Total Maximum Daily Load of Sediment in the Georges Creek Watershed, Garrett and Allegany County, Maryland

REVISED FINAL

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Submitted to:

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List of Abbreviations

BIBI  Benthic Index of Biotic Integrity
BIP   Buffer Incentive Program
BMP   Best Management Practices
BOD   Biological Oxygen Demand
CBP P5 Chesapeake Bay Program Phase V
CWA   Clean Water Act
DMR   Discharge Monitoring Report
EOF   Edge-of-Field
EOS   Edge-of-Stream
EPA   Environmental Protection Agency
EPSC  Environmental Permit Service Center
ETM   Enhanced Thematic Mapper
FIBI  Fish Index of Biologic Integrity
GIS   Geographic Information System
LA    Load Allocation
MDE   Maryland Department of the Environment
MBSS  Maryland Biological Stream Survey
MGD   Millions of Gallons per Day
mg/l  Milligrams per liter
MOS   Margin of Safety
MS4   Municipal Separate Stormwater System
NPS   Non-Point Source
NPDES National Pollutant Discharge Elimination System
NRCS  Natural Resource Conservation Service
NRI   Natural Resources Inventory
PCS   Permit Compliance System
PS    Point Source
RESAC Regional Earth Science Applications Center
S&E   Sediment & Erosion
<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>TMDL</td>
<td>Total Maximum Daily Load</td>
</tr>
<tr>
<td>TSS</td>
<td>Total Suspended Solids</td>
</tr>
<tr>
<td>TM</td>
<td>Thematic Mapper</td>
</tr>
<tr>
<td>USGS</td>
<td>United Stated Geological Survey</td>
</tr>
<tr>
<td>WLA</td>
<td>Waste Load Allocation</td>
</tr>
<tr>
<td>WQIA</td>
<td>Water Quality Improvement Act</td>
</tr>
<tr>
<td>WQLS</td>
<td>Water Quality Limited Segment</td>
</tr>
<tr>
<td>WRAS</td>
<td>Watershed Restoration Action Strategy</td>
</tr>
<tr>
<td>WTP</td>
<td>Water Treatment Plant</td>
</tr>
<tr>
<td>WWTP</td>
<td>Wastewater Treatment Plant</td>
</tr>
</tbody>
</table>
EXECUTIVE SUMMARY

This document, upon approval by the U.S. Environmental Protection Agency (EPA), establishes a Total Maximum Daily Load (TMDL) for sediment in the Georges Creek Watershed (basin number 02141004). Section 303(d) of the federal Clean Water Act (CWA) and the EPA’s implementing regulations direct each state to identify and list waters, known as water quality limited segments (WQLSs), in which current required controls of a specified substance are inadequate to achieve water quality standards. For each WQLS, the State is required to either establish a TMDL of the specified substance that the waterbody can receive without violating water quality standards, or demonstrate that water quality standards are being met (CWA, 2006).

The Maryland Department of the Environment (MDE) has identified the waters of Georges Creek (basin number 02141004) on the State’s 303(d) List submitted to the EPA by MDE as impaired by sediments (1996), pH (1998), bacteria (2002), nutrients (1996), and portions of the basin for impacts to biological communities (2002) (MDE, 2006a). The designated uses of Georges Creek are Use I-P (Water Contact Recreation, Protection of Aquatic Life and Public Water Supply) for the mainstem from the confluence with the North Branch Potomac River and Use I (Water Contact Recreation and Protection of Aquatic Life) for the remainder of the mainstem and all other tributaries (COMAR, 2006a). This document proposes to establish a TMDL for sediments in the Georges Creek Watershed to allow for the attainment of the above mentioned designated uses. The objective of the sediment TMDL established in this document is to ensure that there will be no sediment impacts affecting aquatic health, when aquatic health is evaluated based on Maryland’s biocriteria (Roth et al., 2000, Roth et al., 1998 and Stribling et al., 1998), thereby establishing a sediment load that supports the Use I/I-P designation for the Georges Creek Watershed. The watershed sediment load includes the potential effect for both water clarity and erosional and/or depositional impacts, thus accounting for all of the sediment impacts that indicate a sediment impairment per the Maryland 303(d) listing methodology (MDE, 2006b).

A data solicitation for sediments was conducted by MDE, and all readily available data from the past five years have been considered. A TMDL for Biochemical Oxygen Demand (BOD) to address the nutrients listing was approved by the EPA (2002) resulting in the removal of this listing. A TMDL for bacteria was submitted to the EPA (2006). The listings for low pH and impacts to biological communities will be addressed separately at a future date.

The computational framework chosen for the Georges Creek Watershed TMDL was the Chesapeake Bay Program Phase V (CBP P5) watershed model target edge-of-field (EOF) land use sediment loading rate calculations combined with a sediment delivery ratio. The edge-of-stream (EOS) sediment load is calculated per land use as a product of the land use area, land use target loading rate, and loss from the EOF to the main channel. The spatial effect of sediment delivery from EOF to EOS is captured as a function of the average transport distance from individual land uses within the model segment. Therefore, each land use category will have a specific sediment delivery ratio. The spatial...
domain of the CBP P5 model segmentation aggregates to the Maryland 8-digit watersheds.

Currently in Maryland, there are no specific numeric criteria that quantify the impact of sediment on the aquatic health of non-tidal stream systems. Therefore, to determine the assimilative capacity of the watershed stream system, a reference watershed approach was used and resulted in the establishment of a sediment loading threshold (Currey et al., 2006). This threshold is based on a detailed analysis of sediment loads from watersheds that are identified as supporting aquatic life (i.e., reference watersheds) based on Maryland’s biocriteria (Roth et al., 2000, Roth et al., 1998 and Stribling et al., 1998).

The critical condition for this TMDL is inherently addressed based on the biological monitoring data used to determine the reference watersheds. Seasonality is captured in two components. First, it is implicitly included in biological sampling, since results integrate the stress effects over the course of time. Second, the Maryland Biological Stream Survey (MBSS) sampling included benthic sampling in the spring and fish sampling in the summer.

All TMDLs must include a margin of safety (MOS) to account for any lack of knowledge and uncertainty concerning the relationship between loads and water quality (CWA, 2006). Analysis of the reference group forest normalized sediment loads indicates that approximately 75% of the reference watersheds have a value of less than 3.6, while 50% have a value of less than 3.3. The forest normalized reference sediment load (also referred to as the sediment loading threshold) was set at the median value of 3.3. This is an environmentally conservative estimate, since 50% of the reference watersheds have a load above this value, which results in an implicit margin of safety of approximately 8%.

The total sediment load from the Georges Creek Watershed is 6,231.1 tons per year. The sediment TMDL for the Georges Creek Watershed is 4,056.2 tons per year. The load allocation (LA) is 4,022.5 tons per year and the waste load allocation (WLA) is 33.7 tons per year. This TMDL will ensure that the sediment loads and resulting effects will support the Use I/I-P designations for the Georges Creek Watershed, and more specifically the support of aquatic health.

