fully reopened after 11 weeks
Daily cargo value affected	\$100-200 million
Jobs directly dependent on the port	~8,000

The collapse happened almost instantly once the ship struck the pier, there was essentially no meaningful warning time between the vessel losing power and the bridge coming down, which is part of why the 6 workers on the span had no realistic chance to evacuate.

The Chesapeake Bay: a slow, ongoing loss of land

Metric	Figure
Islands already lost to the Bay	500+
Holland Island's last house collapse	2010
Smith Island acres eroded over 150 years	~3,300
Smith Island acres still habitable	~900
Bay sea level rise rate vs. global average	~2x
Sea level rise at the Bay's mouth	~1.3 ft/century
Local rise rate (land subsidence + sea level)	4.6 mm/year (vs. 3.0 mm/year global average)

Why this isn't the same story as Florida's or Virginia's sea level rise pages

Those pages focus on flood-day frequency and infrastructure risk in major coastal cities. The Chesapeake Bay’s island communities face something more absolute: Holland Island once had over 350 residents, a church, a school, and a post office, and today it’s marsh poking through the water. Smith Island’s remaining population faces the real possibility that most of the island will be underwater by 2100. This is land loss, not just more frequent flooding of land that still exists.

What these two have in common

The Key Bridge collapse and the Chesapeake Bay’s island loss sit at opposite extremes of the same underlying point: Maryland’s infrastructure and geography both face genuine risk, one from a single catastrophic minute with almost no warning, the other from a slow-motion process measured in decades that’s just as certain to keep happening.

Sources

- Francis Scott Key Bridge collapse details: Wikipedia, sourced to NTSB and contemporary reporting
- Chesapeake Bay island loss and sea level rise data: Chesapeake Bay Program; Newsweek