



Creating Strategies for Flood Preparedness

Virginia Community Flood Preparedness Fund

This program is one of 12 featured in our Creating Strategies for Flood Preparedness profile series. The flood assistance/preparedness programs highlighted in this series represent state and local efforts across the country to make homes and communities flood resilient and to aid in recovery efforts after flooding events. When possible, each program's background information, funding, impact, eligibility, services, and challenges/lessons learned are summarized in the series. These examples can be used as models for other states and local agencies as they consider local possibilities to develop, fund, and implement their own programs.



Program Background. The Commonwealth of Virginia initially established the **Virginia Shoreline Resiliency Fund** in 2016 to assist local residents and businesses that have experienced recurring flooding. The fund was amended and replaced in 2020 by the **Virginia Community Flood Preparedness Fund** (Virginia Code §§ 10.1-603.24 and 10.1-603.25). With this law, Virginia developed a rotating low-interest loan to help local communities and governments adapt to flooding, rising sea level, and precipitation. The fund was established to enhance the state's coastal resilience through projects related to flood prevention and mitigation, with a focus on low-income communities.



Funding. Virginia anticipates that there will be approximately \$45 million annually to fund low-interest loans and grants for flood relief projects, with emphasis on natural solutions to reduce flood risk. The funds will come from multiple sources, including but not limited to carbon auctions generated through the state, federal funds, funds from public and private sources, money from repayment of local loans made via the fund, and money appropriated from the Virginia General Assembly.



Impact. In October 2021, a total of \$7.8 million in grants were awarded to 19 approved projects across the Commonwealth of Virginia. In December 2021, an additional \$24.5 million in grants were awarded to 30 approved projects. According to the fund's guidelines, 25% of the disbursed funds must be given to low-income geographic areas with forgiveness of the principal loan.



Program Eligibility. The **Virginia Community Flood Preparedness Fund** is used to support a variety of local and regional flood prevention and mitigation activities. Projects that align with local, state, and federal floodplain management standards and the **Virginia Coastal Resilience Master Plan** are prioritized. Low-income areas are prioritized over other eligible participants. Virginia also prioritizes projects that use nature-based solutions.



Program Services. The **Virginia Community Flood Preparedness Fund** provides support and loans for the development of projects that prevent known flood risk and resiliency for future coastal flooding. The fund encourages participating communities to conduct vulnerability assessments and develop and implement action-oriented approaches to increase flood preparedness and resilience.

For additional information about the **Virginia Community Flood Preparedness Fund**, visit **Virginia Department of Conservation and Recreation, Adaptation Clearinghouse, or Virginia Law.**

For additional examples and resources related to flood preparedness, visit...

<http://bit.ly/NCHHpubsCSFP>



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