Once the EPA has approved this TMDL, and it is known what measures must be taken to reduce pollution levels, implementation of best management practices (BMPs) is expected to take place. MDE intends for the required reduction to be implemented in an iterative process that first addresses those sources with the largest impact to water quality, with consideration given to ease and cost of implementation.

Maryland has several well-established programs to draw upon, including the Water Quality Improvement Act of 1998 (WQIA) and the Federal Nonpoint Source Management Program (§ 319 of the Clean Water Act). Several potential funding sources for implementation are available, such as the Buffer Incentive Program (BIP), the State Water Quality Revolving Loan Fund, and the Stormwater Pollution Cost Share Program.
1.0 INTRODUCTION

This document, upon approval by the U.S. Environmental Protection Agency (EPA), establishes a Total Maximum Daily Load (TMDL) for sediments in the Georges Creek Watershed (basin number 02141004). Section 303(d)(1)(C) of the federal Clean Water Act (CWA) and EPA implementing regulations direct each state to develop a TMDL for each impaired water quality limited segment (WQLS) on the Section 303(d) List, taking into account seasonal variations and a protective margin of safety (MOS) to account for uncertainty (CWA, 2006). A TMDL reflects the total pollutant loading of the impairing substance a water body can receive and still meet water quality standards.

TMDLs are established to determine the pollutant load reductions needed to achieve and maintain water quality standards. A water quality standard is the combination of a designated use for a particular body of water and the water quality criteria designed to protect that use. Designated uses include activities such as swimming, drinking water supply, protection of aquatic life, and shellfish propagation and harvest. Water quality criteria consist of narrative statements and numeric values designed to protect the designated uses. Criteria may differ among waters with different designated uses.

The Maryland Department of the Environment (MDE) has identified the waters of Georges Creek (basin number 02141004) on the State’s 303(d) List submitted to the EPA by MDE as impaired by sediments (1996), pH (1998), bacteria (2002), nutrients (1996), and portions of the basin for impacts to biological communities (2002) (MDE, 2006a). The designated use of Georges Creek is Use I-P (Water Contact Recreation, Protection of Aquatic Life and Public Water Supply) for the mainstem from the confluence with the North Branch Potomac River, and Use I (Water Contact Recreation and Protection of Aquatic Life) for the remainder of the mainstem and all other tributaries (COMAR, 2006a). This document proposes to establish a TMDL for sediments in the Georges Creek Watershed to allow for the attainment of the above mentioned designated uses. The objective of the sediment TMDL established in this document is to ensure that there will be no sediment impacts affecting aquatic health, when aquatic health is evaluated based on Maryland’s biocriteria (Roth et al., 2000, Roth et al., 1998 and Stribling et al., 1998), thereby establishing a sediment loading limit that supports the Use I/I-P designation for the Georges Creek Watershed. The watershed sediment load includes the potential effect for both water clarity and erosional/depositional impacts, thus accounting for all of the sediment impacts that indicate a sediment impairment per the Maryland 303(d) listing methodology (MDE, 2006b).

A data solicitation for sediments was conducted by MDE, and all readily available data from the past five years have been considered. A TMDL for Biochemical Oxygen Demand (BOD) to address the nutrients listing was approved by the EPA (2002) resulting in the removal of this listing. A TMDL for bacteria was submitted to the EPA (2006). The listings for low pH and impacts to biological communities will be addressed separately at a future date.
Currently in Maryland, there are no specific numeric criteria that quantify the impact of sediment on the aquatic health of non-tidal stream systems. Therefore, to determine the assimilative capacity of the watershed stream system, a reference watershed approach was used and resulted in the establishment of a *sediment loading threshold* (Currey et al., 2006). This threshold is based on a detailed analysis of sediment loads from watersheds that are identified as supporting aquatic life (i.e., reference watersheds) based on Maryland’s biocriteria (Roth et al., 2000, Roth et al., 1998 and Stribling et al., 1998).
2.0 SETTING AND WATER QUALITY DESCRIPTION

2.1 General Setting

Location
The Georges Creek Watershed encompasses 47,694 acres (75 square miles) in Allegany and Garrett Counties (See Figure 1). The headwaters of Georges Creek begin in Frostburg, Maryland. The main stem of Georges Creek flows southwest until its confluence with the North Branch Potomac River below the Town of Westernport, Maryland. Several tributaries feed the main stem of Georges Creek including Elklick Run, Mill Run, Winebrenner Run, and Koontz Run. The drainage area for the watershed lies between Dans Mountain and Big Savage Mountain. Towns within the watershed area include: Frostburg, Midlothian, Midland, Lonaconing, Barton, Luke, and Westernport. Dans Mountain State Park and portions of the Savage River State Forest also lie within the Georges Creek Watershed.

Geology/Soils
The Georges Creek Watershed lies in the Appalachian Plateaus Province of Maryland, and it drains to the North Branch Potomac River. The bedrock of this region consists principally of gently folded shale, siltstone, and sandstone. Folding has produced elongated arches across the region, which exposes Devonian rocks at the surface. Most of the natural gas fields in Maryland are associated with these anticlinal folds in the Appalachian Plateau. In the intervening synclinal basins, coal-bearing strata of the Pennsylvanian and Permian ages are preserved. The topography in the watershed is often steep and deeply carved by winding streams, with elevations ranging up to 3,360 feet at the peak of Backbone mountain, which is the highest point in Maryland.

The Georges Creek Watershed lies predominantly in the Dekalb soil series. A small portion of the watershed in the southeastern region lies in the Hazleton soil series. The Dekalb soil series consists of moderately deep, well-drained, loamy soils that developed in material weathered in place from sandstone and some conglomerate and shale bedrock. These nearly level to very steep soils are normally found in stony, mountainous regions. Dekalb soils have rapid permeability and internal drainage. The Hazleton soil series consists of deep, well-drained, loamy soils. These soils developed in materials weathered in place from sandstone and shale bedrock. These nearly level to moderately steep soils occur on the top and upper and middle side slopes of hills and mountains. Hazleton soils have moderately rapid permeability and rapid internal drainage (USDA - SCS, 1974 and USDA – NRCS, 1977).
Figure 1: Location Map of Georges Creek Watershed
2.1.1 Land Use

Land Use Methodology

The land use framework used to develop this TMDL was originally developed for the Chesapeake Bay Program Phase V (CBP P5) watershed model.\(^1\) The CBP P5 land use Geographic Information System (GIS) framework was based on two distinct layers of development. The first GIS layer was developed by the Regional Earth Science Applications Center (RESAC) at the University of Maryland and was based on satellite imagery (Landsat 7-Enhanced Thematic Mapper (ETM) and 5-Thematic Mapper (TM)) (Goetz et al., 2004). This layer did not provide the required level of accuracy that is especially important when developing agricultural land uses. In order to develop accurate agricultural land use calculations, the CBP P5 used county level U.S. Agricultural Census data as a second layer (USDA, 1982, 1987, 1992, 1997 and 2002).

Given that land cover classifications based on satellite imagery are likely to be least accurate at edges (i.e., boundaries between covers), the RESAC land uses bordering agricultural areas were analyzed separately. If the agricultural census data accounted for more agricultural use than the RESAC’s data, appropriate acres were added to agricultural land from non-agricultural land uses. Similarly, if census agricultural land estimates were smaller than RESAC’s, appropriate acres were added to non-agricultural land uses.

Adjustments were also made to the RESAC land cover to determine developed land uses. RESAC land cover was originally based on the United States Geological Survey (USGS) protocols used to develop the 2000 National Land Cover Database. The only difference between the RESAC and USGS approaches was that RESAC used town boundaries and road densities to determine urban land covered by trees or grasses. This approach greatly improved the accuracy of the identified urban land uses, but led to the misclassification of some land adjacent to roads and highways as developed land. This was corrected by subsequent analysis. To ensure that the model accurately represented development over the simulation period, post-processing techniques that reflected changes in urban land use have been applied.

The result of this approach is that CBP P5 land use does not exist in a single GIS coverage; instead it is only available in a tabular format. The CBP P5 watershed model is comprised of 25 land uses. Most of these land uses are differentiated only by their nitrogen and phosphorus loading rates. The land uses are divided into 14 classes with distinct sediment erosion rates. Table 1 lists the CBP P5 generalized land uses and detailed land uses, which are classified by their erosion rates. Table 1 also lists the number of acres per land use in the Georges Creek Watershed. Details of the land use development methodology have been summarized in the report entitled “Chesapeake Bay

\(^1\) The EPA Chesapeake Bay Program developed the first watershed model in 1982. There have been many upgrades since the first phase of this model. The CBP P5 was developed to estimate flow, nutrient, and sediment loads to the Bay.
Phase V Community Watershed Model: Tracking Nutrient and Sediment Loads on a Regional and Local Scale” (USEPA – CBP, 2006b).

**Georges Creek Watershed Land Use Distribution**

Forest is the predominant land use throughout the Georges Creek Watershed (72% of the watershed area). The remaining land use is classified as urban/developed (16%), crop/pasture (10%), and extractive (2%).

The summary of the watershed land use areas is presented in Table 1, while a land use map is provided in Figure 2. It is relevant to note from Figure 2, that a significant portion of the urban and extractive land uses are directly adjacent to the Georges Creek mainstem.

**Table 1: Land Use Percentage Distribution for Georges Creek Watershed**

<table>
<thead>
<tr>
<th>General Land Use</th>
<th>Detailed Land Use</th>
<th>Area (Acres)</th>
<th>Percent of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Crop</td>
<td>Animal Feeding Operations</td>
<td>4.7</td>
<td>0.0</td>
</tr>
<tr>
<td></td>
<td>Hay</td>
<td>1,966.8</td>
<td>4.2</td>
</tr>
<tr>
<td></td>
<td>High Till</td>
<td>200.6</td>
<td>0.4</td>
</tr>
<tr>
<td></td>
<td>Low Till</td>
<td>68.1</td>
<td>0.1</td>
</tr>
<tr>
<td></td>
<td>Nursery</td>
<td>60.6</td>
<td>0.1</td>
</tr>
<tr>
<td>Extractive</td>
<td>Extractive</td>
<td>971.8</td>
<td>2.1</td>
</tr>
<tr>
<td>Forest</td>
<td>Forest</td>
<td>33,722.1</td>
<td>71.2</td>
</tr>
<tr>
<td></td>
<td>Harvested Forest</td>
<td>340.6</td>
<td>0.7</td>
</tr>
<tr>
<td>Pasture</td>
<td>Natural Grass</td>
<td>82.3</td>
<td>0.2</td>
</tr>
<tr>
<td></td>
<td>Pasture</td>
<td>2,484.2</td>
<td>5.2</td>
</tr>
<tr>
<td></td>
<td>Trampled Pasture</td>
<td>13.0</td>
<td>0.0</td>
</tr>
<tr>
<td>Urban</td>
<td>Urban: Barren</td>
<td>25.9</td>
<td>0.1</td>
</tr>
<tr>
<td></td>
<td>Urban: Imp</td>
<td>520.6</td>
<td>1.1</td>
</tr>
<tr>
<td></td>
<td>Urban: perv</td>
<td>6,912.6</td>
<td>14.6</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>47,374.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Georges Creek Sediment TMDL Document version: May 9, 2013
Figure 2: Land Use of the Georges Creek Watershed
2.2 Source Assessment

2.2.1 Nonpoint Source (NPS) Assessment

**General load estimation methodology**

Nonpoint source sediment loads in the Georges Creek Watershed are estimated based on the edge-of-stream (EOS) calibration target loading rates from the CBP P5 model. This approach is based on the fact that not all of the edge-of-field (EOF) sediment load is delivered to the stream or river (some of it is stored on fields down slope, at the foot of hillsides, or in smaller rivers or streams that are not represented in the model). To calculate the actual EOS loads, a sediment delivery ratio (the ratio of sediment reaching a basin outlet compared to the total erosion within the basin) is used. Details of the methods used to calculate sediment load have been summarized in the report entitled “Chesapeake Bay Phase V Community Watershed Model: Tracking Nutrient and Sediment Loads on a Regional and Local Scale” (USEPA - CBP, 2006b).

**Edge-of-Field Target Erosion Rate Methodology**

EOF target erosion rates for agricultural land uses and forested land use were based on erosion rates determined by the National Resource Inventory (NRI). NRI is a statistical survey of land use and natural resource conditions conducted by the Natural Resources Conservation Service (NRCS) (USDA - NRCS, 2006). Sampling methodology is explained by Nusser and Goebel (1997).

Estimates of average annual erosion rates for pasture and cropland are available on a county basis at five year intervals, starting in 1982. Erosion rates for forested land uses are not available on a county basis from NRI, however for the purpose of the CBP Phase 2 watershed model, NRI calculated average annual erosion rates for forested land use on a watershed basis. These rates are still being used as targets in the Phase V model.

The average value of the 1982 and 1987 surveys was used as the basis for EOF target loads. The erosion rates from this period do not reflect best management practices (BMPs) or other soil conservation policies introduced in the wake of the effort to restore the Chesapeake Bay.

Rates for urban pervious, urban impervious, and barren land were based on a combination of best professional judgment, literature analysis, and regression analysis. Table 2 lists erosion rates specific to the Georges Creek Watershed.
### Table 2: Summary of EOF Erosion Rate Calculations

<table>
<thead>
<tr>
<th>Land Use</th>
<th>Data Source</th>
<th>Garrett County (tons/acre/year)</th>
<th>Allegany County (tons/acre/year)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Forest</td>
<td>Phase 2 NRI</td>
<td>0.13</td>
<td>0.13</td>
</tr>
<tr>
<td>Harvested Forest¹</td>
<td>Average Phase 2 NRI (x 10)</td>
<td>3.0</td>
<td>3.0</td>
</tr>
<tr>
<td>Natural Grass</td>
<td>Average NRI Pasture (1982-1987)</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Pasture</td>
<td>Pasture NRI (1982-1987)</td>
<td>0.57</td>
<td>0.23</td>
</tr>
<tr>
<td>Trampled pasture²</td>
<td>Pasture NRI (x 9.5)</td>
<td>5.42</td>
<td>2.19</td>
</tr>
<tr>
<td>Animal Feeding Operations²</td>
<td>Pasture NRI (x 9.5)</td>
<td>5.42</td>
<td>2.19</td>
</tr>
<tr>
<td>Hay²</td>
<td>Crop NRI (1982-1987) (x 0.32)</td>
<td>1.11</td>
<td>1.04</td>
</tr>
<tr>
<td>High Till Without Manure²</td>
<td>Crop NRI (1982-1987) (x 1.25)</td>
<td>4.34</td>
<td>4.08</td>
</tr>
<tr>
<td>High Till With Manure²</td>
<td>Crop NRI (1982-1987) (x 1.25)</td>
<td>4.34</td>
<td>4.08</td>
</tr>
<tr>
<td>Low till With Manure²</td>
<td>Crop NRI (1982-1987) (x 0.75)</td>
<td>2.6</td>
<td>2.45</td>
</tr>
<tr>
<td>Pervious Urban</td>
<td>Intercept Regression Analysis</td>
<td>0.74</td>
<td>0.74</td>
</tr>
<tr>
<td>Extractive</td>
<td>Best professional judgment</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>Barren</td>
<td>Literature survey</td>
<td>12.5 (w/ S&amp;E Controls)</td>
<td>12.5 (w/ S&amp;E Controls)</td>
</tr>
<tr>
<td>Impervious</td>
<td>100% Impervious Regression Analysis</td>
<td>5.18</td>
<td>5.18</td>
</tr>
</tbody>
</table>

**Notes:**
1. Average based on Chesapeake Bay Basin NRI values.
2. NRI score data adjusted based on land use.
3. Sediment and erosion.

**Sediment Delivery Ratio:** The base formula for calculating sediment delivery ratios in the CBP Phase V Model is the same as the formula used by the NRCS (USDA-NRCS, 1983).
DF = 0.417762 \times A^{-0.134958} - 0.127097 \quad \text{(Equation 2.1)}

where
DF (delivery factor) = sediment delivery ratio
A = drainage area in square miles

In order to account for the differences in sediment loads due to distance traveled to the stream, the CBP P5 model uses the sediment delivery ratio. Land use specific sediment delivery ratios were calculated for each river segment using the following procedure:

1) mean distance of each land use from the river reach was calculated

2) sediment delivery ratios for each land use were calculated (drainage area in Equation 2.1 was assumed to be equal to the area of a circle with radius equal to the mean distance between the land use and the river reach)

**Edge-of-Stream Loads**

EOS loads are the loads that actually enter the river reaches (i.e., the mainstem of a watershed). Such loads represent not only the erosion from the land but all of the intervening processes of deposition on hillsides and sediment transport through smaller rivers and streams.

Table 3 lists the current overall solids budget for the Georges Creek Watershed. It is broken down into nonpoint and point source loadings. The largest portions of the nonpoint source sediment load are from urban and extractive land uses (34.9% and 33.3%) followed by: forested land use (17.1%) and crop land use (10.9%). The remainder of the nonpoint source sediment load is from pastures.

**2.2.2 Point Source (PS) Assessment**

A list of active permitted sources in the Georges Creek Watershed was compiled using MDE’s Environmental Permit Service Center (EPSC) database. The types of permits identified were municipal surface discharges, industrial surface discharges, general mining, and general industrial stormwater. Permit information for municipal and industrial surface discharges was obtained from EPA’s Permit Compliance System (PCS) database. Specifically, total suspended solids (TSS) permit limits and Discharge Monitoring Report (DMR) data (TSS and flow) were obtained. Permit information for general mining permits was obtained from MDE permit files. Specifically, site areas, TSS permit limits, and average flow data were obtained. A detailed list of the facilities appears in Appendix B.
2.2.3 Overall Solids Budget

Table 3 presents the current overall solids budget for the Georges Creek Watershed.

<table>
<thead>
<tr>
<th>General Land Use</th>
<th>Description</th>
<th>Load (Ton/Yr)</th>
<th>Percent</th>
<th>Grouped Percent of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Crop</td>
<td>Animal Feeding Operations</td>
<td>3.2</td>
<td>0.1</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Hay</td>
<td>458.0</td>
<td>7.3</td>
<td></td>
</tr>
<tr>
<td></td>
<td>High Till</td>
<td>151.6</td>
<td>2.4</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Low Till</td>
<td>34.6</td>
<td>0.6</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Nursery</td>
<td>35.5</td>
<td>0.6</td>
<td>11.0</td>
</tr>
<tr>
<td>Extractive</td>
<td>Extractive</td>
<td>2,077.7</td>
<td>33.3</td>
<td>33.3</td>
</tr>
<tr>
<td>Forest</td>
<td>Forest</td>
<td>865.3</td>
<td>13.9</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Harvested Forest</td>
<td>201.7</td>
<td>3.2</td>
<td>17.1</td>
</tr>
<tr>
<td>Pasture</td>
<td>Natural Grass</td>
<td>27.9</td>
<td>0.4</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Pasture</td>
<td>156.1</td>
<td>2.5</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Trampled Pasture</td>
<td>7.8</td>
<td>0.1</td>
<td>3.1</td>
</tr>
<tr>
<td>Urban</td>
<td>Urban: Barren</td>
<td>57.7</td>
<td>0.9</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Urban: Imp</td>
<td>750.5</td>
<td>12.0</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Urban: perv</td>
<td>1,369.7</td>
<td>22.0</td>
<td>35.0</td>
</tr>
<tr>
<td>Permits</td>
<td>Process Load</td>
<td>33.7</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>6,231.1</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Note: 1. The word “solids” is used instead of “sediments” because the point source inputs are included.

2.3 Water Quality Characterization

The Georges Creek Watershed was originally listed on Maryland’s 1996 303(d) List as impaired by elevated sediments from nonpoint sources, with supporting evidence cited in Maryland’s 1996 305(b) report. The 1996 305(b) report stated that water quality in this watershed varies from good in the upper tributaries to severely degraded (poor) in the lower tributary or mainstem areas due to past mining activities. It was also stated that elevated sediment levels are likely due to agricultural runoff, urban runoff, and suburban development activities. Further data, from one site on the upper Georges Creek mainstem, suggested probable water quality impacts related to biological communities and habitat. It is further suggested that these impacts may be due to mine or urban runoff (MDE, 2006a and DNR, 1996).
To provide a water quality characterization of the Georges Creek Watershed, it must first be determined how elevated sediment loads are linked to degraded stream water quality. While currently in Maryland there are no specific numeric criteria that quantify the impact of sediment on the aquatic health of non-tidal stream systems, it was outlined in the Maryland 2004 303(d) report, that degraded stream water quality resulting in a sediment impairment is characterized by erosional impacts, depositional impacts, and decreased water clarity (MDE, 2006b). For this report, cumulative erosional and depositional impacts were evaluated based on two site-specific water quality parameters – embeddedness and epifaunal substrate condition. Embeddedness is the fraction of surface area of larger particles surrounded by finer sediments, and epifaunal substrate is the amount and variety of hard, stable substrates used by benthic macroinvertebrates. In general, low embeddedness and high epifaunal substrate are beneficial to the aquatic life of a stream system. The analysis was based on the data collected by the Maryland Biological Stream Survey (MBSS) program (see Table 4, Figure 3, and Appendix A). In addition to the characterizations outlined in the Maryland 2004 303(d) report, sediment load was also used to characterize the watershed. Sediment load is a quantitative measure of the total sediment transported to the highest order stream draining the watershed.

Table 4: MBSS Round Two Data Stations in the Georges Creek Watershed

<table>
<thead>
<tr>
<th>Site</th>
<th>Date Sampled</th>
<th>Latitude (dec degrees)</th>
<th>Longitude (dec degrees)</th>
</tr>
</thead>
<tbody>
<tr>
<td>GEOR-102-R-2003</td>
<td>19JUN2003</td>
<td>39.65104</td>
<td>78.96551</td>
</tr>
<tr>
<td>GEOR-103-R-2003</td>
<td>19JUN2003</td>
<td>39.64738</td>
<td>78.96044</td>
</tr>
<tr>
<td>GEOR-104-R-2003</td>
<td>19JUN2003</td>
<td>39.58422</td>
<td>78.91831</td>
</tr>
<tr>
<td>GEOR-107-R-2003</td>
<td>10JUL2003</td>
<td>39.56945</td>
<td>78.93387</td>
</tr>
<tr>
<td>GEOR-114-R-2003</td>
<td>09JUL2003</td>
<td>39.62604</td>
<td>78.96778</td>
</tr>
<tr>
<td>GEOR-208-R-2003</td>
<td>09JUL2003</td>
<td>39.6554</td>
<td>78.9397</td>
</tr>
<tr>
<td>GEOR-209-R-2003</td>
<td>09JUL2003</td>
<td>39.65887</td>
<td>78.9401</td>
</tr>
<tr>
<td>GEOR-211-R-2003</td>
<td>09JUL2003</td>
<td>39.57993</td>
<td>78.94215</td>
</tr>
<tr>
<td>GEOR-315-R-2003</td>
<td>20AUG2003</td>
<td>39.54863</td>
<td>79.00324</td>
</tr>
</tbody>
</table>
Figure 3: MBSS Stations in the Georges Creek Watershed
Increasing embeddedness and decreasing epifaunal substrate condition scores indicate possible erosional or depositional impacts from elevated sediment loads. There are no numeric criteria for embeddedness and epifaunal substrate condition. Instead, monitoring results were compared to values observed in streams identified as having a healthy benthic community (i.e., reference sites). The benthic community was chosen for comparison because it is more directly impacted, than are fish, by the physical conditions of the streambed. Impacts or changes to the streambed could affect the benthic community by altering food quality, covering habitat, filling interstitial space and altering water movement (Minshall, 1984).

Reference sites for comparison were selected from the non-coastal physiographic region (Highland and Piedmont) and were required to have Benthic Index of Biotic Integrity (BIBI) scores significantly greater than 3.0 (based on a scale of 1 to 5). A threshold of 3.0 was selected because this is the level indicative of satisfactory water quality in Maryland’s biocriteria (Roth et al., 2000, Roth et al., 1998 and Stribling et al., 1998). In determining if the site score is significantly greater than 3.0, a default confidence interval was applied that is based on the coefficient of variation from replicate samples. A comparison of MBSS sampling results to reference sites is presented in the following figure.

![Figure 4: Georges Creek Embeddedness and Epifaunal Substrate Compared to Reference Sites](image)

MBSS sampling also includes turbidity samples, which provide an instantaneous measure for evaluating water clarity. These samples were collected during the summer low flow period and are only collected one time per site. Since the representativeness of these samples to the overall stream water quality is limited, they were not used in this analysis.
In the absence of specific numeric criteria that quantify the impact of sediment on the aquatic health of non-tidal stream systems, the average annual sediment load is the only currently available target that accounts for the potential effect of both water clarity and erosional/depositional impacts to the aquatic community. Thus, it is used in this analysis as the final determining factor for assessing if there is a sediment impact to aquatic health. In general, an elevated sediment load results from increased total suspended solids (TSS) concentration with an effect of reduced water clarity in the water column. Sources of the increased sediment load (and TSS concentrations) are typically terrestrial and channel erosion. Increases in both sources potentially decrease water clarity and, based on stream transport capacity, increase the likelihood of depositional impacts, where an increase in the channel erosion load will result in physical alterations to the stream system. The combined effects of increased terrestrial and channel erosion are captured within the current watershed sediment load, which can be linked to the long term effects on aquatic health (i.e. water clarity, altered habitat through erosion and deposition).

The average annual watershed sediment load used in this analysis is an estimate from the CBP P5 model and provides a quantitative estimate of sediment to the highest order (largest) stream in the watershed. This sediment load is estimated for rainfall driven sediment, which is the most significant sediment source in a non-tidal watershed. The watershed segmentation applied in the analysis is based on the CBP P5 model and results in one TMDL segment for the Georges Creek Watershed (see Figure 5).

Since there are no established numeric criteria for watershed sediment loads, the watershed sediment load in the Georges Creek Watershed was compared to loads estimated in reference watersheds. Reference watersheds were determined based on the Benthic and/or Fish Index of Biotic Integrity (BIBI/FIBI) average watershed scores significantly greater than 3.0 (based on a scale of 1 to 5). A threshold of 3.0 was selected because this is the level indicative of satisfactory water quality per Maryland’s biocriteria (Roth et al., 2000; Roth et al., 1998 and Stribling et al., 1998). In determining if the average watershed score is significantly greater than 3.0, a 90% confidence interval was calculated for each watershed based on the individual MBSS sampling results.

Comparison of watershed sediment loads to loads from reference watersheds requires that the watersheds be similar in physical and hydrological characteristics. To satisfy this requirement, reference watersheds were selected only from the Highland and Piedmont physiographic regions. This region is consistent with the non-coastal region that was identified in the 1998 development of FIBI and subsequently used in the development of the BIBI (Roth et al., 1998 and Stribling et al., 1998). To control for the variability in soil type, rainfall, and topography, individual watershed sediment loads were normalized by their all forested condition sediment load. The normalization calculation divides the current watershed sediment load by the sediment load assuming an all forested condition. This resulting factor, the forest normalized sediment load, represents how many times greater the current watershed sediment load is than the all forested sediment load. A comparison of the Georges Creek Watershed forest normalized sediment load (estimated
as 5.1) to the forest normalized reference sediment load (also referred to as the sediment loading threshold) is shown in Figure 6.

**Figure 5: Georges Creek Watershed Characterization Segmentation**

Finally, the distribution of land use for the Georges Creek Watershed was compared to the reference watersheds and determined to be within the ranges found in the reference watersheds. Comparison of the Georges Creek land use to the range of land uses in the reference watersheds is illustrated in Figure 7.
Figure 6: Georges Creek Forest Normalized Sediment Load Compared to Reference Watershed Group

Figure 7: George Creek Land Use Compared to Reference Watershed Group
2.4 Water Quality Impairment

The Maryland water quality standards Surface Water Use Designations for the Georges Creek Watershed are Use I-P (Water Contact Recreation, and Protection of Aquatic Life and Public Water Supply) for the mainstem from the confluence with the North Branch Potomac River, and Use I (Water Contact Recreation and Protection of Aquatic Life) for the remainder of the mainstem and all tributaries (COMAR, 2006a). The water quality impairment of the Georges Creek Watershed addressed by this TMDL consists of an elevated sediment load beyond a level to support aquatic life. The sediment loading threshold was estimated using reference watersheds, where the assimilative capacity was determined to be approximately 3.3 times the sediment load assuming an all forested condition. This value is representative of watersheds in the Highland and Piedmont physiographic regions with land use distributions within the range of the reference watersheds. Further details can be found in Tables A-1 for reference watersheds and A-4 for Georges Creek.

The Georges Creek current watershed sediment load is approximately 5.1 times the all forested condition. Maryland's general water quality criteria prohibit pollution of waters of the State by any material in amounts sufficient to create nuisance or interfere with designated uses (COMAR, 2006b). This analysis indicates that sediment loads exceed levels that support aquatic health, and confirms that the Georges Creek Watershed is impaired by elevated sediment loads to the stream system.
3.0 TARGETED WATER QUALITY GOAL

The objective of the sediment TMDL established in this document is to ensure that the sediment loads and resulting effects are at a level to support the Use I/I-P designations for the Georges Creek Watershed, and more specifically support aquatic health (BIBI/FIBI ≥ 3.0.)
4.0 TOTAL MAXIMUM DAILY LOADS AND SOURCE ALLOCATION

4.1 Overview

This section describes how the sediment TMDL and load allocations were developed for the Georges Creek Watershed. Section 4.2 describes the analysis framework for estimating sediment loading rates and the assimilative capacity of the watershed stream system. Section 4.3 summarizes the scenarios that were used in the analysis and presents results. Section 4.4 discusses critical conditions and seasonality. Section 4.5 explains the calculations of TMDL loading caps. Section 4.6 details the load allocations between point and nonpoint sources, and Section 4.7 explains the rationale for the margin of safety. Finally, Section 4.8 summarizes the TMDL.

4.2 Analysis Framework

The computational framework chosen for the Georges Creek TMDL was the CBP P5 watershed model. The EOS sediment load is calculated for each land use as a product of the land use area, land use target loading rate, and loss from the EOF to the main channel. The sediment delivery ratio is used because not all of the EOF sediment load is delivered to the stream or river. Some of it is stored on fields down slope, at the foot of hillsides, or in smaller rivers or streams that are not represented in the model. The sediment delivery ratio is the ratio of the sediment load reaching a basin outlet compared to the total erosion within the basin.

The spatial domain of the watershed model segmentation aggregates to the Maryland 8-digit watersheds. The Georges Creek Watershed is represented by multiple CBP P5 model segments. However, the proximity of specific land use to that of the main channel is captured through the sediment delivery ratio. Details of the data sources for the unit loading rates can be found in Section 2.2 of this report, and complete details of the modeling approach will be included in the report entitled “Chesapeake Bay Phase V Community Watershed Model: Tracking Nutrient and Sediment Loads on a Regional and Local Scale” (USEPA - CBP, 2006b). Predicted sediment loads are based on CBP P5 2002 land use and represent a long-term average loading rate.

To reduce the variability when comparing watersheds within and across regions, the watershed sediment load is normalized by a constant background condition. A similar approach was used by EPA Region 9 in sediment TMDLs in California (Navarro River, Trinity River), where the loading capacity was based on an analysis of the amount of human-caused sediment delivery that can occur in addition to natural sediment delivery, without causing adverse impacts to aquatic life. The forest normalized sediment load for this TMDL is calculated as the current watershed sediment load divided by the all forested sediment load. This new term, defined as the forest normalized sediment load \( Y_n \), represents how many times greater the current watershed sediment load is than the all forested sediment load. The equation is as follows:
\[
Y_n = \frac{y_{ws}}{Y_{for}}
\]

(Equation 4.1)

where

\[Y_n = \text{forest normalized sediment load}\]
\[y_{ws} = \text{current watershed sediment load (Ton /Yr)}\]
\[Y_{for} = \text{all forested sediment load (Ton /Yr)}\]

### 4.3 Scenario Descriptions and Results

The following analyses allow a comparison of baseline conditions (under which water quality problems exist) to a future condition, which calculates the maximum average annual sediment load that supports the stream’s designated use. The analyses are grouped according to baseline conditions and future conditions associated with TMDLs.

**Baseline Conditions**

The baseline conditions are intended to provide a point of reference by which to compare the future scenario that simulates conditions of a TMDL. The baseline conditions typically reflect an approximation of nonpoint source loads during the monitoring time frame, as well as estimated point source loads based on discharge data for the same period.

The Georges Creek Watershed baseline sediment loads are estimated using the CBP P5 target EOS land use sediment loading rates with the CBP 2002 land use. Watershed loading calculations based on the CBP P5 segmentation scheme are represented by multiple CBP P5 model segments in the Georges Creek Watershed. The sediment loads from the permitted sources are estimated using the permit information. Details of these loading source estimates can be found in Section 2.2, Section 4.6, and Appendix B of this report. The total sediment load from the Georges Creek Watershed is approximately 6,231.1 tons per year.

**Future (TMDL) Conditions**

This scenario represents the future conditions of maximum allowable sediment loads that will support a healthy biological community. In the TMDL calculation, the allowable load for the impaired watershed is calculated as the product of the loading threshold (determined from watersheds with a healthy benthic community) and the Georges Creek all forested sediment load (for details see Section 2.3). This load is considered the maximum allowable load the watershed can sustain and still meet water quality standards. The TMDL loading and associated reductions are averaged at the Maryland 8-digit watershed scale, which is consistent with the original listing scale. It is important to recognize that in reality some subwatersheds may require higher reductions than others, depending on the distribution of the land use.
The formula for estimating the TMDL is as follows:

\[ TMDL = \sum_{i=1}^{n} Y_{ref} \cdot y_{\text{forest}_i} \]  

(Equation 4.2)

where

- \( TMDL \) = allowable load for impaired watershed (Ton/Yr)
- \( Y_{ref} \) = sediment loading threshold = forest normalized reference sediment load (3.3)
- \( y_{\text{forest}_i} \) = all forested sediment load for segment \( i \) (Ton/Yr)
- \( i \) = CBP P5 model segment
- \( n \) = number of CBP P5 model segments in watershed

### 4.4 Critical Condition and Seasonality

EPA’s regulations require TMDLs to take into account critical conditions for stream flow, loading, and water quality parameters (CFR, 2006). The intent of this requirement is to ensure that the water quality of the waterbody is protected during times when it is most vulnerable. The biological monitoring data used to determine the reference watersheds integrates the stress effects over the course of time and thus inherently addresses critical conditions. Seasonality is captured in two respects. First, it is done through the use of the biological monitoring data. Second, the MBSS sampling included benthic sampling collected in the spring and fish sampling collected in the summer. While, fish results were not directly applied in the final analysis, Currey et al. (2006) reported that there was minimal difference in the forest normalized sediment loads for the reference group watersheds using benthic scores only and the group using both fish and benthic scores. Thus, this analysis has captured both spring and summer flow conditions.

### 4.5 TMDL Loading Caps

This section presents the TMDL of TSS for the Georges Creek Watershed. This load is considered the maximum allowable load the watershed can assimilate and still attain water quality standards. This load is a long-term average.

The sediment TMDL for the Georges Creek Watershed, based on Equation 4.2, is as follows:

\[ TMDL = 4,056.2 \text{ Ton/Yr} \]
4.6 Load Allocations Between Point and Nonpoint Sources

The allocations described in this section demonstrate how the TMDL of TSS can be implemented to meet the water quality criteria in the Georges Creek watershed. The State reserves the right to revise these allocations provided the revisions are consistent with achieving water quality standards.

There are two broad types of National Pollutant Discharge Elimination System (NPDES) permits considered in this analysis, individual and general.

In this TSS TMDL, the rationale for determining whether the permitted source is assigned to the LA or WLA is based on explicitly specified TSS permit limits, data availability, and scale. In the Georges Creek Watershed, permits with specific TSS limits, and corresponding flow information, are assigned to the WLA. In this case detailed information is available to accurately estimate the WLA. If specific TSS limits are not explicitly stated in the permit, then TSS loads are expected to be either (1) de minimis or (2) rainfall-driven and thus highly variable. If loads are de minimis, then they pose little or no risk to the aquatic environment and are not a significant source. Rainfall driven loads are difficult to quantify due to high variability in precipitation events and, in some cases, lack of available site-specific outfall information. Rainfall-driven loads will be assigned to the WLA at an appropriate scale.

The Department has decided to apply EPA’s criterion for MS4 permitting requirements (population>100,000) as the appropriate scale for assigning rainfall-driven permitted TSS loads to the WLA. The justification is that as the areal extent of the permitted source increases relative to the total watershed size, the TSS load estimate will be more significant compared to the total watershed load and as a result will become more reliable in its estimate. Therefore, when a watershed includes a Municipal Separate Stormwater System (MS4) permitted jurisdiction, all rainfall driven permitted TSS sources within the MS4 permitted area, without explicit TSS limits, will be included in the WLA of the TMDL as one lumped allocation. At this scale, the TSS load is expected to be more significant compared to the total watershed load and more reliable in its estimate. It is also important to point out that discharges associated with industrial activity, whether in the WLA or LA of a TMDL, already include a specific set of best management practices (BMPs) as per the permit requirements.

There are no MS4 permits in the Georges Creek watershed. Therefore all rainfall-driven TSS loads will be allocated to the LA. These include loads from agricultural land, extractive land, forested land, and developed land. For the permitted sources with explicit TSS limits (see Tables B-2, B-3, and B-5), the estimated TSS loads from these sources are assigned to the WLA using the current permit limits. For more information, see Table B-1 located in Appendix B, which lists the resulting allocation decision for the 46 permitted sources in the Georges Creek watershed.
Reductions

Reductions are estimated for the predominant controllable sources (i.e., significant contributors of sediment to the stream system). If only these predominant (generally the largest) sources are controlled, water quality standards can be achieved in the most effective and efficient manner. Predominant sources include urban land, high till crops, low till crops, hay, pasture, and harvested forest, but additional sources can be added and controlled until the water quality standard is attained.

A reduction of 34.9% from current estimated loads will be required to meet TMDL allocation and attain water quality standards. Table 5 summarizes the TMDL scenario results based on applying the 34.9% reduction equally to the predominant controllable sediment sources. The reductions in Table 5 are based on multiple sources (e.g. high till, low till, hay, animal feeding operations, and nursery all equal a crop source) and reflect that reductions were only applied to the predominant source categories (e.g. high till).

In this watershed, forest is the only non-controllable source, as it represents the most natural condition in the watershed. No reductions were applied to permitted sources because at 0.5% of the total load, such controls would produce no discernable water quality benefit.

<table>
<thead>
<tr>
<th>Source</th>
<th>Baseline Load (Ton/Yr)</th>
<th>TMDL Scenario Load (Ton/Yr)</th>
<th>Reduction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Crop</td>
<td>683.0</td>
<td>433.6</td>
<td>36.5%</td>
</tr>
<tr>
<td>Extractive</td>
<td>2,077.7</td>
<td>1,179.6</td>
<td>43.2%</td>
</tr>
<tr>
<td>Forest</td>
<td>1,067.0</td>
<td>979.8</td>
<td>8.2%</td>
</tr>
<tr>
<td>Pasture</td>
<td>191.8</td>
<td>168.0</td>
<td>12.4%</td>
</tr>
<tr>
<td>Urban</td>
<td>2,177.9</td>
<td>1,261.5</td>
<td>42.1%</td>
</tr>
<tr>
<td>Permitted</td>
<td>33.7</td>
<td>33.7</td>
<td>0.0%</td>
</tr>
<tr>
<td>Total</td>
<td>6,231.1</td>
<td>4,056.2</td>
<td>34.9%</td>
</tr>
</tbody>
</table>

Note: 1. Based on permit limits.
4.7 Margin of Safety

All TMDLs must include a margin of safety to account for any lack of knowledge and uncertainty concerning the relationship between loads and water quality (CWA, 2006). It is proposed that the estimated variability around the reference watershed group used in this analysis already accounts for such uncertainty. Analysis of the reference group forest normalized sediment loads indicates that approximately 75% of the reference watersheds have a value of less than 3.6, while 50% have a value of less than 3.3. Based on this analysis, the forest normalized reference sediment load was set at the median value of 3.3. This is considered an environmentally conservative estimate, since 50% of the reference watersheds have a load above this value, which results in an implicit margin of safety of approximately 8%.

4.8 Summary of Total Maximum Daily Loads

The long-term average annual TMDL allocation for the Maryland 8-digit Georges Creek Watershed is summarized in Table 6.

Table 6: Annual TMDL Allocation Summary

<table>
<thead>
<tr>
<th></th>
<th>TMDL (Ton/yr)</th>
<th>LA +</th>
<th>WLA +</th>
<th>MOS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maryland</td>
<td>4,056.2</td>
<td>4,022.5</td>
<td>33.7</td>
<td>Implicit</td>
</tr>
</tbody>
</table>
5.0 ASSURANCE OF IMPLEMENTATION

This section provides the basis for reasonable assurances that the sediment TMDL will be achieved and maintained. Section 303(d) of the Clean Water Act and current EPA regulations require reasonable assurance that the TMDL load and wasteload allocations can and will be implemented. Maryland has several well-established programs to draw upon, including the Water Quality Improvement Act of 1998 (WQIA) and the Federal Nonpoint Source Management Program (§ 319 of the Clean Water Act).

Potential funding sources for implementation include the Buffer Incentive Program (BIP) and the Maryland Agriculture water quality cost share program (MACS). Other funding available for local governments include the State Water Quality Revolving Loan Fund and the Stormwater Pollution Cost Share Program. Details of these programs and additional funding sources can be found at http://www.dnr.state.md.us/bay/services/summaries.html.

Potential best management practices for reducing sediment loads and resulting impacts can be grouped into three general categories. The first is directed toward agricultural lands, the second to urban (developed) land, and the third applies to all land uses.

In agricultural areas, comprehensive soil conservation plans can be developed that meet the criteria of the USDA-NRCS Field Office Technical Guide (USDA – NRCS, 1983). Soil conservation plans help control erosion by modifying cultural practices or structural practices. Cultural practices may change from year to year and include changes to crop rotations, tillage practices, or use of cover crops. Structural practices are longer-term measures that include, but are not limited to, the installation of grass waterways (in areas with concentrated flow), terraces, diversions, sediment basins, or drop structures. The reduction percentage attributed to cultural practices is determined based on changes in land use. Structural practices, however, can have reduction percentages up to 25%. In addition, livestock can be controlled via stream fencing and rotational grazing. The Sediment reduction efficiencies of methods applicable to pasture land use range from about 40% to 75% (USEPA-CBP, 2004).

Sediment from urban areas can be reduced by stormwater retrofits, impervious surface reduction, and stream restoration. Stormwater retrofits include modification of existing stormwater structural practices to address water quality. Reductions range from as low as 10% for dry detention to approximately 80% for wet ponds, wetlands, infiltration practices, and filtering practices. Impervious surface reduction results in a change in hydrology that could reduce stream erosion (USEPA – CBP, 2003).

All non-forested land uses can benefit from improved riparian buffer systems. A riparian buffer reduces the effects of upland sediment sources through trapping and filtering. Riparian buffer efficiencies vary depending on type (grass or forested), land use (urban or agriculture), and physiographic region. The CBP P5 model estimates riparian buffer sediment reduction efficiencies in the Georges Creek region to be approximately 50% (USEPA – CBP, 2006a).
It should be also pointed out that the Watershed Restoration Action Strategy (WRAS) program, initiated by the Maryland Department of Natural Resources, can be used as a valuable tool for water quality protection and restoration. The WRAS program encourages local governments to focus on priority watersheds. Currently, 20 WRAS projects have been completed. Each of these projects identifies local watershed priorities relating to restoration, protection, and implementation. Georges Creek is one of the watersheds for which a WRAS plan has been developed. Some of the environmental issues documented in this plan include identification of 106 channelization and 147 erosion sites as well as specific action items that the community can adopt in order to address existing environmental problems (DNR, 2002).

In summary, through the use of the aforementioned funding mechanisms and best management practices, there is reasonable assurance that this TMDL can be implemented.
REFERENCES


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DNR (Department of Natural Resources). 1996. “Maryland Water Quality Inventory, 1993-1995: A report on The Status of Natural Waters in Maryland Required by Section 305(b) of the Federal Water Pollution Control Act and Reported to the US Environmental Protection Agency and Citizens of the State of Maryland”.


APPENDIX A – Watershed Characterization Data

Table A-1: Reference Watersheds

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<th>MD 8-digit</th>
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<th>BIBI n</th>
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<th>BIBI</th>
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| Median ³ | 3.3 |
| 75th Percentile | 3.6 |

Notes:  
1. Potomac River Lower North Branch determined to be an outlier through statistical analysis and best professional judgment; Fifteen Mile Creek watershed removed because the majority of the watershed is in Pennsylvania.  
2. Forest Normalized Sediment Load based on Maryland watershed area only (Consistent with MBSS random monitoring data).  
3. Median rounded down (3.36 to 3.3) as conservative estimate.  
4. Ind.= Indeterminate.
Table A-2: Reference Watersheds Land Use

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Note: 1. All values have been rounded to nearest whole number percentage.
Table A-3: MBSS Data for Sites with BIBI Significantly > 3

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**Notes:**
1. Summer sampling includes FIBI, epifaunal substrate, and embeddedness.
2. Spring sampling includes BIBI.
### APPENDIX B – MD Permit Information

#### Table B-1: Permit Summary

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Notes:
1. WMA 1 – individual industrial surface water discharge permit; WMA2 – individual municipal surface water discharge permit; WMA2M major individual municipal surface water discharge permit; WMA5 – general mineral mine surface water discharge permit; WMA5SW – industrial stormwater discharge permit.
2. TMDL field identifies whether the permit is included in the Waster Load Allocation or the Load Allocation.
3. The Westernport CSO and Allegany County CSO were not considered in the TMDL, based on their published Long Term Control Plans, indicating complete elimination by 2023.
4. Though the Cumberland WWTP is officially permitted to the Lower North Branch Potomac River Watershed, CSO data indicates overflows to the Georges Creek Watershed, and it is therefore assigned to the WLA.
## Table B-2: TMDL Allocations for Process Water Point Sources

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